

OAK
CREEK



OAK CREEK CLUB
HOMEOWNERS ASSOCIATION, INC.

Board of Directors Virtual Meeting

DATE: November 12, 2025

6:30 P.M.

BOARD MEETING PACKAGE

You are invited to a Zoom meeting.

When: Wednesday, November 12, 2025, at 6:30 pm.

Register in advance for this meeting:

Zoom link:

https://us06web.zoom.us/meeting/register/CmWIMhaqRxC5xcXI_PgAaQ

After registering, you will receive a confirmation email containing information about joining the meeting.

The meeting agenda will follow separately!

OAK CREEK CLUB HOA, INC.

VISION/MISSION STATEMENT

“At Oak Creek HOA, we are committed to being the premier gated golf community in Prince George’s County, Maryland, where upscale living and community thrive together. Our mission is to provide a safe, well-maintained, and engaged neighborhood that fosters a spirit of togetherness while upholding a standard of excellence in every aspect of community living. Through responsible governance, transparent communication, and proactive stewardship, we strive to maintain beautiful surroundings, exceptional amenities, and a welcoming environment where all residents can take pride in their homes and connections with one another. Our goal is to create a thriving, unified community where neighbors support one another, enjoy meaningful experiences, and collectively enhance the Oak Creek lifestyle.”

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I. Association Calendar

Oak Creek Club HOA (2025):

<p style="text-align: center;">JANUARY 2025</p> <p style="text-align: center;">Board Meeting 1/14</p> <p>Obtain Pool Mgmt. Proposals/Renewal Finalize RFP for Grounds Contract JC Maintenance Contract Renewal Registration deadline for National Night Out (2/1/2025) Review Maturing Investments Manage Weather Events</p> <p style="text-align: center;"><u>Committee Meeting</u></p> <p>Budget & Finance Committee 1/6 Grounds Committee 1/7 Elections Committee 1/21 Covenants Committee 1/21 Access Control Committee 1/15 Social Committee 7/16 Facilities Committee 1/23</p>	<p style="text-align: center;">JULY 2025</p> <p style="text-align: center;">Town Hall 7/8/2025 Reinvestment of maturing CD 7/31</p> <p>2025 Budget Development Send Signed Audit Rep Letter Oak Creek Activity Pool Operations Call for Candidates 7/31 Review Monthly Financials Oak Creek Day 7/2025 Final Preparations for the National Night Out. Call for Candidates Notice/Annual Meeting Notice sent over to Sundra Printing</p> <p style="text-align: center;"><u>Committee Meeting</u></p> <p>Budget & Finance Committee 7/7 Grounds Committee 7/1 Elections Committee 7/15 Covenants Committee 7/15 Access Control Committee 7/16 Social Committee 7/17 Facilities Committee 7/24</p>
<p style="text-align: center;">FEBRUARY 2025</p> <p style="text-align: center;">Board Strategic Planning Session 2/11 Establish Board Liaisons Set Community Goals & Priorities Review Reserve Study Strategy Reinvestment of maturing CD 2/26</p> <p>Audit Engagement Letter Grounds Contract Finalization (if needed) Pool Management Contract (if needed) Amenity Reservation System JD AIR Premium Maintenance Service Plan (1st visit) Request Spring Flower Proposal (Landscapers) Obtain Power Washing Proposals YELP Testing (Gate entrances) Manage Weather Events</p>	<p style="text-align: center;">AUGUST 2025</p> <p>JD AIR Premium Maintenance Service Plan (2nd visit) National Night Out from 6pm to 8pm on 8/5/25</p> <p style="text-align: center;"><u>Committee Meeting</u></p> <p>Budget & Finance Committee 8/4 Grounds Committee 8/5 Elections Committee 8/19 Covenants Committee 8/19 Access Control Committee 8/19 Social Committee 8/20 Facilities Committee 8/27</p>

<p>Lake Source LLC for pond management services scheduled March to Nov. (2x a month) Feb to Dec (1x a month)</p> <p>Traffix Logic (Speed Radar) Cloud Subscription Exp. 2/1/2025</p> <p>Finalize/ Summarize Pool Management Bids for BOD Presentation</p> <p style="text-align: center;"><u>Committee Meeting</u></p> <p style="text-align: center;">Budget & Finance Committee 2/3 Grounds Committee 2/4 Elections Committee 2/18 Covenants Committee 2/18 Access Control Committee 2/19 Social Committee 2/20 Facilities Committee 2/27 Communication Committee</p>	
<p style="text-align: center;">MARCH 2025</p> <p style="text-align: center;">Town Hall 3/11/2025</p> <p style="text-align: center;">Reinvestment of maturing CD 3/5</p> <p>Obtain Tennis Court Resurfacing Proposals (Per Reserve Study)</p> <p>Obtain Parking Lot Resurfacing Proposals (Per Reserve Study)</p> <p style="text-align: center;">Place Order for New Pool Furniture (Per Reserve Study)</p> <p>Lake Source Contract Auto – Renewal on 3/31 Tot lot mulch proposal Prepare for Watershed Clean-Up Day 2024 Audit Begins Plan Oak Creek Day Review Maturing Investments Board Package Production Member Splash Proposal or Amenity Reservation System National Night Out Planning Dunbar Security Solutions contract (expires 3/31/26) Lake Source Contract Auto Renewals 3/31</p> <p style="text-align: center;"><u>Committee Meeting</u></p> <p style="text-align: center;">Budget & Finance Committee 3/3</p>	<p style="text-align: center;">SEPTEMBER 2025</p> <p style="text-align: center;">Board Meeting 9/9</p> <p style="text-align: center;">Reinvestment of maturing CD 9/15 (2)</p> <p style="text-align: center;">Reinvestment of maturing CD 9/22</p> <p style="text-align: center;">Salvation Army Angel Tree program (Dr. Stacey- Ann Baugh)</p> <p style="text-align: center;">Homestead Gardens Holiday Lights Approval by 9/30 to have on the day after Thanksgiving.</p> <p style="text-align: center;">Snow Removal Contract/Proposals Salvation Army Angel Tree Program Notice Reminder</p> <p style="text-align: center;"><u>Committee Meeting</u></p> <p style="text-align: center;">Grounds Committee 9/2 Budget & Finance Committee 9/8 Elections Committee 9/16 Covenants Committee 9/16 Access Control Committee 9/17 Communications Committee 9/17 Social Committee 9/18 Facilities Committee 9/25</p>

Grounds Committee 3/4
Elections Committee 3/18
Covenants Committee 3/18
Access Control Committee 3/19
Social Committee 3/20
Communications Committee 3/21
Facilities Committee 3/27

APRIL 2025

Board Meeting 4/8/2025
JBI Services, LLC preventative maintenance of six (6) Generators as per contract
JBI Services LLC Contract renewal
US Treasury Bill Maturity Date 4-30-25
Taxes due April 15th

Gates/Monument Sign Painting
Contract Bid Review
Oak Creek Day Proposal approval
Paramus Court Tot Lot
Tennis Court Repairs
Tot lot Mulch Proposals
Annual Arch Inspections
Begin Connect Pool Phone
Pool Registration Starts
Pool Preparation Begins
Schedule Landscaping Seminar
Schedule Annual Backflow testing
Perform Generator Maintenance
Oak Creek Day Preparation
Potomac Watershed Clean up 4/20/2024
Assess Pavement Overlays in Lakeview Section (Per Reserve Study)
Member Splash (Auto-Renewal)

Committee Meeting

Budget & Finance Committee 4/1
Grounds Committee 4/2
Elections Committee 4/15
Covenants Committee 4/15
Access Control Committee 4/16

OCTOBER 2025

Annual Meeting 10/14/2025
JBI Services, LLC preventative maintenance of six (6) Generators as per contract
CAMP Contract Expiring (December 2025)
Commonwealth Digital (Printer Lease) – Auto-Renewal 10/1
Harvest Day Event 10-24-25 to 10-25-25

Committee Meeting

Budget & Finance Committee 10/6
Grounds Committee 10/7
Elections Committee 10/21
Covenants Committee 10/21
Access Control Committee 10/15
Social Committee 10/16
Facilities Committee 10/23

<p>Social Committee 4/17 Facilities Committee 4/24</p>	
<p>MAY 2025</p> <p>Town Hall 5/13/2025 Reinvestment of maturing CD 5/31 (2),</p> <p>Audit Deadline Pool Opening (Memorial Day) Annual Flower Sale Grounds Maintenance Spring Flower installations. Collections Referrals Confirm WSSC Backflow Results. YELP Testing (Gate Entrances) Monument Repairs Fire Extinguisher Service</p> <p>GRS Technology Solutions contract Auto Renewals 5/30</p> <p><u>Committee Meeting</u></p> <p>Budget & Finance Committee 5/5 Grounds Committee 5/6 Elections Committee 5/20 Covenants Committee 5/20 Access Committee 5/21 Social Committee 5/22 Facilities Committee 5/29</p>	<p>NOVEMBER 2025</p> <p>Board/Budget Meeting 11/12/2025 Reinvestment of maturing CD 11/15 GRS Microsoft Office Emails Auto Renewals 11/18 JBI Generators (PM Plan) Auto-Renewal on 11/30</p> <p><u>Committee Meeting</u></p> <p>Budget & Finance Committee 11/3 Grounds Committee 11/4 Elections Committee 11/18 Covenants Committee 11/18 Access Control Committee 11/19 Social Committee 11/20 Facilities Committee 11/27</p> <p><u>CAMP CLOSED</u></p> <p>November 27, 2025 – Thanksgiving Day November 28, 2025 – Day After Thanksgiving</p>
<p>JUNE 2025</p> <p>Board Meeting 6/10/2025 Reinvestment of maturing CD 6/30</p> <p>Review and Sign Tax Return Grounds Contract Recommendation</p> <p>Oak Creek Day Prep National Night Out Prep</p>	<p>DECEMBER 2025</p> <p>Reinvestment of maturing CD 12/30 Board Meeting December 9, 2025 CAMP Management – Pending Renewal 12/31/25</p> <p>Brand Design (Website Support) – Auto-Renewal on 12/31 JD Air (PM Contract) Expiration – 12/15</p>

<p>Pool Operations Grounds Maintenance Contract Finalize Electronic Voting</p> <p><u>Committee Meeting</u></p> <p>Budget & Finance Committee 6/2 Grounds Committee 6/3 Elections Committee 6/17 Covenants Committee 6/17 Access Control Committee 6/18 Communications Committee 6/18 Social Committee 6/19 Facilities Committee 6/26</p>	<p>Holiday Party, Saturday December 13th at 8:00 pm to Midnight</p> <p><u>Committee Meeting</u></p> <p>Budget & Finance Committee 12/1 Grounds Committee 12/2 Elections Committee 12/16 Access Control Committee 12/17 Communications Committee 12/17 Social Committee 12/18 Facilities Committee 12/25</p> <p><u>CAMP CLOSED</u></p> <p>December 11, 2025 – CAMP Holiday Party December 24, 2025 – Christmas Eve December 25, 2025 – Christmas Day December 26, 2025 – Day After Christmas December 31, 2025 – New Year’s Eve (Office closes at 2:00 PM)</p>
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The Oak Creek Club HOA Management Office will be closed or will close early on the following dates:

Closed:

- Thursday, November 27, 2025 – Thanksgiving Day
- Friday, November 28, 2025 – Day After Thanksgiving
- Thursday, December 11, 2025 – CAMP Holiday Party
- Wednesday, December 24, 2025 – Christmas Eve
- Thursday, December 25, 2025 – Christmas Day
- Friday, December 26, 2025 – Day After Christmas
- Thursday, January 1, 2026 – New Year’s Day
- Friday, January 2, 2026 – Day After New Year’s Day

Early Dismissal:

- Wednesday, December 31, 2025 – New Year’s Eve (Office closes at 2:00 PM)

Committee Meetings:

- Budget and Finance Committee Meeting-1st Monday of the Month
- Grounds Committee Meeting-1st Tuesday of the Month
- Covenants Committee Meeting- 3rd Tuesday of the Month
- Election Committee Meeting- 3rd Tuesday of the Month
- Access Committee Meeting- 3rd Wednesday of the Month
- Social Committee Meeting- 3rd Thursday of the Month
- Facilities Committee Meeting- 4th Thursday of the Month
- Communication Committee Meeting- 3rd Wednesday of Month Quarterly
- Procurement Committee Meeting - PENDING

Ongoing monthly tasks:

- BOD Minutes posted to CIRA
- All committee minutes & BOD minutes/packets filed to CAMP server & CIRA
- Management Report posted to CIRA – deliver board package at least 3 business days prior to meeting
- Update vendor Contract and COI in Vendor Management in CIRA
- Weekly wrap up sent to Board
- Provide update to community after board meetings

There are current volunteer opportunities available for each committee as follows:

Ad-Hoc Traffic Safety Committee	7 members needed
Budget & Finance Committee	5members needed
Communications Committee	3 members needed
Community Access Committee	1 member needed
Covenants Committee	FULL
Elections Committee	FULL
Facilities Committee	3 members needed
Grounds Committee	FULL
Procurement Committee	3 members needed
Social Committee	1 member needed

*****Last updated 11-7-25*****

*****PLEASE SHOW YOUR TEAM SPIRIT AND JOIN TODAY!*****

II. Meeting Agenda

November 12, 2025

Oak Creek Club Homeowners Association, Inc.
Board of Directors Virtual Board Meeting
Wednesday, November 12, 2025 @ 6:30 pm
Upper Marlboro MD, 20774

Board Meeting Agenda

- 6:30 pm I. Call to Order
- 6:31-6:33 II. Certification of Board Quorum
- 6:34-6:35 III. Explanation of Virtual Meeting Protocol/Agenda Order (CAMP)
- 6:36-6:41 IV. Approval of Board Meeting Minutes (**Tab A**)
1. Draft Board Meeting Minutes 8-14-25
 2. Draft Board Meeting Minutes 9-9-25
 3. Board Organizational Meeting Minutes 10-28-25
- 6:42-6:55 V. Management Report (**Tab B**)
- Action/Update
1. Gate Logic Security Quote# q13621 was completed on 10-15-25 (Bolin Terrace, Deer Run Estates).
 2. Update Street Sign incident Ashaway/Mary Bowie – Install scheduled for November 13, 2025.
 3. Cellgate Signal Improvements – Scheduled for 11-7-25.
 4. Fitness Equipment Update – Pending December 2025.
 5. Holiday Party Cancellation for FY2025.
 6. Holiday Management Schedule.
 7. New Gate Signs Installed at Entrance on 11-3-25.
 8. Estimated FY2025 year-end projections.
 9. CAMP Management Agreement Renewal.
 10. Landscaping RFP status update.
 11. Locust Hill Update – Meeting on 12-4-25
- 6:56-6:58 VI. Covenants Report (**Tab C**)
- 6:59-7:24 VII. Committee Reports and Meeting Minutes (**Tab D**)
- 7:25-7:35 VIII. Old Business (**Tab E**)
1. Additional Winterization Proposals by Premier Pool Management, Inc.

2. Pool Furniture
3. Little Library Donation

7:36-8:10 IX. New Business (**Tab F**)

1. Insurance Proposal Renewal.
2. McFall and Berry Landscaping Estimates
3. Revised Proposal for 2025 Holiday Lighting & Décor (Homestead Gardens).
4. Shrink Wrapping Proposals for Pool Furniture.
5. 2026 Reserve Study.
6. JC Building Maintenance Services, Inc. Renewal.
7. Budget and Finance Committee MEMO – 2026 Budget Recommendation and Recommendation to Reinvest an Expiring CD.
8. 2026 Draft Budget Discussion.

8:11-8:31 X. Resident Forum (**20mins**)

8:32 pm XI. Adjourn

Next **Board Meeting**: 12-8-25

8:33 pm I. Executive/Closed Session – **Board Only (Tab G)**

Action/Update

TAB

A

IV. Draft Meeting Minutes

August 14, 2025, September 9, 2025, and October 28, 2025

Memorandum

To: Oak Creek Club Homeowners Association Board of Directors

From: Mr. Femi Aje, PCAM®, On-Site General Manager Community Association Management Professionals (CAMP)

Date: Friday, November 7, 2025

Re: DRAFT Meeting Minutes for Review/Approval

A. Approval of Meeting Minutes

Summary: Meeting minutes currently outstanding are the following:

- Draft Board Meeting Minutes 8-14-25 **(See enclosure)**
- Draft Board Meeting Minutes 9-9-25 **(See enclosure)**
- Board Organizational Meeting Minutes 10-28-25 **(See enclosure)**

Action Needed: The board is to review the outstanding draft meeting minutes if available and provide feedback for any final revisions as/if deemed necessary to Management or the Board Secretary (Suzann King). Upon confirmation of final drafts, the Board will vote on their **approval at the November 12, 2025 board meeting** or a subsequent meeting as needed.

Oak Creek Club Homeowners Association, Inc.
Board of Directors Meeting
Thursday, August 14, 2025 @ 6:30 P.M. Virtual

Board Members Present:

Jessica Hill - President
Kip Banks - Vice President
Suzann King - Secretary
Dr. Lenora Gant - Board Member

Board Members Absent:

Dwight Ward - Treasurer

Others Present:

Femi Aje - General Manager (CAMP)
Courtney Spalding - Covenants Administrator (CAMP)
Members at large

Call to Order:

Jessica Hill called the meeting to order at 6:30 P.M.

Explanation of Virtual Meeting Protocol:

Femi Aje explained the virtual meeting protocol and gave an overview of the agenda.

Approval of the June 10, 2025, Board Meeting Minutes, July 8, 2025, Town Hall Meeting Minutes:

Suzann King moved to table approval of the June 10, 2025, Board Meeting Minutes to the September Board Meeting to reconfirm Dr. Lenora Gant's vote concerning the reintroduction of the Drainage/Swale Improvements on Mary Bowie Parkway and to approve the revised July 8, 2025, Town Hall Meeting Minutes. Kip Banks seconded the motion, which passed unanimously by those present.

Management Report:

Femi Aje provided the community with the Management Report. This report provided updates on various management tasks, including:

- Staffing - Welcomed Courtney Spalding as the new Covenants Administrator (Ms. Andrews is on maternity leave and was /promoted edion to Assistant General Manager). Covenants inspections in progress; report targeted for September.
- Ponds/Fountain Repairs completed - Approx. \$17,000 cost savings versus earlier estimates.
- Independent Pool Inspection (Continental Pools) - Strongly recommended items include replacing the sand filtration system (reserve item), installing non-skid tile, and replacing deck expansion caulking (photos provided).
- Main Entrance Resident Gate - Repaired and operating; intermittent lean suggests prior impact; newer operator technology installed.
- Safety Bollard (Mary Bowie Pkwy) - Insurance claim pursued; awaiting payment to complete

replacement; coordinate debris removal within porter/handyman schedule.

- Community Events - Oak Creek Day (7/12/25) and National Night Out (8/5/25) were successful.
- 2026 Budget Gameplan - Process launched with Budget & Finance Committee; work sessions to be noticed per Maryland HOA requirements (open meetings; 72-hour notice).
- Operations/CRM - Internal issue-tracking on Monday.com piloted (estimated < \$1,000/year) to centralize incidents and performance reporting (e.g., gate events).
- Communications/Newsletter - Options and cost comparisons (digital vs. print; potential ad offsets) provided by management.

Covenants Report:

Courtney Spalding is being trained and has completed some community inspections with the aid of other CAMP employees during TaShawn Andrews maternity leave. No formal written report was provided this month. The Board welcomed Courtney Spalding.

Consent Agenda:

Jessica Hill recommended approving the consent agenda items in a slate as follows:

- Elections Committee – Annual Meeting Notice Call for Candidates Mailout - Ratification of the vote made on Tuesday, July 22, 2025, by the Board of Directors to approve the mailing documents for the 2025 HOA Board of Directors election documents with edits, authorize the Committee to proceed, and consider starting voting after the candidate forum. and a Gantt chart outlining the milestones for the election.
- Committee Volunteer Forms – Ratification of the vote made on Wednesday, July 16, 2025, by the Board of Directors to approve the submitted Committee Volunteer Forms for Nakia Duncan (Facilities Committee), Richard Huff (Grounds Committee), and Sierra Vallin (Communications Committee).
- CD maturity on 7-31-25 -- Ratification of the vote made on Tuesday, July 29, 2025, by the Board of Directors to approve the reinvestment of the maturing Morgan Stanley CD on 7/31/25 in the amount of \$125,000.00 in accordance with the Association's investment ladder.

Suzann King moved to ratify the Board's prior actions related to the Elections Committee's Annual Meeting Notice and Call for Candidates mailout, the Committee Volunteer Forms, and the CD maturity on July 31, 2025. Dr. Lenora Gant seconded the motion, which passed unanimously by those present.

Committee Reports and Meeting Minutes

Access Committee - Julian Brown, Chair of the Access Committee, reported on the following:

- Incidents since June: 16 total; 14 with damage — 8 resident-caused; 6 visitor-caused; 2 unknowns. Insurance collected in 11 cases.
- Gate conditions noted at Fox Turn, Queen Anne, Deer Run Estates, Pine Valley, and Bolin Terrace.
- 2026 Planning: Prepare RFP for gate maintenance (move from ad-hoc service); continue hardware upgrades; explore guardhouse at Fox Turn; request Dunbar post-order updates (officer present at approach).
- Connectivity/Weather: Frayed wiring affects Cellgate/transponders during rain; revisit prior

quote to add dedicated AC outlets at intercoms.

Budget & Finance Committee – Marisa Reid, Chair of the Budget and Finance, reported on the following:

- Scheduled special Budget & Finance Committee work sessions for August 18 and August 25, 2025, to continue development of the Draft FY2026 Operating Budget.
- Distributed budget request forms to each committee to identify cost-saving opportunities and priority projects for the 2026 budget cycle.
- Presented a timeline for completing the draft budget in coordination with management.

Kip Banks moved to approve the special budget preparation working sessions for the Budget & Finance Committee as proposed for August 18 and August 25, 2025. Suzann King seconded the motion, which carried with Jessica Hill, Kip Banks, and Suzann King voting in favor of the motion and Dr. Lenora Gant abstaining. Discussion focused on the need to have flexibility for additional committee meetings in order to finalize a recommendation for the 2026 budget.

Later in the meeting before Resident Forum, Suzann King moved to reconsider the previous motion and approve the special budget preparation working sessions for the Budget & Finance Committee as proposed for August 18 and August 25, 2025, and to authorize additional budget work sessions as needed with at least a 72-hour notice to the community and in coordination with the Board Liaison. Kip Banks seconded the motion. The motion, which carried, with Jessica Hill, Kip Banks, and Suzann King voting in favor of the motion and Dr. Lenora Gant abstaining.

Facilities Committee – Vonda Williams, Facilities Committee Member, reported on the following:

- Pool Furniture Balance (2025): Estimated \$8,661.03 remaining in budget. Recommending 7 gray umbrellas (~\$2,500) + 7 bases (~\$400) ≈ \$2,900; finish matching blue sofa cushions; short-term storage Sept–Mar (~\$1,000).
- Tennis Courts: Reconfirm if the deposit was paid; given the weather delays, they are aiming to complete surface repairs before cold temperatures arrives; consider backboard and lock replacement with remaining funds.
- Pool Systems: Requesting Continental Pool inspection report and Premier Pools input for planning.
- Tot-Lots/Fencing: 2023–24 items to proceed; “Little Library” donation introduced—return with formal Board item (site and memo).
- The committee continues to evaluate a proposal for partnership with The Grove for the 19th Hole to arrange food and snack service for Oak Creek residents.

It was requested that Mr. Aje follow up with the Facilities Committee regarding how to submit items to the Board for an official vote.

~~**Grounds Committee** – Stephanie Brown, Chair of Grounds Committee reported on the following:~~

- ~~• Safety Trimming: Overgrown trees (e.g., Shannock Lane) hinder pedestrian space (no sidewalks). Urgent trimming requested due to speeding vehicles near bus stops.~~
- ~~• Wasp Nests (ground): Treatment requested; McFall & Berry indicated ability to treat on Monday, Aug 18 (cost pending).~~
- ~~• Litter: Planning a community clean-up day to address increasing trash.~~

Social Committee – Letia Ballard, Social Committee, reported on the following:

- Oak Creek Day and National Night Out were successful.
- Holiday Party Survey (interim): 146 total responses — 82.7% (120 owners) are likely to attend, 8.2% (12 owners) were not interested in attending, and 8.9% (13 owners) said cancel the event. Also 55% only will attend if free; 32% would pay \$50–\$60; 7.2% would pay \$75; 5% would pay greater than \$75. Online payment preferred (52%); 46% N/A; 2% cash; 0% check. For sponsorship opportunities as a business owner, 7.6% or 11 respondents stated Yes. While 25% or 36 respondents stated No and for not applicable, 67% or 96 respondents.
- Letia Ballard stated that the Committee’s recommendation for the Holiday Party was provided to the Board in May for consideration.

The Board requested a consolidated, formal proposal incorporating survey data and sponsorship plan for the December 13th Holiday Party.

Grounds Committee – Stephanie Brown, Chair of Grounds Committee, reported on the following:

- Safety Trimming: Overgrown trees (e.g., Shannock Lane) hinder pedestrian space (no sidewalks). Urgent trimming requested due to speeding vehicles near bus stops.
- Wasp Nests (ground): Treatment requested; McFall & Berry indicated ability to treat on Monday, Aug 18 (cost pending).
- Litter: Planning a community clean-up day to address increasing trash.

Old Business:

Landscaping RFP status update

Femi Aje reported that four vendors submitted bids after their scheduled landscaping walk throughs with management. The following landscaping companies responded to the Landscaping RFP:

- 1) Artistic
- 2) Clippers
- 3) Complete
- 4) McFall and Berry

The Grounds Committee will shortlist the list of vendors to two for Board presentation and s/recommendations.

District Council Preliminary Notice of Conditional Zoning Approval (Land Swap)

Femi Aje reported that we received a copy of the “District Council Preliminary Notice of Conditional Zoning Approval” that contained with certain specified conditions and allowed approximately; approx. 90 days (through early October) for the developer responseto respond. ; fFollow-up requested on prior ‘church/school site’ condition listed in the conditional approval to ensure the to avoid-HOA would not have to fulfill this encumbrance. Suzann King noted that this decision came out around July 15th from the County Council sitting as the District Council. The developer had not indicated their approval or rejection of the conditional approval as of August 1, 2025, despite only changing the one condition that they can only build 28 homes on the property. Suzann King emphasized that the Association should focus on the condition #36 from the original set of conditions, which states:

their review and further discussion. Femi Aje acknowledged that he would share the report with the Facilities Committee.

Resident Forum:

Homeowners discussed the following issues:

- Process/meeting-flow suggestions to move high-impact items to earlier on the agenda.
- Request for website audit (update Board emails/committee contacts); volunteer form link reported not functioning.
- Access Committee recommendations reiterated for gate timing reconfiguration and leaving gates open when a guard is present, concerns about frequent gate outages and slow resident gate at Turner Wooten.
- Request for monthly analysis of gate maintenance costs, causes, and recoveries; management described new tracking/reporting.

Executive Session:

The Board of Directors voted unanimously to enter Executive Session at 8:46 P.M. by a motion duly made and seconded.

Open Session:

The Board returned to Open Session at 9:16 P.M.

Adjournment:

By a motion duly made and seconded, the Board voted unanimously to adjourn the meeting at 9:17 P.M.

Board Meeting and Action Items & Follow-Ups

Item	Assigned	Due/Notes	Status
<u>June 10, 2025 Board meeting minutes</u>	<u>Secretary/At-Large Member</u>	<u>September agenda</u>	<u>Open</u>
<u>Procurement Committee charter</u>	<u>Management (CAMP)</u>	<u>September agenda</u>	<u>Open</u>
Send 72-hr notices & logistics for 8/18 and 8/25 Budget work sessions; coordinate additional sessions per Board authority.	Management (CAMP)	Immediate	Open
Implement Bolin Terrace repairs with Gate Logic; confirm schedule and provide status.	Management (CAMP)	Target start ~2 weeks post-approval	Open
Provide Continental Pools inspection to Facilities; obtain Premier Pools items; align off-season scope (sand filter, non-skid tile, caulking).	Management + Facilities	September agenda	Open
Prepare newsletter options with cost analysis (digital vs print; ad offsets) and samples.	Management (CAMP)	September agenda	Open
Coordinate McFall & Berry for ground wasp treatment (tentative Mon, Aug 18) and	Management + Grounds	As scheduled	Open

confirm cost; expedite tree trimming (e.g., Shannon Lane).			
Update website (Board emails, committee contacts) and fix volunteer form link.	Management (CAMP)	Asap	Open
Continue gate incident reporting (costs/causes/insurance) and provide monthly summaries to the Board.	Management (CAMP)	Monthly	Ongoing
Share 8/6/25 Playground Patrol report with Facilities for budget planning.	Management (CAMP)	September	Open
Social: Submit a consolidated Holiday Party proposal (survey data, sponsorship plan, recommendations).	Social Committee	September agenda	Open
Grounds: Shortlist landscaping RFP bidders to two for Board presentations.	Grounds Committee	September	In progress
Access: Recommend gate timing adjustments and policy on gates when a guard is present; coordinate Dunbar post orders.	Access Committee	September	Open
Facilities: Return formal "Little Library" proposal (site, installation, steward).	Facilities Committee	September	Open

Item	Board meeting date	Notes	Disposition
Determine whether any additional action is needed regarding the Procurement Committee	July 8, 2025		
Provide copies of the district council's orders approving the 28-unit development to the community.	July 8, 2025		
Follow up with legal counsel regarding amending bylaws for flexible committee membership.	July 8, 2025		
Review the list of outstanding follow-up items and prioritize which ones to address in the remaining year.	July 8, 2025		
Developer to provide the community with submitted CDP plans	June 10, 2025		Completed

Provide information to the community about the requirements for selling homes, including the approved signage.	June 10, 2025		
Invite another pool vendor to inspect the system and provide a second opinion on the issues reported.	June 10, 2025	Completed	<u>Completed</u>
Finalize landscaping RFP and remove outdated language.	June 10, 2025	Completed	<u>Completed</u>
Schedule Budget & Finance Committee work session (June 16–20)	June 10, 2025	Completed	<u>Completed</u> - Meeting subsequently scheduled
Review the proposal from McFall & Berry for swale/drainage work and address discrepancies.	June 10, 2025	Completed	<u>Completed</u> July 8, 2025
Determine the need to potentially tap into the operating reserves to refund the replacement reserves, and communicate the plan to Morgan Stanley.	May 27, 2025		<u>Completed</u> Information provided to the Board
Provide information to the Board by the end of the week regarding staffing the HOA assistant manager position.	May 27, 2025		Completed
Incorporate feedback and revisions to the landscaping RFP before sending it out.	May 27, 2025		Completed
Provide a report to the Board on the status of the landscaping contract oversight and evaluation process.	May 27, 2025		
Explore creating an ad-hoc procurement committee to help standardize the RFP and contracting processes.	May 27, 2025	To be considered at the next Board meeting	Scheduled and approved at June Board meeting <u>Charter scheduled for September Board meeting</u>
Fountain Repairs	May 27, 2025	Obtain additional information about proposals and handle them via the consent agenda or	

		schedule for the next Board Meeting	
Provide updated information from the Social Committee on options for the holiday party, including a community survey.	May 27, 2025		<u>Received survey from Committee during August meeting. Awaiting formal proposal from committee</u>
Inform Mr. Hart (Morgan Stanley) that the "bus fund" has been renamed the "Special Projects fund".	May 27, 2025		
Follow up with the accountant/CPA to get the status of the FY 2024 audited information.	May 27, 2025		
Summer hours for day porter services should be included in the general contract for day porter services.	May 27, 2025		
Item	Board meeting date	Notes	Disposition
Mr. Hatcher is to share traffic-related questions with the transportation engineer in advance of the next meeting, and information regarding how other large developments nearby might impact traffic studies related to this project.	May 13, 2025		
Further discussions and selection of recommendations/reallocations for the FY2025 Budget.	May 13, 2025	CAMP, Budget & Finance Committee and Board of Directors.	

The Board unanimously approved a motion to hold an additional board meeting on May 27, 2025, to continue addressing unresolved financial matters and to outline the next steps.	May 13, 2025		Board meeting scheduled for May 27, 2025
January – March meeting minutes	April 8, 2025	Schedule for next Board meeting	<u>Completed</u>
Resident gate signage	April 8, 2025	Tabled until after the May Town Hall financial presentation	
Gather more information on the cost and necessity of the safety bollard at the clubhouse entrance.	April 8, 2025	Tabled until after the May Town Hall financial presentation	
Recording of virtual board meetings.	April 8, 2025	Need to decide whether to pursue and include in 2026 budget	

Try to negotiate a more favorable termination clause with Premier Pools.	April 8, 2025		<u>Completed</u> - Management followed up with the vendor.
Item	Board meeting date	Notes	Disposition
Provide pictures of the actual pool furniture to be purchased	April 8, 2025		<u>Completed</u> - Emailed to Board
Safety Bollard at Clubhouse Exit Price Comparison	April 8, 2025	Tabled until after the May Town Hall financial presentation	
Add Board meeting component to Town Hall agenda as needed	April 8, 2025		Will be scheduled if/as needed
Obtain the contact information for the People's Zoning Counsel representative and share it with the community.	March 11, 2025		
Follow up with Mr. Hatcher to obtain the zoning designation documents for the land swap property.	March 11, 2025		

Coordinate with the traffic study engineer to present their findings and address resident questions at a future meeting.	March 11, 2025		Presentation occurred at July Town Hall
Resolution for the next Board meeting regarding adding a business component to future town hall meetings to handle important matters between Board meetings.	March 11, 2025		Approved at the April 8 th meeting
Draft of the vision and mission statement for Oak Creek Club HOA for circulation to Board members	February 11, 2025	Assigned to Kip Banks due 4-8-2025	Circulated to Board members; to be scheduled for future Board meeting
For future Board agenda items/decisions, consider incorporating industry best practices as outlined for the recording of board meetings.	February 11, 2025	Assigned to CAMP, due 4-8-2025	Information presented 4-8-25.
Complete CAMP survey on KPIs	February 11, 2025	Board of Directors, due by 4-8-25	<u>Completed</u>
Follow up with the collections attorney to obtain a detailed report to better understand the ROI and to properly measure the overall efficiency of current collection practices.	February 11, 2025	Camp, due 4-8-25	Presentation for collections attorney May 13, 2025 Town Hall

Item	Board meeting date	Notes	Disposition
Schedule a special meeting on Tuesday, February 25, 2025, at 6:30 pm to discuss the upcoming maturing CDs and any other time-sensitive agenda items.	February 11, 2025		CDs were approved via the consent agenda, so no special meeting was needed.
Establish a general process for all committees to evaluate vendors	February 11, 2025	Assigned to CAMP, due May 2025	
Ideas of appreciation and recognition for the long-standing grounds committee member (Mr. Howard), who recently passed.	February 11, 2025	Assigned to Dwight Ward, due TBD	

Attempt to recruit two (2) new grounds committee members	February 11, 2025	Assigned to Kip Banks, due TBD	
M-206 Financial Management course via CAI	February 11, 2025	Assigned to Dwight Ward, due TBD	
Provide information and process for collections.	February 11, 2025	Assigned to Camp, due 4-8-2025	Presentation for collections attorney on May 13, 2025 Town Hall
Reconfirm expenses and industry standards about the state and federal income taxes	February 11, 2025	Assigned to Camp, due 4-8-2025	
Agenda item "Identifying the support committees' need to succeed in the new year" and "Establishing KPIs and Targets" was tabled	February 11, 2025	<u>KPIs and targets were completed</u>	
Reach out to Travis Witmer to invite him to future meetings for Oak Grove Road Project updates.	January 14, 2025		Staff confers with Mr. Witmer before providing updates to the Board
Follow up with the developer's attorney, Mr. Hatcher, regarding increased communication on the Land Swap.	January 14, 2025		Mr. Hatcher committed to attending certain Board meetings and Town Halls.
Provide a detailed chart with information on past gate repairs, including costs, causes of damage, and any insurance reimbursements.	January 14, 2025		

Item	Board meeting date	Notes	Disposition
Explore opportunities for cost savings with DMV Gates on the proposed gate repair work.	January 14, 2025		
The Facilities Committee requests to repaint the Swim & Tennis Center	January 14, 2025	Tabled until after strategic planning session	
Letter to the committees about the upcoming February 11 th Strategic Planning Session.	January 14, 2025		The CAMP manager met or spoke with each committee chair
Provide a standardized planning book/checklist template for committees to use in their planning process.	January 14, 2025		

Follow up with the association's legal counsel to obtain a recommendation regarding the best approach for regular reporting to the Board on legal matters.	December 10, 2024		
CAMP will review its process and information from the collection attorney to provide a recommendation to the Board regarding regular reporting on collection matters	December 10, 2024		Management provides reports to the Board. Presentation for collections attorney on May 13, 2025 Town Hall
Send a letter to the developer containing the following points: provide an updated development timeline, meet with the community to provide updates on the development, provide advance notification of applications that are to be filed, and meet with the community before those applications are filed.	December 10, 2024		Letter sent to the developer. <u>Subsequently, developer agreed to attend Town Halls regularly to provide updates.</u>
Develop a protocol document outlining the process and expectations for community communications, including the use of various channels and the emergency text messaging service.	December 10, 2024		
Coordinate with the outgoing manager to obtain any relevant financial	December 10, 2024		The board followed up with the CAMP VP. Jeremy Rogal

Item	Board meeting date	Notes	Disposition
Information and budget details before her departure.			regarding the need for a smooth transition
Prepare an in-depth review of the HOA budget, including analyzing the audit reports, reserve study, and budget actuals, to be discussed during the strategic planning session.	December 10, 2024		Ongoing

Identify some priorities to be considered during the strategic planning session. Consider a Board vision for the next 5-10 years	December 10, 2024	<u>Mission and vision statement and KPIs adopted</u>	
Social Committee's recommendation to the Board regarding the 2025 Holiday Party venue and request for a deposit to reserve the venue.	December 10, 2024		Addressed during the January 14, 2025, Board meeting
Explore ways to better leverage automation and technology to streamline repetitive tasks in the CAMP office.	December 10, 2024		
Concerns about Cell Gate, including the decisions that seem to have been made solely by CAMP regarding how the information was entered into/set up in the Cell Gate system	December 10, 2024		The board followed up with CAMP. Working with Cell Gate to provide more than one profile for each home. Information sent to the community to sign up by May for additional profiles.
Conduct an extensive, in-depth review of the Association's finances, budget, expenditures, and contracts.	November 12, 2024		Ongoing
Information regarding Lake Source - required to repair fountains?	November 12, 2024		
Information regarding whether the vendor for the Swim and Tennis Center renovation was paid for in	November 12, 2024		

Item	Board meeting date	Notes	Disposition
Full, the status of the artwork, and the impacts that electrical work may have had on costs.			
Support to committees for meeting minutes and clarification regarding "working sessions"	November 12, 2024		

Suggestions from the community during the resident forum	November 12, 2024	Determination of what to include in the Board's Strategic Planning Sessions	
Information/proposals about hybrid Board meetings	October 22, 2024	To be included on November 12, 2024 Board meeting package	Information request is outstanding
Items suggested for Board's Consideration	October 22, 2024	Determination of what to include in the Board's Strategic Planning Sessions	

Oak Creek Club Homeowners Association, Inc.
Board of Directors Meeting
Thursday, August 14, 2025 @ 6:30 P.M. Virtual

Board Members Present:

Jessica Hill - President
Kip Banks - Vice President
Suzann King - Secretary
Dr. Lenora Gant - Board Member

Board Members Absent:

Dwight Ward - Treasurer

Others Present:

Femi Aje - General Manager (CAMP)
Courtney Spalding - Covenants Administrator (CAMP)
Members at large

Call to Order:

Jessica Hill called the meeting to order at 6:30 P.M.

Explanation of Virtual Meeting Protocol:

Femi Aje explained the virtual meeting protocol and gave an overview of the agenda.

Approval of the June 10, 2025, Board Meeting Minutes, July 8, 2025, Town Hall Meeting Minutes:

Suzann King moved to table approval of the June 10, 2025, Board Meeting Minutes to the September Board Meeting to reconfirm Dr. Lenora Gant's vote concerning the reintroduction of the Drainage/Swale Improvements on Mary Bowie Parkway and to approve the revised July 8, 2025, Town Hall Meeting Minutes. Kip Banks seconded the motion, which passed unanimously by those present.

Management Report:

Femi Aje provided the community with the Management Report. This report provided updates on various management tasks, including:

- Staffing - Welcomed Courtney Spalding as the new Covenants Administrator (Ms. Andrews is on maternity leave and was promoted to Assistant General Manager). Covenants inspections in progress; report targeted for September.
- Ponds/Fountain Repairs completed - Approx. \$17,000 cost savings versus earlier estimates.
- Independent Pool Inspection (Continental Pools) - Strongly recommended items include replacing the sand filtration system (reserve item), installing non-skid tile, and replacing deck expansion caulking (photos provided).
- Main Entrance Resident Gate - Repaired and operating; intermittent lean suggests prior impact; newer operator technology installed.
- Safety Bollard (Mary Bowie Pkwy) - Insurance claim pursued; awaiting payment to complete

replacement; coordinate debris removal within porter/handyman schedule.

- Community Events - Oak Creek Day (7/12/25) and National Night Out (8/5/25) were successful.
- 2026 Budget Gameplan - Process launched with Budget & Finance Committee; work sessions to be noticed per Maryland HOA requirements (open meetings; 72-hour notice).
- Operations/CRM - Internal issue-tracking on Monday.com piloted (estimated < \$1,000/year) to centralize incidents and performance reporting (e.g., gate events).
- Communications/Newsletter - Options and cost comparisons (digital vs. print; potential ad offsets) provided by management.

Covenants Report:

Courtney Spalding is being trained and has completed some community inspections with the aid of other CAMP employees during TaShawn Andrews maternity leave. No formal written report was provided this month. The Board welcomed Courtney Spalding.

Consent Agenda:

Jessica Hill recommended approving the consent agenda items in a slate as follows:

- Elections Committee – Annual Meeting Notice Call for Candidates Mailout - Ratification of the vote made on Tuesday, July 22, 2025, by the Board of Directors to approve the mailing the 2025 HOA Board of Directors election documents with edits, authorize the Committee to proceed, and consider starting voting after the candidate forum.
- Committee Volunteer Forms – Ratification of the vote made on Wednesday, July 16, 2025, by the Board of Directors to approve the submitted Committee Volunteer Forms for Nakia Duncan (Facilities Committee), Richard Huff (Grounds Committee), and Sierra Vallin (Communications Committee).
- CD maturity on 7-31-25 -- Ratification of the vote made on Tuesday, July 29, 2025, by the Board of Directors to approve the reinvestment of the maturing Morgan Stanley CD on 7/31/25 in the amount of \$125,000.00 in accordance with the Association's investment ladder.

Suzann King moved to ratify the Board's prior actions related to the Elections Committee's Annual Meeting Notice and Call for Candidates mailout, the Committee Volunteer Forms, and the CD maturity on July 31, 2025. Dr. Lenora Gant seconded the motion, which passed unanimously by those present.

Committee Reports and Meeting Minutes

Access Committee - Julian Brown, Chair of the Access Committee, reported on the following:

- Incidents since June: 16 total; 14 with damage — 8 resident-caused; 6 visitor-caused; 2 unknowns. Insurance collected in 11 cases.
- Gate conditions noted at Fox Turn, Queen Anne, Deer Run Estates, Pine Valley, and Bolin Terrace.
- 2026 Planning: Prepare RFP for gate maintenance (move from ad-hoc service); continue hardware upgrades; explore guardhouse at Fox Turn; request Dunbar post-order updates (officer present at approach).
- Connectivity/Weather: Frayed wiring affects Cellgate/transponders during rain; revisit prior quote to add dedicated AC outlets at intercoms.

Budget & Finance Committee – Marisa Reid, Chair of the Budget and Finance, reported on the following:

- Scheduled special Budget & Finance Committee work sessions for August 18 and August 25, 2025, to continue development of the Draft FY2026 Operating Budget.
- Distributed budget request forms to each committee to identify cost-saving opportunities and priority projects for the 2026 budget cycle.
- Presented a timeline for completing the draft budget in coordination with management.

Kip Banks moved to approve the special budget preparation working sessions for the Budget & Finance Committee as proposed for August 18 and August 25, 2025. Suzann King seconded the motion, which carried with Jessica Hill, Kip Banks, and Suzann King voting in favor of the motion and Dr. Lenora Gant abstaining. Discussion focused on the need to have flexibility for additional committee meetings in order to finalize a recommendation for the 2026 budget.

Later in the meeting before Resident Forum, Suzann King moved to reconsider the previous motion and approve the special budget preparation working sessions for the Budget & Finance Committee as proposed for August 18 and August 25, 2025, and to authorize additional budget work sessions as needed with at least a 72-hour notice to the community and in coordination with the Board Liaison. Kip Banks seconded the motion, which carried with Jessica Hill, Kip Banks, and Suzann King voting in favor of the motion and Dr. Lenora Gant abstaining.

Facilities Committee – Vonda Williams, Facilities Committee Member, reported on the following:

- Pool Furniture Balance (2025): Estimated \$8,661.03 remaining in budget. Recommending 7 gray umbrellas (~\$2,500) + 7 bases (~\$400) ≈ \$2,900; finish matching blue sofa cushions; short-term storage Sept–Mar (~\$1,000).
- Tennis Courts: Reconfirm if the deposit was paid; given the weather delays, they are aiming to complete surface repairs before cold temperatures arrive; consider backboard and lock replacement with remaining funds.
- Pool Systems: Requesting Continental Pool inspection report and Premier Pools input for planning.
- Tot-Lots/Fencing: 2023–24 items to proceed; “Little Library” donation introduced—return with formal Board item (site and memo).
- The committee continues to evaluate a proposal for partnership with The Grove for the 19th Hole to arrange food and snack service for Oak Creek residents.

It was requested that Mr. Aje follow up with the Facilities Committee regarding how to submit items to the Board for an official vote.

Social Committee – Letia Ballard, Social Committee, reported on the following:

- Oak Creek Day and National Night Out were successful.
- Holiday Party Survey (interim): 146 total responses — 82.7% (120 owners) are likely to attend, 8.2% (12 owners) were not interested in attending, and 8.9% (13 owners) said cancel the event. Also 55% only will attend if free; 32% would pay \$50–\$60; 7.2% would pay \$75; 5% would pay greater than \$75. Online payment preferred (52%); 46% N/A; 2% cash; 0% check. For sponsorship opportunities as a business owner, 7.6% or 11 respondents stated Yes. While 25% or 36 respondents stated No and for not applicable, 67% or 96 respondents.

- Letia Ballard stated that the Committee's recommendation for the Holiday Party was provided to the Board in May for consideration.

The Board requested a consolidated, formal proposal incorporating survey data and sponsorship plan for the December 13th Holiday Party.

Grounds Committee – Stephanie Brown, Chair of Grounds Committee, reported on the following:

- Safety Trimming: Overgrown trees (e.g., Shannock Lane) hinder pedestrian space (no sidewalks). Urgent trimming requested due to speeding vehicles near bus stops.
- Wasp Nests (ground): Treatment requested; McFall & Berry indicated ability to treat on Monday, Aug 18 (cost pending).
- Litter: Planning a community clean-up day to address increasing trash.

Old Business:

Landscaping RFP status update

Femi Aje reported that four vendors submitted bids after their scheduled landscaping walk throughs with management. The following landscaping companies responded to the Landscaping RFP:

- 1) Artistic
- 2) Clippers
- 3) Complete
- 4) McFall and Berry

The Grounds Committee will shortlist the list of vendors to two for Board presentation and recommendations.

District Council Preliminary Notice of Conditional Zoning Approval (Land Swap)

Femi Aje reported that we received a copy of the "District Council Preliminary Notice of Conditional Zoning Approval" that contained certain specified conditions and allowed approximately 90 days (through early October) for the developer to respond. Follow-up requested on prior 'church/school site' condition listed in the conditional approval to ensure the HOA would not have to fulfill this encumbrance. Suzann King noted that this decision came out around July 15th from the County Council sitting as the District Council. The developer had not indicated their approval or rejection of the conditional approval as of August 1, 2025, despite only changing the one condition that they can only build 28 homes on the property. Suzann King emphasized that the Association should focus on the condition #36 from the original set of conditions, which states:

"The Basic Plan shall be amended to show the relocation of the 27-acre park/school site to the east side of Church Road at the northern boundary of the subject parcel as shown on the Department of Parks and Recreation (DPR) exhibit 'A'. The Applicant shall dedicate this land as such time as requested by the Prince George's County Planning Board."

Suzann King commented that she believed the Hearing Examiner had stated this condition would not occur and requested assurance that the Association will not be required to fulfill it through the property acquired in the Land Swap.

New Business:

Bolin Terrace Gate Proposals:

The Board reviewed the following Bolin Terrace Gate Proposals: DMV Gates (~\$10,869.03 for one operator) vs Gate Logic (\$7,759.32 for one; \$13,788.64 for two).

Suzann King moved to approve Quote# q13621 from GateLogic Security in the amount of \$13,788.64 for the replacement of the barrier arm operators at the exit and entrance of the Bolin Terrace location, to be expensed from Capital Expenditures line-item "Gate Repair/Replacement Allowance". Jessica Hill seconded the motion, which passed unanimously of those present.

Procurement Committee Charter:

Femi Aje reported that previous revisions to the Procurement Committee Charter were not consistent with the format and structure of other Oak Creek Club HOA committee charters. Based on prior Board discussions, management will make additional edits for Board review and approval. The item was tabled for inclusion on a future consent agenda or Board meeting.

Committee Volunteer Form:

Kip Banks moved to approve the appointment of Talesha Corbin to the Community Access Committee. Jessica Hill seconded the motion, which passed by a unanimous vote of those present.

Proposals for Sand Filter for Pool:

New proposals were provided by management for Board review. The proposals included Estimate #13526 from Premier Pool Management, Inc. (\$4,550) and the pricing from Continental Pools (\$6,150) for the main pool filtration system only. Continental Pools strongly recommends replacing sand filtration system, which could be expensed from the Repair and Replacement Reserve. Premier Pools and Continental proposals differ by approximately \$2,000. Femi Aje noted that the Board could consider approval of this work at the September 9th Board meeting which would be after the pool season ends. Suzann King raised concerns regarding the timing of the work considering changing weather conditions. Femi Aje reported that he has not yet received the formal, comprehensive pool inspection report from Premier Pools outlining their recommended repairs and improvements for the Board's review. This should take place sometime after pool closes.

2024 Draft Audit:

Femi Aje reported that September 2, 2025, is the target for Board review/approval of the draft audit for the fiscal year ending December 31, 2024.

Tot Lots Inspection Report by Playground Patrol 8-6-25:

Femi Aje provided the Board with two versions of a "Faults Only Report" from Playground Patrol. Jessica Hill recommended that management share this report with the Facilities Committee for their review and further discussion. Femi Aje acknowledged that he would share the report with the Facilities Committee.

Resident Forum:

Homeowners discussed the following issues:

- Process/meeting-flow suggestions to move high-impact items to earlier on the agenda.
- Request for website audit (update Board emails/committee contacts); volunteer form link reported not functioning.
- Access Committee recommendations reiterated for gate timing reconfiguration and leaving gates

open when a guard is present, concerns about frequent gate outages and slow resident gate at Turner Wootten.

- Request for monthly analysis of gate maintenance costs, causes, and recoveries; management described new tracking/reporting.

Executive Session:

The Board of Directors voted unanimously to enter Executive Session at 8:46 P.M. by a motion duly made and seconded.

Open Session:

The Board returned to Open Session at 9:16 P.M.

Adjournment:

By a motion duly made and seconded, the Board voted unanimously to adjourn the meeting at 9:17 P.M.

Board Meeting and Action Items & Follow-Ups

Item	Assigned	Due/Notes	Status
June 10, 2025 Board meeting minutes	Secretary/At-Large Member	September agenda	Open
Procurement Committee charter	Management (CAMP)	September agenda	Open
Send 72-hr notices & logistics for 8/18 and 8/25 Budget work sessions; coordinate additional sessions per Board authority.	Management (CAMP)	Immediate	Open
Implement Bolin Terrace repairs with Gate Logic; confirm schedule and provide status.	Management (CAMP)	Target start ~2 weeks post-approval	Open
Provide Continental Pools inspection to Facilities; obtain Premier Pools items; align off-season scope (sand filter, non-skid tile, caulking).	Management + Facilities	September agenda	Open
Prepare newsletter options with cost analysis (digital vs print; ad offsets) and samples.	Management (CAMP)	September agenda	Open
Coordinate McFall & Berry for ground wasp treatment (tentative Mon, Aug 18) and confirm cost; expedite tree trimming (e.g., Shannon Lane).	Management + Grounds	As scheduled	Open
Update website (Board emails, committee contacts) and fix volunteer form link.	Management (CAMP)	Asap	Open
Continue gate incident reporting (costs/causes/insurance) and provide monthly summaries to the Board.	Management (CAMP)	Monthly	Ongoing

Share 8/6/25 Playground Patrol report with Facilities for budget planning.	Management (CAMP)	September	Open
Social: Submit a consolidated Holiday Party proposal (survey data, sponsorship plan, recommendations).	Social Committee	September agenda	Open
Grounds: Shortlist landscaping RFP bidders to two for Board presentations.	Grounds Committee	September	In progress
Access: Recommend gate timing adjustments and policy on gates when a guard is present; coordinate Dunbar post orders.	Access Committee	September	Open
Facilities: Return formal "Little Library" proposal (site, installation, steward).	Facilities Committee	September	Open

Item	Board meeting date	Notes	Disposition
Determine whether any additional action is needed regarding the Procurement Committee	July 8, 2025		
Provide copies of the district council's orders approving the 28-unit development to the community.	July 8, 2025		
Follow up with legal counsel regarding amending bylaws for flexible committee membership.	July 8, 2025		
Review the list of outstanding follow-up items and prioritize which ones to address in the remaining year.	July 8, 2025		
Developer to provide the community with submitted CDP plans	June 10, 2025		Completed
Provide information to the community about the requirements for selling homes, including the approved signage.	June 10, 2025		
Invite another pool vendor to inspect the system and provide a second opinion on the issues reported.	June 10, 2025		Completed

Finalize landscaping RFP and remove outdated language.	June 10, 2025		Completed
Schedule Budget & Finance Committee work session (June 16–20)	June 10, 2025		Completed - Meeting subsequently scheduled
Review the proposal from McFall & Berry for swale/drainage work and address discrepancies.	June 10, 2025		Completed July 8, 2025
Determine the need to potentially tap into the operating reserves to refund the replacement reserves, and communicate the plan to Morgan Stanley.	May 27, 2025		Completed Information provided to the Board
Provide information to the Board by the end of the week regarding staffing the HOA assistant manager position.	May 27, 2025		Completed
Incorporate feedback and revisions to the landscaping RFP before sending it out.	May 27, 2025		Completed
Provide a report to the Board on the status of the landscaping contract oversight and evaluation process.	May 27, 2025		
Explore creating an ad-hoc procurement committee to help standardize the RFP and contracting processes.	May 27, 2025	To be considered at the next Board meeting	Scheduled and approved at June Board meeting Charter scheduled for September Board meeting
Fountain Repairs	May 27, 2025	Obtain additional information about proposals and handle them via the consent agenda or schedule for the next Board Meeting	

Provide updated information from the Social Committee on options for the holiday party, including a community survey.	May 27, 2025		Received survey from Committee during August meeting. Awaiting formal proposal from committee
Inform Mr. Hart (Morgan Stanley) that the "bus fund" has been renamed the "Special Projects fund".	May 27, 2025		
Follow up with the accountant/CPA to get the status of the FY 2024 audited information.	May 27, 2025		
Summer hours for day porter services should be included in the general contract for day porter services.	May 27, 2025		
Item	Board meeting date	Notes	Disposition
Mr. Hatcher is to share traffic-related questions with the transportation engineer in advance of the next meeting, and information regarding how other large developments nearby might impact traffic studies related to this project.	May 13, 2025		
Further discussions and selection of recommendations/reallocations for the FY2025 Budget.	May 13, 2025	CAMP, Budget & Finance Committee and Board of Directors.	

The Board unanimously approved a motion to hold an additional board meeting on May 27, 2025, to continue addressing unresolved financial matters and to outline the next steps.	May 13, 2025		Board meeting scheduled for May 27, 2025
January – March meeting minutes	April 8, 2025	Schedule for next Board meeting	Completed
Resident gate signage	April 8, 2025	Tabled until after the May Town Hall financial presentation	
Gather more information on the cost and necessity of the safety bollard at the clubhouse entrance.	April 8, 2025	Tabled until after the May Town Hall financial presentation	
Recording of virtual board meetings.	April 8, 2025	Need to decide whether to pursue and include in 2026 budget	

Try to negotiate a more favorable termination clause with Premier Pools.	April 8, 2025		Completed - Management followed up with the vendor.
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Provide pictures of the actual pool furniture to be purchased	April 8, 2025		Completed - Emailed to Board
Safety Bollard at Clubhouse Exit Price Comparison	April 8, 2025	Tabled until after the May Town Hall financial presentation	
Add Board meeting component to Town Hall agenda as needed	April 8, 2025		Will be scheduled if/as needed
Obtain the contact information for the People's Zoning Counsel representative and share it with the community.	March 11, 2025		
Follow up with Mr. Hatcher to obtain the zoning designation documents for the land swap property.	March 11, 2025		

Coordinate with the traffic study engineer to present their findings and address resident questions at a future meeting.	March 11, 2025		Presentation occurred at July Town Hall
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Draft of the vision and mission statement for Oak Creek Club HOA for circulation to Board members	February 11, 2025	Assigned to Kip Banks due 4-8-2025	Circulated to Board members; to be scheduled for future Board meeting
For future Board agenda items/decisions, consider incorporating industry best practices as outlined for the recording of board meetings.	February 11, 2025	Assigned to CAMP, due 4-8-2025	Information presented 4-8-25.
Complete CAMP survey on KPIs	February 11, 2025	Board of Directors, due by 4-8-25	Completed
Follow up with the collections attorney to obtain a detailed report to better understand the ROI and to properly measure the overall efficiency of current collection practices.	February 11, 2025	Camp, due 4-8-25	Presentation for collections attorney May 13, 2025 Town Hall

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Establish a general process for all committees to evaluate vendors	February 11, 2025	Assigned to CAMP, due May 2025	
Ideas of appreciation and recognition for the long-standing grounds committee member (Mr. Howard), who recently passed.	February 11, 2025	Assigned to Dwight Ward, due TBD	

Attempt to recruit two (2) new grounds committee members	February 11, 2025	Assigned to Kip Banks, due TBD	
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Provide information and process for collections.	February 11, 2025	Assigned to Camp, due 4-8-2025	Presentation for collections attorney on May 13, 2025 Town Hall
Reconfirm expenses and industry standards about the state and federal income taxes	February 11, 2025	Assigned to Camp, due 4-8-2025	
Agenda item "Identifying the support committees' need to succeed in the new year" and "Establishing KPIs and Targets" was tabled	February 11, 2025	KPIs and targets were completed	
Reach out to Travis Witmer to invite him to future meetings for Oak Grove Road Project updates.	January 14, 2025		Staff confers with Mr. Witmer before providing updates to the Board
Follow up with the developer's attorney, Mr. Hatcher, regarding increased communication on the Land Swap.	January 14, 2025		Mr. Hatcher committed to attending certain Board meetings and Town Halls.
Provide a detailed chart with information on past gate repairs, including costs, causes of damage, and any insurance reimbursements.	January 14, 2025		

Item	Board meeting date	Notes	Disposition
Explore opportunities for cost savings with DMV Gates on the proposed gate repair work.	January 14, 2025		
The Facilities Committee requests to repaint the Swim & Tennis Center	January 14, 2025	Tabled until after strategic planning session	
Letter to the committees about the upcoming February 11 th Strategic Planning Session.	January 14, 2025		The CAMP manager met or spoke with each committee chair
Provide a standardized planning book/checklist template for committees to use in their planning process.	January 14, 2025		

Follow up with the association's legal counsel to obtain a recommendation regarding the best approach for regular reporting to the Board on legal matters.	December 10, 2024		
CAMP will review its process and information from the collection attorney to provide a recommendation to the Board regarding regular reporting on collection matters	December 10, 2024		Management provides reports to the Board. Presentation for collections attorney on May 13, 2025 Town Hall
Send a letter to the developer containing the following points: provide an updated development timeline, meet with the community to provide updates on the development, provide advance notification of applications that are to be filed, and meet with the community before those applications are filed.	December 10, 2024		Letter sent to the developer. Subsequently, developer agreed to attend Town Halls regularly to provide updates.
Develop a protocol document outlining the process and expectations for community communications, including the use of various channels and the emergency text messaging service.	December 10, 2024		
Coordinate with the outgoing manager to obtain any relevant financial	December 10, 2024		The board followed up with the CAMP VP. Jeremy Rogal

Item	Board meeting date	Notes	Disposition
Information and budget details before her departure.			regarding the need for a smooth transition
Prepare an in-depth review of the HOA budget, including analyzing the audit reports, reserve study, and budget actuals, to be discussed during the strategic planning session.	December 10, 2024		Ongoing

Identify some priorities to be considered during the strategic planning session. Consider a Board vision for the next 5-10 years	December 10, 2024	Mission and vision statement and KPIs adopted	
Social Committee's recommendation to the Board regarding the 2025 Holiday Party venue and request for a deposit to reserve the venue.	December 10, 2024		Addressed during the January 14, 2025, Board meeting
Explore ways to better leverage automation and technology to streamline repetitive tasks in the CAMP office.	December 10, 2024		
Concerns about Cell Gate, including the decisions that seem to have been made solely by CAMP regarding how the information was entered into/set up in the Cell Gate system	December 10, 2024		The board followed up with CAMP. Working with Cell Gate to provide more than one profile for each home. Information sent to the community to sign up by May for additional profiles.
Conduct an extensive, in-depth review of the Association's finances, budget, expenditures, and contracts.	November 12, 2024		Ongoing
Information regarding Lake Source - required to repair fountains?	November 12, 2024		
Information regarding whether the vendor for the Swim and Tennis Center renovation was paid for in	November 12, 2024		

Item	Board meeting date	Notes	Disposition
Full, the status of the artwork, and the impacts that electrical work may have had on costs.			
Support to committees for meeting minutes and clarification regarding "working sessions"	November 12, 2024		

Suggestions from the community during the resident forum	November 12, 2024	Determination of what to include in the Board's Strategic Planning Sessions	
Information/proposals about hybrid Board meetings	October 22, 2024	To be included on November 12, 2024 Board meeting package	Information request is outstanding
Items suggested for Board's Consideration	October 22, 2024	Determination of what to include in the Board's Strategic Planning Sessions	

Oak Creek Club Homeowners Association, Inc.
Board of Directors Meeting
Tuesday, September 9, 2025 @ 6:30 P.M. Virtual

Board Members Present:

Jessica Hill - President
Kip Banks - Vice President
Dwight Ward - Treasurer
Suzann King - Secretary
Dr. Lenora Gant - Board Member

Board Members Absent:

All Board Members are present

Others Present:

Femi Aje - General Manager (CAMP)
Courtney Spalding - Covenants Administrator (CAMP)
Members at large

Call to Order:

Jessica Hill called the meeting to order at 6:30 P.M.

Explanation of Virtual Meeting Protocol:

Femi Aje explained the virtual meeting protocol and gave an overview of the agenda.

Approval to Amend the Meeting Agenda:

Suzann King moved to amend the order of the agenda to address the New Business item, "Budget and Finance Committee Memo – Recommendations on Financial Transactions - September 9, 2025", prior to the topics listed under Section VIII. Old Business, due to its potential financial implications. Kip Banks seconded the motion, ~~which and it~~ passed unanimously.

Approval of the June 10, 2025, Board Meeting Minutes, August 14, 2025, Board Meeting Minutes:

After confirming Dr. Lenora Gant's early departure before the late vote on the Drainage/Swale Improvements (Mary Bowie Parkway) at the June 10 meeting and correcting the spelling of "Letia Ballard" under the Social Committee, Suzann King moved to approve the June 10, 2025, Board Meeting Minutes. The motion was seconded by Kip Banks ~~and, which carried-passed~~ unanimously.

Approval of August 14, 2025, Board Meeting Minutes was tabled to a future meeting to allow time for completion.

Management Report:

Femi Aje provided the community with the Management Report. This report provided ~~-~~ updates on various management tasks, including:

- Parking/Towing: Everyone was reReminded to observe parking rules. Management received complaints regarding towing the professionalism; of the current towing company and alternative towing companies are being evaluated.
- Pond/Fountains (Clubhouse Pond) -- Water discoloration noted (likely a result of the golf course irrigation efforts during drought conditions). Lake Source dyed the pond and provided recommendations, and additional remedies under review.
- Safety Bollard -- Damaged bollard replaced by DMV Gates at no cost to the Association due to an (insurance recovery).
- Gate Communications -- A centralized "Community Gate News" banner will be added to the HOA website in September to post current gate status of gates in the community statuses and updates. Quarterly newsletter options (digital/print; costs/ad offsets) will be brought forward this year.
- Jessica Hill and Femi Aje shared the Public Notice about the Data Center Task Force meeting on -- Information shared regarding a September 10 county task force meeting regarding the Landover Mall becoming a data center; It was noted that the Task Force develops recommendations only and (does not approve specific projects).
- Bolin Terrace Gate Repairs -- Gate Logic deposit has been processed for this repair, with; scheduling to occur in about 2 to 3 weeks from signed proposal. DMV Gates' prior single-operator quote exceeded Gate Logic's price for two operators; Ththe Board noted the related savings for the Association.

Kingfish Swim Club Presentation (Taryn Dorsey):

Ms. Taryn Dorsey, a resident of Oak Creek Club HOA, presented a request from the Kingfish Swim to partner with Oak Creek for a summer swim team pool home. She relayed the following specifics regarding the Swim Club's needs: the (season would be late May–late July; practices Mon–Thu 6–8 p.m.; 3–4 home meets, which would typically occur Saturday mornings; team budget of approximately \$10,000; and insurance maintained). The Board referred the matter to the Facilities Committee to evaluate logistics, scheduling, fees, and security consistent with resident access and facility capacity.

Covenants Report:

Courtney Spalding presented her the following:

first report. She reported a Applications (YTD): 36 processed; 22 approved (61%).

Violations (August): 160 issued; approxapproximately 70% maintenance-related; 4 resolved; 156 open.

Violations (YTD): 229 total; 45 resolved; 184 open.

Category breakdown (YTD): Maintenance 76%, Landscaping 18%, Rubbish/Debris 5%, Unsightly 1%, Parking/Architectural/Pets 0%.

Committee Reports and Meeting Minutes

Access Committee - Julian Brown, Chair of the Access Committee, reported on the following as of September 5th:

- Queen Anne: Resident gate not opening; visitor arm belt issue on unit that could not be replaced due to the old system— DMV Gates recommends operator replacement.
- Fox Turn: Visitor left bi-fold is broken and it's the old system; resident gate arm is missing at exit; pedestrian gate inoperable.
- Deer Run Estates: Visitor arm removed; pedestrian gate pending repair approval.
- Main Gate/Bolin Terrace: Exit in queue for approved repairs.
- Pine Valley: Visitor arm removed.
- Incidents (last month): 4 total — 1 with damage; insurance information retrieved in 2 cases; 1 with

no information. End-of-year incident summary will include resident- vs visitor-caused incidents.

- Committee thanked current management for launching centralized gate-status reporting, which they had been requesting for years from previous management. ;-

~~end-of-year incident summary will include resident vs visitor caused counts.~~

- ~~end-of-year incident summary will include resident vs visitor caused counts.~~ The **Community Access Committee** also welcomed its newest member.

Budget & Finance Committee – Marisa Reid, Chair of the Budget and Finance, reported on the following:

- ~~The committee~~ Committee is has a membership of five, with a (capacity of nine members. She encouraged community members to join the Committee. They) and are engaged in ongoing work with management on the FY2026 budget. It was noted that the The Board then would discussed the Budget & Finance Committee Memo — Recommendations on Financial Transactions after the Committee reports, as moved earlier on the agenda.

Facilities Committee – Shani Haden, Facilities Committee Member, reported on the following:

- The Ccommittee met and has engaged with two tennis coaches to explore opportunities for revenue generation and reinstating tennis practices and clinics at Oak Creek.
- A proposed “Little Library” donation has been tabled pending follow-up questions for the donors. The committee also communicated with management regarding completion of office furniture purchases.
- Vonda Williams added that while management provided a response to the Committee’s recent inquiries earlier in the day, one outstanding item regarding proper storage for newly purchased pool furniture was not addressed. She stressed the need to coordinate with the designated storage vendor to ensure protection of the new furniture during the off-season.

- Femi Aje added that, as of late August, confirmation of scheduling with the tennis contractor to repair the court (ATC) remains pending and that the Association may need to consider alternative options if scheduling cannot be confirmed. He further noted that he will meet with the pool company next week and invited Facilities Committee members to attend if available.

- Dwight Ward emphasized the importance of transparency and required disclosure of any relationships between committee members and vendors to avoid potential conflicts of interest. Suzann King concurred, noting that any such disclosures should be documented in committee meeting minutes as part of the official record.

~~Vonda Williams added that while management provided a response to the committee’s recent inquiries earlier in the day, one outstanding item regarding proper storage for newly purchased pool furniture was not addressed. She stressed the need to coordinate with the designated storage vendor to ensure protection of the new furniture during the off-season.~~

- Kip Banks expressed support for the “Little Library” concept, describing it as a community-building initiative aligned with the Association’s vision of fostering both upscale living and neighborhood engagement. He encouraged the committee-Committee to continue exploring the idea.

Social Committee – Jennifer Phillips, Social Committee Member, stated that they have no report but she was available to answer any questions that the Board may have.

Budget and Finance Committee MEMO - Recommendations on financial transactions
September 9, 2025

Jessica Hill reported that the Budget and Finance Committee submitted recommendations related to financial transactions. She noted that there were two separate items concerning financial matters and confirmed that the items currently under discussion referred to the Budget and Finance Committee’s “Recommendation on Financial Transactions” and Motion Items 1 through 4. Suzann King thanked her colleagues for advancing this item on the agenda, given that several subsequent items also had financial implications. She explained that the ~~committee’s-Committee’s~~ recommendations fall into two categories:

1. Addressing three Certificates of Deposit (CDs) with upcoming maturity dates totaling \$375,000.
2. Approving transfers from the operating budget to the ~~repair-Repair~~ and ~~replacement- Replacement reserve-Reserve~~ fund.

Point of Note 1: Summary of recommended Transfers from Operating funds to Replace Reserves

Motion 2: \$329,419.00

Motion 3: \$ 73,778.60

Total: \$403,197.60

*This amount is within \$1.017 of the amount recommended by the Audit report.

Point of Note 2: The impact to the Operating Fund after these recommended transfers:

Operating Fund Balance 7/31/2025 \$1,408,130

Transfers to Repair & Replacement \$ 403,197

Transfer to cover 2024 budget shortfall \$ 147,924

Projected Balance after transfers \$ 857,009

Suzann King provided background for clarity, explaining that the association maintains an operating budget (covering annual revenues and expenditures), an operating reserve/surplus (comprising various investments), and a ~~repair-Repair~~ and ~~replacement- Replacement reserve- Reserve~~ (a multi-year plan requiring annual contributions and funding for specific community projects). Suzann King then raised a question regarding the financial strategy stating the following:

Why should the ~~a~~Association reinvest the maturing CDs in the operating reserve when there may be a need to liquidate funds to cover potential shortfalls in the operating budget due to required transfers to the repair and replacement reserve? Suzann King requested clarification on this matter before proceeding with the motions.

Michael McFarlane advised that the best practice is to keep the ~~association’s-Association’s~~ investment manager at Morgan Stanley informed of any planned expenditures. This allows the manager to provide guidance on when to reinvest specific Certificates of Deposit (CDs) or determine the appropriate timing for such transactions. Michael McFarlane explained that, for example, if the Board approves the proposed transfers during this meeting, it does not mean those transfers must occur immediately. Instead, Management would notify Morgan Stanley that Oak Creek intends to transfer a specified amount of funds from the ~~operating-Operating account~~

Account to the ~~reserve-Reserve account~~ Account by a designated time, such as the end of the year. Morgan Stanley would then review the plan and advise on how best to manage the investment strategy, including coordination with maturing CDs.

Suzann King raised concerns about pulling funds from ~~operating-Operating reserves~~ Reserves and reinvesting maturing CDs without confirming available liquidity. She questioned whether conversations had taken place with Morgan Stanley to ensure that sufficient CDs would mature before year-end to cover potential cash needs and prevent funds from being locked into long-term investments.

Femi Aje responded that while multiple financial scenarios and cash flow summaries had been provided earlier in the year, no specific discussion had yet occurred with Morgan Stanley to confirm future liquidity although Morgan Stanley received similar information provided to the Board and Budget and Finance Committee. Femi Aje emphasized the need for a clear ~~board-Board~~ decision on investment timing and fund allocation.

Dwight Ward supported Ms. Suzann King's concern, noting that previous guidance from Mr. Ted Hart, the Investment Manager at Morgan Stanley, indicated that the ~~association's~~ Association's laddered investments exceed typical industry norms. He stressed that the ~~association~~ Association does not face a cash shortage but rather an allocation issue, underscoring the need to review prior analyses and recommendations to ensure financial flexibility.

Dr. Lenora Gant agreed with the prior assessment and acknowledged the additional financial information provided by Mr. Aje and other ~~committee~~ Committee members. She asked whether the Budget and Finance Committee has projections for upcoming expenses and if any budget line items are currently underfunded, potentially indicating a future shortfall.

The ~~Budget and Finance (B&F)~~ Committee requested that the Board authorize and/or direct CAMP Management, as appropriate, to consult with the HOA outside investment team to ensure completion of several financial transfers (as noted below) to meet the financial needs and responsibilities on behalf of the Oak Creek Community:

B&F Committee Requested Motion 1 relating to maturity CDs: The B&F Committee ~~is~~ recommending that the HOA Board reinvest the following Morgan Stanley CDs with upcoming maturity dates:

1. \$150,000 maturing 9/15/2025 with a similar ladder position
2. \$ 75,000 maturing 9/15/2025 with a similar ladder position
3. \$150,000 maturing 9/22/2025 with a similar ladder position

• **Board Motion 1** — Suzann King moved that the Board defer action on the reinvestment of the three Morgan Stanley Certificates of Deposit (CDs) maturing in September and address the matter as a consent agenda item after receiving updated information on the Association's projected investment liquidity for 2025, to ensure sufficient funds are available for any required transfers during FY2025. Jessica Hill seconded the motion, which passed by a unanimous vote.

B&F Committee Requested Motion 2 relating to shortfall:

The B&F Committee recommend that the Board approve the transfer of \$329,419 from the Operating Fund to the Replacement Fund. At the start of 2025, the cash on hand in the replacement fund totaled \$2,293,511. This was \$329,419 less than the required balance of \$2,622,930 stipulated in the 2023 Reserve Study.

It was noted that the NOTE: The major cause of this shortfall is due to expenses totaling \$237,558.60 for the Cell Gate System and video monitoring installation. These are capital expenses that were charged to the Repair and Replacement Fund Reserve, but and should have been charged to the Operating Fund. (Only items list in the Reserve Study may be paid for out of the Repair and Replacement Reserve account.) Now, a transfer has to be made to correct the funding.

• **Board Motion 2** — Suzann King moved that the Board approve the recommended transfer as requested by the B&F Committee. Kip Banks seconded the motion, which passed by a unanimous vote.

B&F Committee Requested Motion 3 relating to the balance for the Cell Gate System:

The B&F Committee recommend that the Board approve a transfer of \$73,778.60 from the Operating Fund to the Replacement Fund. This amount includes \$71,171.53 for the Cell Gate/video monitoring installation balance and \$2,607.07 for the Bolin Terrace camera installation. Both expenses should have been charged to the Operating Fund.

• **Board Motion 3** — Kipp Banks moved that the Board approve the recommended ~~reclassification and~~ transfer as requested by the B&F Committee. Dwight Ward seconded the motion, which passed by a unanimous vote.

B&F Committee Requested Motion 4 to address monthly video monitoring charges:

The B&F Committee recommended ~~ed to that~~ the Board approve the expense of the monthly video monitoring costs of \$3,202.39 to the Operating Fund. In addition, all expenses for this service that have been charged to the Replacement Fund are adjusted and reclassified as operating expenses for the Operating Fund.

~~**Point of Note 1:** Summary of recommended Transfers from Operating funds to Replace Reserves
Motion 2: \$329,419.00
Motion 3: \$ 73,778.60
Total: \$403,197.60~~

~~*This amount is within \$1.017 of the amount recommended by the Audit report.~~

~~**Point of Note 2:** The impact to the Operating Fund after these recommended transfers:
Operating Fund Balance 7/31/2025 \$1,408,130
Transfers to Repair & Replacement \$ 403,197
Transfer to cover 2024 budget shortfall \$ 147,924
Projected Balance after transfers \$ 857,009~~

• **Board Motion 4** — Suzann King moved that the Board approve the recommended reclassification and transfer as requested by the B&F Committee. Dr. Lenora Gant seconded the motion, which passed by a unanimous vote.

Here is a summary of the fiscal implications of the two Budget and Finance (B&F) Committee recommendations seeking to transfer money from the Operating Fund:

Summary of recommended Transfers from Operating Funds to Repair and Replace Reserves:
Recommended Motion 2: \$329,419.00
Recommended Motion 3: \$ 73,778.60
Total: \$403,197.60

*This amount is within \$1.017 of the amount recommended by the Audit report.

This is a summary the impact to the Operating Fund after these recommended transfers:

<u>Operating Fund Balance 7/31/2025</u>	<u>\$1,408,130</u>
<u>Transfers to Repair & Replacement</u>	<u>\$ 403,197</u>
<u>Transfer to cover 2024 budget shortfall</u>	<u>\$ 147,924</u>
<u>Projected Balance after transfers</u>	<u>\$ 857,009</u>

Old Business:

Holiday Party 2025 Recommendation

Jessica Hill stated that the motion before the Board was recommendation from the Social Committee to approve the cancellation of the 2025 Oak Creek Club Holiday Gala, which would resulting in a budget "savings" of \$51,000 to be credited to the Social Committee's budget that would support the financial health of our community. Jessica Hill noted that a \$16,000 deposit had already been paid to the venue, of which \$2,000 would be refunded and \$14,000 forfeited. Jessica Hill added that the ~~committee~~ Committee had contacted the venue to explore rescheduling the event for 2026, in recognition of Oak Creek's 20th anniversary, but the venue declined the request.

After dDiscussion focused on of survey data, what other options were considered prior to recommending that the event be cancelled, sponsorship considerations, and if the event was approved whether the expenses would come in under budget, and schedule constraints mentioned.

by Jennifer Phillips of the Social Committee indicated that the Committee did not discuss an alternative to the holiday party but shifted its focus to other events. It would be very hard to secure a caterer and a "rush job" would cause the event to not live up to its previous standards. She also noted that has been her experience that it takes longer to set up for large scale sponsorships. With that in mind, it would be nearly impossible to pull off this event at this juncture.

Suzann King stated that the only reason she supported paying the venue rental deposit last November was because she believed outside funding could be obtained for the event, as she noted during her vote on the item last year. She expressed her frustration at being in the position of having to make a decision on this Committee's recommendation in September for an event to occur in December and forfeit \$14,000 in funds. when the issue of sponsorships was raised much earlier in the year. She also noted that in the survey there were 11 residents who indicated that they were a business owner/entrepreneur that would be willing to become a sponsor for the Holiday Party. Neither those residents nor the Association's current vendors had been asked to support the Holiday Party.

Dr. Kip Banks moved that the Board cancel the Oak Creek Club HOA Holiday Party for 2025. Dr. Lenora Gant seconded the motion, which passed with Kip Banks, Suzann King, Dwight Ward, and Dr. Lenora Gant voting in favor and Jessica Hill abstained.

Landscaping RFP status update

Femi Aje reported that the Grounds Committee is rescheduling its upcoming meeting to select two finalists from the four proposals submitted, and make its recommendation to the Board regarding which finalist to select. ~~ssions for presentation to the Board.~~ Femi Aje noted that the

project timeline has been slightly adjusted because of this change.

Notice of Final Decision of the District Council (Land Swap)

Femi Aje reported that the District Council's Final Decision confirmed that only the 28 homes would be developed on the land swap property. ~~The and the~~ next step is the Comprehensive Design Plan (CDP). Residents are encouraged to become persons of record for notices and testimony.

Dwight Ward noted that the bridge plan referenced in Item #11 is outdated but does not warrant modification at this time.

2024 Draft Audit

Femi Aje reported that the Budget and Finance Committee reviewed the draft 2024 audit, which has been signed and submitted for finalization to the CPA. All related tax filings have been completed.

New Business:

Procurement Committee Charter:

Suzann King moved to approve the revised Procurement Committee Charter (aligning with prior Board/counsel edits) as completed and emailed by Suzann King to the Board on September 9, 2025. Jessica Hill seconded the motion, which passed with Jessica Hill, Kip Banks, and Suzann King voting in favor of the motion and and it passed with Dr. Lenora Gant and Dwight Ward abstaining.

Committee Volunteer Form (Social)

Kip Banks moved to approve Michelle Carr to the Social Committee. Dwight Ward seconded the motion, which passed with Jessica Hill, Kip Banks, Dwight Ward, and Dr. Lenora Gant voting in favor of the motion and with Suzann King abstaining and it passed with Suzann King abstaining.

Proposals for Sand Filter for Pool

~~Dr. Lenora Gant moved to approve the Estimate#13526 from Premier Pool Management, Inc. in the total amount of \$4,550.00 to be expensed from capital expenditures under Pools – Filter/Pump/Piping/Chemicals. Kip Banks seconded the motion, which passed by a unanimous vote.~~

Proposals for Sand Filter for Pool

Dr. Lenora Gant moved to approve the Estimate#13526 from Premier Pool Management, Inc. in the total amount of \$4,550.00 to be expensed from capital expenditures under Pools – Filter/Pump/Piping/Chemicals. Kip Banks seconded the motion, which passed by a unanimous vote.

Proposal for 2025 Holiday Lighting & Décor (Homestead Gardens)

The Board reviewed a proposal totaling \$67,745.00, requiring signature by September 30, 2025, with installation scheduled for this year and takedown billed the following year. Discussion focused on the itemization of the proposal and whether there were options to reduce costs. The Board requested that cost-saving alternatives be explored before proceeding.

Dr. Lenora Gant moved to approve her to work with management and the Social Committee to

refine the scope of work for the holiday lights to identify cost-saving options. The revised scope and pricing will be submitted to the Board for approval via consent agenda within 10 days. Jessica Hill seconded the motion. The motion passed with, Jessica Hill, Kip Banks, Suzann King, and Lenora Gant voting in favor of the motion and with ~~with~~ Dwight Ward abstaining.

Winterization proposal by Premier Pool Management, Inc.

Femi Aje reported that Premier Pool Management, Inc. provided an itemized winterization proposal. Management will meet with them next week and return to the Board with any action items s as needed.

Annual Meeting Updates and Tentative Date of Candidate Forum

Femi Aje reported that the Elections Committee is considering a will address a proposed change to the Candidate Forum date to September 23rd. Further, the Board will address related confidential matters and related timeline matters during Executive Session. Pamela Rachel, representing the Elections Committee, will lead this discussion along with other election-related topics.

Resident Forum

Residents shared the following comments and concerns:

- Holiday Party: Concern was expressed that the Holiday Party was cancelled and the Association forfeited the venue deposit of \$14K
- **Community Pool:** Feedback regarding the potential hosting of an external swim team, including questions about pool access, scheduling, capacity, and security. It was suggested that Cameron Grove, the Prince George's Community College, or Sports and Learning Center may offer more viable alternatives for the swim team. Concerns were also expressed about the related impacts of allowing a swim team to use our pool, such as use of other facilities/bathrooms on the property and increased regular traffic from non-residents.
- **Budget Priorities:** Several residents expressed strong support for deferring holiday lighting this year in favor of addressing gate repairs and operational needs. Suggestions included seeking donations or sponsorships or reducing the project's scope.
- **Assessments:** Residents encouraged the Board to evaluate assessments instead of relying on continued reallocations, while others emphasized sensitivity to residents' financial circumstances.
- **Gates:** Requests for improved reliability, transparent reporting on incidents and costs, and reconsideration of the gate arm system and CellGgate utilization.
- **Process Improvements:** Requests for improved procurement and budgeting practices, including a zero-based budgeting approach. What is the process improvement that is going to be implemented to ensure that the situation this year with the Holiday Party does not happen again? Noting that the Social Committee requested the venue deposit last November for a December event, which crosses fiscal years and before all event information is known, it was suggested that the timeline be re-considered.

Executive Session:

The Board of Directors voted unanimously to enter Executive Session at 9:10 P.M. by a motion duly made and seconded.

Open Session:

The Board returned to Open Session at 10:43 P.M.

Adjournment:

By a motion duly made and seconded, the Board voted unanimously to adjourn the meeting at 10:44 P.M.

Board Meeting and Action Items & Follow-Ups – From This Meeting

Item	Assigned	Due/Notes	Status
<u>Facilities: Request from Kingfish Swim Club</u> Send 72-hr notices & logistics for 8/18 and 8/25 Budget work sessions; coordinate additional sessions per Board authority.	Management (CAMP) <u>Facilities Committee</u>	Immediate	Open
<u>Facilities: Proper storage of newly-purchased pool furniture</u> Implement Bolin Terrace repairs with Gate Logic; confirm schedule and provide status.	Management (CAMP) <u>Management (CAMP) Facilities Committee</u>	Target start ~2-weeks post-approval	Open
<u>Provide Continental Pools inspection to Facilities</u> ; obtain Premier Pools items; align off-season scope (sand filter, non-skid tile, caulking). <u>Completion of tennis court repair or solicit another vendor</u>	<u>Management (CAMP) Facilities Committee</u> Management + Facilities	September agenda	Open
<u>importance of transparency and required disclosure of any relationships between committee members and vendors to avoid potential conflicts of interest.</u> Prepare newsletter options with cost analysis (digital vs print; ad offsets) and samples.	Management (CAMP) <u>Management (CAMP)</u>	September agenda <u>Notify committees and consider for inclusion in committee orientation</u>	Open
<u>Obtain information from Morgan Stanley regarding updated information on the Association's projected investment liquidity for 2025 in light of</u> <u>Coordinate McFall & Berry</u> for ground wasp treatment (tentative Mon, Aug-18) and confirm cost; expedite tree trimming (e.g., Shannon Lane). 3 CDs that were recommended for reinvestment	Management (CAMP) <u>Management + Grounds</u>	As-scheduled	Open
<u>whether the Budget and Finance Committee has projections for upcoming expenses and if any budget line items are currently</u>	<u>Management (CAMP) and Budget and Finance Committee</u> <u>Management (CAMP)</u>	Asap	Open

<u>underfunded, potentially indicating a future shortfall.</u> Update website (Board emails, committee contacts) and fix volunteer form link.			
<u>Completion of approved transfers to Repair and Replacement Continue gate-incident reporting- (costs/causes/insurance) and provide monthly summaries to the Board.Reserve</u>	Management (CAMP)	Monthly	Ongoing
<u>Share 8/6/25 Playground Patrol report with Facilities for budget planning.Dr. Gant to work with management and the Social Committee to refine the scope of work for the holiday lights to identify cost-saving options.</u>	<u>Dr. Gant and Management (CAMP)</u> Management (CAMP)	September	Open
<u>Social: Submit a consolidated Holiday Party proposal (survey data, sponsorship plan, recommendations).</u>	Social Committee	September agenda	Open
<u>Grounds: Shortlist landscaping RFP bidders to two for Board presentations.</u>	Grounds Committee	September	In progress
<u>Access: Recommend gate timing adjustments and policy on gates when a guard is present; coordinate Dunbar post orders.</u>	Access Committee	September	Open
<u>Facilities: Return formal "Little Library" proposal (site, installation, steward).</u>	Facilities Committee	September	Open

Board Meeting and Action Items & Follow-Ups – From Prior Board Meetings

Item	Board meeting date	Notes/Assigned	Disposition
<u>June 10, 2025 Board meeting minutes</u>	<u>8/14/25</u>	<u>Secretary/At-Large Member; for September agenda</u>	<u>Completed</u>
<u>Procurement Committee charter</u>	<u>8/14/25</u>	<u>Management (CAMP) September agenda</u>	<u>Open</u>

<u>Send 72-hr notices & logistics for 8/18 and 8/25 Budget work sessions; coordinate additional sessions per Board authority.</u>	<u>8/14/25</u>	<u>Management (CAMP) Immediate</u>	<u>Ongoing</u>
<u>Implement Bolin Terrace repairs with Gate Logic; confirm schedule and provide status.</u>	<u>8/14/25</u>	<u>Management (CAMP) Target start ~2 weeks post-approval</u>	<u>Open</u>
<u>Provide Continental Pools inspection to Facilities; obtain Premier Pools items; align off-season scope (sand filter, non-skid tile, caulking).</u>	<u>8/14/25</u>	<u>Management & Facilities Committee- September agenda</u>	<u>Open</u>
<u>Prepare newsletter options with cost analysis (digital vs print; ad offsets) and samples.</u>	<u>8/14/25</u>	<u>Management (CAMP) September agenda</u>	<u>Open</u>
<u>Coordinate McFall & Berry for ground wasp treatment (tentative Mon, Aug 18) and confirm cost; expedite tree trimming (e.g., Shannon Lane).</u>	<u>8/14/25</u>	<u>Management & Grounds Committee - As scheduled</u>	<u>Open</u>
<u>Update website (Board emails, committee contacts) and fix volunteer form link.</u>	<u>8/14/25</u>	<u>Management (CAMP) - Asap</u>	<u>Open</u>
<u>Continue gate incident reporting (costs/causes/insurance) and provide monthly summaries to the Board.</u>	<u>8/14/25</u>	<u>Management (CAMP) - Monthly</u>	<u>Ongoing</u>
<u>Share 8/6/25 Playground Patrol report with Facilities for budget planning.</u>	<u>8/14/25</u>	<u>Management (CAMP) - September</u>	<u>Open</u>
<u>Social: Submit a consolidated Holiday Party proposal (survey data, sponsorship plan, recommendations).</u>	<u>8/14/25</u>	<u>Social Committee - September agenda</u>	<u>Open</u>
<u>Grounds: Shortlist landscaping RFP bidders to two for Board presentations.</u>	<u>8/14/25</u>	<u>Grounds Committee – September agenda</u>	<u>In progress</u>
<u>Access: Recommend gate timing adjustments and policy on gates when a guard is present; coordinate Dunbar post orders.</u>	<u>8/14/25</u>	<u>Access Committee - September</u>	<u>Open</u>
<u>Facilities: Return formal “Little Library” proposal (site, installation, steward).</u>	<u>8/14/25</u>	<u>Facilities Committee – September</u>	<u>Open</u>
<u>June 10, 2025 Board meeting minutes</u>	<u>8/14/25</u>	<u>Secretary/At Large Member September agenda</u>	<u>Completed</u>
<u>Determine whether any additional action is needed regarding the Procurement Committee</u>	<u>July 8, 2025</u>		<u>Completed</u>
<u>Provide copies of the district council’s orders approving the 28-</u>	<u>July 8, 2025</u>		<u>Completed</u>

unit development to the community.			
Follow up with legal counsel regarding amending bylaws for flexible committee membership.	July 8, 2025		
Review the list of outstanding follow-up items and prioritize which ones to address in the remaining year.	July 8, 2025		
Developer to provide the community with submitted CDP plans	June 10, 2025		Completed
Provide information to the community about the requirements for selling homes, including the approved signage.	June 10, 2025		
Invite another pool vendor to inspect the system and provide a second opinion on the issues reported.	June 10, 2025	Completed	
Finalize landscaping RFP and remove outdated language.	June 10, 2025	Completed	
Schedule Budget & Finance Committee work session (June 16–20)	June 10, 2025	Completed	Meeting subsequently scheduled
Review the proposal from McFall & Berry for swale/drainage work and address discrepancies.	June 10, 2025	Completed	July 8, 2025
Determine the need to potentially tap into the operating reserves to refund the replacement reserves, and communicate the plan to Morgan Stanley.	May 27, 2025		Information provided to the Board
Provide information to the Board by the end of the week regarding staffing the HOA assistant manager position.	May 27, 2025		Completed
Incorporate feedback and revisions to the landscaping RFP before sending it out.	May 27, 2025		Completed
Provide a report to the Board on the status of the landscaping contract oversight and evaluation process.	May 27, 2025		

Explore creating an ad-hoc procurement committee to help standardize the RFP and contracting processes.	May 27, 2025	To be considered at the next Board meeting	Scheduled and approved at June Board meeting
Fountain Repairs	May 27, 2025	Obtain additional information about proposals and handle them via the consent agenda or schedule for the next Board meeting	
Provide updated information from the Social Committee on options for the holiday party, including a community survey.	May 27, 2025		
Inform Mr. Hart (Morgan Stanley) that the "bus fund" has been renamed the "Special Projects fund".	May 27, 2025		
Follow up with the accountant/CPA to get the status of the FY 2024 audited information.	May 27, 2025		
Summer hours for day porter services should be included in the general contract for day porter services.	May 27, 2025		
Item	Board meeting date	Notes	Disposition
Mr. Hatcher is to share traffic-related questions with the transportation engineer in advance of the next meeting, and information regarding how other large developments nearby might impact traffic studies related to this project.	May 13, 2025		

Further discussions and selection of recommendations/reallocations for the FY2025 Budget.	May 13, 2025	CAMP, Budget & Finance Committee and Board of Directors.	
The Board unanimously approved a motion to hold an additional board meeting on May 27, 2025, to continue addressing unresolved financial matters and to outline the next steps.	May 13, 2025		Board meeting scheduled for May 27, 2025
January – March meeting minutes	April 8, 2025	Schedule for next Board meeting	
Resident gate signage	April 8, 2025	Tabled until after the May Town Hall financial presentation	
Gather more information on the cost and necessity of the safety bollard at the clubhouse entrance.	April 8, 2025	Tabled until after the May Town Hall financial presentation	
Recording of virtual board meetings.	April 8, 2025	Need to decide whether to pursue and include in 2026 budget	

Try to negotiate a more favorable termination clause with Premier Pools.	April 8, 2025		Management followed up with the vendor.
Item	Board meeting date	Notes	Disposition
Provide pictures of the actual pool furniture to be purchased	April 8, 2025		Emailed to Board
Safety Bollard at Clubhouse Exit Price Comparison	April 8, 2025	Tabled until after the May Town Hall financial presentation	
Add Board meeting component to Town Hall agenda as needed	April 8, 2025		Will be scheduled if/as needed
Obtain the contact information for the People's Zoning Counsel representative and share it with the community.	March 11, 2025		

Follow up with Mr. Hatcher to obtain the zoning designation documents for the land swap property.	March 11, 2025		
Coordinate with the traffic study engineer to present their findings and address resident questions at a future meeting.	March 11, 2025		Presentation occurred at July Town Hall
Resolution for the next Board meeting regarding adding a business component to future town hall meetings to handle important matters between Board meetings.	March 11, 2025		Approved at the April 8 th meeting
Draft of the vision and mission statement for Oak Creek Club HOA for circulation to Board members	February 11, 2025	Assigned to Kip Banks due 4-8-2025	Circulated to Board members; to be scheduled for future Board meeting
For future Board agenda items/decisions, consider incorporating industry best practices as outlined for the recording of board meetings.	February 11, 2025	Assigned to CAMP, due 4-8-2025	Information presented 4-8-25.
Complete CAMP survey on KPIs	February 11, 2025	Board of Directors, due by 4-8-25	
Follow up with the collections attorney to obtain a detailed report to better understand the ROI and to properly measure the overall efficiency of current collection practices.	February 11, 2025	Camp, due 4-8-25	Presentation for collections attorney May 13, 2025 Town Hall

Item	Board meeting date	Notes	Disposition
Schedule a special meeting on Tuesday, February 25, 2025, at 6:30 pm to discuss the upcoming maturing CDs and any other time-sensitive agenda items.	February 11, 2025		CDs were approved via the consent agenda, so no special meeting was needed.
Establish a general process for all committees to evaluate vendors	February 11, 2025	Assigned to CAMP, due May 2025	

Ideas of appreciation and recognition for the long-standing grounds committee member (Mr. Howard), who recently passed.	February 11, 2025	Assigned to Dwight Ward, due TBD	
Attempt to recruit two (2) new grounds committee members	February 11, 2025	Assigned to Kip Banks, due TBD	
M-206 Financial Management course via CAI	February 11, 2025	Assigned to Dwight Ward, due TBD	
Provide information and process for collections.	February 11, 2025	Assigned to Camp, due 4-8-2025	Presentation for collections attorney on May 13, 2025 Town Hall
Reconfirm expenses and industry standards about the state and federal income taxes	February 11, 2025	Assigned to Camp, due 4-8-2025	
Agenda item "Identifying the support committees' need to succeed in the new year" and "Establishing KPIs and Targets" was tabled	February 11, 2025		
Reach out to Travis Witmer to invite him to future meetings for Oak Grove Road Project updates.	January 14, 2025		Staff confers with Mr. Witmer before providing updates to the Board
Follow up with the developer's attorney, Mr. Hatcher, regarding increased communication on the Land Swap.	January 14, 2025		Mr. Hatcher committed to attending certain Board meetings and Town Halls.
Provide a detailed chart with information on past gate repairs, including costs, causes of damage, and any insurance reimbursements.	January 14, 2025		

Item	Board meeting date	Notes	Disposition
Explore opportunities for cost savings with DMV Gates on the proposed gate repair work.	January 14, 2025		
The Facilities Committee requests to repaint the Swim & Tennis Center	January 14, 2025	Tabled until after strategic planning session	
Letter to the committees about the upcoming February 11 th Strategic Planning Session.	January 14, 2025		The CAMP manager met or spoke with each committee chair

Provide a standardized planning book/checklist template for committees to use in their planning process.	January 14, 2025		
Follow up with the association's legal counsel to obtain a recommendation regarding the best approach for regular reporting to the Board on legal matters.	December 10, 2024		
CAMP will review its process and information from the collection attorney to provide a recommendation to the Board regarding regular reporting on collection matters	December 10, 2024		Management provides reports to the Board. Presentation for collections attorney on May 13, 2025 Town Hall
Send a letter to the developer containing the following points: provide an updated development timeline, meet with the community to provide updates on the development, provide advance notification of applications that are to be filed, and meet with the community before those applications are filed.	December 10, 2024		Letter sent to the developer
Develop a protocol document outlining the process and expectations for community communications, including the use of various channels and the emergency text messaging service.	December 10, 2024		
Coordinate with the outgoing manager to obtain any relevant financial	December 10, 2024		The board followed up with the CAMP VP. Jeremy Rogal

Item	Board meeting date	Notes	Disposition
Information and budget details before her departure.			regarding the need for a smooth transition

Prepare an in-depth review of the HOA budget, including analyzing the audit reports, reserve study, and budget actuals, to be discussed during the strategic planning session.	December 10, 2024		Ongoing
Identify some priorities to be considered during the strategic planning session. Consider a Board vision for the next 5-10 years	December 10, 2024		
Social Committee's recommendation to the Board regarding the 2025 Holiday Party venue and request for a deposit to reserve the venue.	December 10, 2024		Addressed during the January 14, 2025, Board meeting
Explore ways to better leverage automation and technology to streamline repetitive tasks in the CAMP office.	December 10, 2024		
Concerns about Cell Gate, including the decisions that seem to have been made solely by CAMP regarding how the information was entered into/set up in the Cell Gate system	December 10, 2024		The board followed up with CAMP. Working with Cell Gate to provide more than one profile for each home. Information sent to the community to sign up by May for additional profiles.
Conduct an extensive, in-depth review of the Association's finances, budget, expenditures, and contracts.	November 12, 2024		Ongoing
Information regarding Lake Source - required to repair fountains?	November 12, 2024		
Information regarding whether the vendor for the Swim and Tennis Center renovation was paid for in	November 12, 2024		

Item	Board meeting date	Notes	Disposition
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Full, the status of the artwork, and the impacts that electrical work may have had on costs.			
Support to committees for meeting minutes and clarification regarding “working sessions”	November 12, 2024		
Suggestions from the community during the resident forum	November 12, 2024	Determination of what to include in the Board's Strategic Planning Sessions	
Information/proposals about hybrid Board meetings	October 22, 2024	To be included on November 12, 2024 Board meeting package	Information request is outstanding
Items suggested for Board's Consideration	October 22, 2024	Determination of what to include in the Board's Strategic Planning Sessions	

Oak Creek Club Homeowners Association, Inc.
Board of Directors Meeting
Tuesday, September 9, 2025 @ 6:30 P.M. Virtual

Board Members Present:

Jessica Hill - President
Kip Banks - Vice President
Dwight Ward - Treasurer
Suzann King - Secretary
Dr. Lenora Gant - Board Member

Board Members Absent:

All Board Members are present

Others Present:

Femi Aje - General Manager (CAMP)
Courtney Spalding - Covenants Administrator (CAMP)
Members at large

Call to Order:

Jessica Hill called the meeting to order at 6:30 P.M.

Explanation of Virtual Meeting Protocol:

Femi Aje explained the virtual meeting protocol and gave an overview of the agenda.

Approval to Amend the Meeting Agenda:

Suzann King moved to amend the order of the agenda to address the New Business item, "Budget and Finance Committee Memo – Recommendations on Financial Transactions - September 9, 2025", prior to the topics listed under Section VIII. Old Business, due to its potential financial implications. Kip Banks seconded the motion, which passed unanimously.

Approval of the June 10, 2025, Board Meeting Minutes, August 14, 2025, Board Meeting Minutes:

After confirming Dr. Lenora Gant's early departure before the late vote on the Drainage/Swale Improvements (Mary Bowie Parkway) at the June 10 meeting and correcting the spelling of "Letia Ballard" under the Social Committee, Suzann King moved to approve the June 10, 2025, Board Meeting Minutes. The motion was seconded by Kip Banks, which passed unanimously.

Approval of August 14, 2025, Board Meeting Minutes was tabled to a future meeting to allow time for completion.

Management Report:

Femi Aje provided the community with the Management Report. This report provided updates on various management tasks, including:

- Parking/Towing: Everyone was reminded to observe parking rules. Management received

complaints regarding the professionalism of the current towing company and alternative towing companies are being evaluated.

- Pond/Fountains (Clubhouse Pond) -- Water discoloration noted (likely a result of the golf course irrigation efforts during drought conditions). Lake Source dyed the pond and provided recommendations, and additional remedies under review.
- Safety Bollard -- Damaged bollard replaced by DMV Gates at no cost to the Association due to an insurance recovery.
- Gate Communications - A centralized "Community Gate News" banner will be added to the HOA website in September to post current status of gates in the community and updates. Quarterly newsletter options (digital/print; costs/ad offsets) will be brought forward this year.
- Jessica Hill and Femi Aje shared the Public Notice about the Data Center Task Force meeting on September 10 regarding the Landover Mall becoming a data center. It was noted that the Task Force develops recommendations only and does not approve specific projects.
- Bolin Terrace Gate Repairs -- Gate Logic deposit has been processed for this repair, with scheduling to occur in about 2 to 3 weeks from signed proposal. DMV Gates' prior single-operator quote exceeded Gate Logic's price for two operators. The Board noted the related savings for the Association.

Kingfish Swim Club Presentation (Taryn Dorsey):

Ms. Taryn Dorsey, a resident of Oak Creek Club HOA, presented a request from the Kingfish Swim to partner with Oak Creek for a summer swim team pool home. She relayed the following specifics regarding the Swim Club's needs: the season would be late May-late July; practices Mon-Thu 6-8 p.m.; 3-4 home meets which would typically occur Saturday mornings; team budget of approximately \$10,000; and insurance maintained. The Board referred the matter to the Facilities Committee to evaluate logistics, scheduling, fees, and security consistent with resident access and facility capacity.

Covenants Report:

Courtney Spalding presented the following:

Applications (YTD): 36 processed; 22 approved (61%).

Violations (August): 160 issued; approx. 70% maintenance-related; 4 resolved; 156 open.

Violations (YTD): 229 total; 45 resolved; 184 open.

Category breakdown (YTD): Maintenance 76%, Landscaping 18%, Rubbish/Debris 5%, Unsanitary 1%, Parking/Architectural/Pets 0%.

Committee Reports and Meeting Minutes

Access Committee - Julian Brown, Chair of the Access Committee, reported on the following as of September 5th:

- Queen Anne: Resident gate not opening; visitor arm belt issue on unit that could not be replaced due to the old system— DMV Gates recommends operator replacement.
- Fox Turn: Visitor left bi-fold is broken and it's the old system; resident gate arm is missing at exit; pedestrian gate inoperable.
- Deer Run Estates: Visitor arm removed; pedestrian gate pending repair approval.
- Main Gate/Bolin Terrace: Exit in queue for approved repairs.
- Pine Valley: Visitor arm removed.
- Incidents (last month): 4 total — 1 with damage; insurance information retrieved in 2 cases; 1 with no information. End-of-year incident summary will include resident- vs visitor-caused incidents.
- Committee thanked current management for launching centralized gate-status reporting, which they had been requesting for years from previous management.

- The Access Committee also welcomed its newest member.

Budget & Finance Committee – Marisa Reid, Chair of the Budget and Finance, reported on the following:

The Committee has a membership of five, with a capacity of nine members. She encouraged community members to join the Committee. They are engaged in ongoing work with management on the FY2026 budget. It was noted that the Board would discuss the Budget & Finance Committee Memo — Recommendations on Financial Transactions after the Committee reports, as moved earlier on the agenda.

Facilities Committee – Shani Haden, Facilities Committee Member, reported on the following:

- The Committee met and has engaged with two tennis coaches to explore opportunities for revenue generation and reinstating tennis practices and clinics at Oak Creek.
- A proposed “Little Library” donation has been tabled pending follow-up questions for the donors. The committee also communicated with management regarding completion of office furniture purchases.
- Vonda Williams added that while management provided a response to the Committee’s recent inquiries earlier in the day, one outstanding item regarding proper storage for newly purchased pool furniture was not addressed. She stressed the need to coordinate with the designated storage vendor to ensure protection of the new furniture during the off-season.

Femi Aje added that, as of late August, confirmation of scheduling with the tennis contractor to repair the court (ATC) remains pending and that the Association may need to consider alternative options if scheduling cannot be confirmed. He further noted that he will meet with the pool company next week and invited Facilities Committee members to attend if available.

Dwight Ward emphasized the importance of transparency and required disclosure of any relationships between committee members and vendors to avoid potential conflicts of interest. Suzann King concurred, noting that any such disclosures should be documented in committee meeting minutes as part of the official record.

Kip Banks expressed support for the “Little Library” concept, describing it as a community-building initiative aligned with the Association’s vision of fostering both upscale living and neighborhood engagement. He encouraged the Committee to continue exploring the idea.

Social Committee – Jennifer Phillips, Social Committee Member, stated that they have no report but she was available to answer any questions that the Board may have.

Budget and Finance Committee MEMO - Recommendations on financial transactions **September 9, 2025**

Jessica Hill reported that the Budget and Finance Committee submitted recommendations related to financial transactions. She noted that there were two separate items concerning financial matters and confirmed that the items currently under discussion referred to the Budget and Finance Committee’s “Recommendation on Financial Transactions” and Motion Items 1 through 4. Suzann King thanked her colleagues for advancing this item on the agenda, given that several

subsequent items also had financial implications. She explained that the Committee's recommendations fall into two categories:

1. Addressing three Certificates of Deposit (CDs) with upcoming maturity dates totaling \$375,000.
2. Approving transfers from the operating budget to the Repair and Replacement Reserve fund.

Suzann King provided background for clarity, explaining that the association maintains an operating budget (covering annual revenues and expenditures), an operating reserve/surplus (comprising various investments), and a Repair and Replacement Reserve (a multi-year plan requiring annual contributions and funding for specific community projects). Suzann King then raised a question regarding the financial strategy stating the following: Why should the Association reinvest the maturing CDs in the operating reserve when there may be a need to liquidate funds to cover potential shortfalls in the operating budget due to required transfers to the repair and replacement reserve? Suzann King requested clarification on this matter before proceeding with the motions.

Michael McFarlane advised that the best practice is to keep the Association's investment manager at Morgan Stanley informed of any planned expenditures. This allows the manager to provide guidance on when to reinvest specific Certificates of Deposit (CDs) or determine the appropriate timing for such transactions. Michael McFarlane explained that, for example, if the Board approves the proposed transfers during this meeting, it does not mean those transfers must occur immediately. Instead, Management would notify Morgan Stanley that Oak Creek intends to transfer a specified amount of funds from the Operating Account to the Reserve Account by a designated time, such as the end of the year. Morgan Stanley would then review the plan and advise on how best to manage the investment strategy, including coordination with maturing CDs.

Suzann King raised concerns about pulling funds from Operating Reserves and reinvesting maturing CDs without confirming available liquidity. She questioned whether conversations had taken place with Morgan Stanley to ensure that sufficient CDs would mature before year-end to cover potential cash needs and prevent funds from being locked into long-term investments.

Femi Aje responded that while multiple financial scenarios and cash flow summaries had been provided earlier in the year, no specific discussion had yet occurred with Morgan Stanley to confirm future liquidity although Morgan Stanley received similar information provided to the Board and Budget and Finance Committee. Femi Aje emphasized the need for a clear Board decision on investment timing and fund allocation.

Dwight Ward supported Suzann King's concern, noting that previous guidance from Mr. Ted Hart, the Investment Manager at Morgan Stanley, indicated that the Association's laddered investments exceed typical industry norms. He stressed that the Association does not face a cash shortage but rather an allocation issue, underscoring the need to review prior analyses and recommendations to ensure financial flexibility.

Dr. Lenora Gant agreed with the prior assessment and acknowledged the additional financial information provided by Mr. Aje and other Committee members. She asked whether the Budget and Finance Committee has projections for upcoming expenses and if any budget line items are currently underfunded, potentially indicating a future shortfall.

The B&F Committee requested that the Board authorize and/or direct CAMP Management, as

appropriate, to consult with the HOA outside investment team to ensure completion of several financial transfers (as noted below) to meet the financial needs and responsibilities on behalf of the Oak Creek Community:

B&F Committee Requested Motion 1 relating to maturity CDs: The B&F Committee recommended that the HOA Board reinvest the following Morgan Stanley CDs with upcoming maturity dates:

1. \$150,000 maturing 9/15/2025 with a similar ladder position
2. \$ 75,000 maturing 9/15/2025 with a similar ladder position
3. \$150,000 maturing 9/22/2025 with a similar ladder position

• **Board Motion 1** — Suzann King moved that the Board defer action on the reinvestment of the three Morgan Stanley Certificates of Deposit (CDs) maturing in September and address the matter as a consent agenda item after receiving updated information on the Association's projected investment liquidity for 2025, to ensure sufficient funds are available for any required transfers during FY2025. Jessica Hill seconded the motion, which passed by a unanimous vote.

B&F Committee Requested Motion 2 relating to shortfall:

The B&F Committee recommend that the Board approve the transfer of \$329,419 from the Operating Fund to the Replacement Fund. At the start of 2025, the cash on hand in the replacement fund totaled \$2,293,511. This was \$329,419 less than the required balance of \$2,622,930 stipulated in the 2023 Reserve Study.

It was noted that the major cause of this shortfall is due to expenses totaling \$237,558.60 for the Cell Gate System and video monitoring installation. These are capital expenses that were charged to the Repair and Replacement Reserve, but should have been charged to the Operating Fund. (Only items list in the Reserve Study may be paid for out of the Repair and Replacement Reserve account.) Now, a transfer has to be made to correct the funding.

• **Board Motion 2** — Suzann King moved that the Board approve the recommended transfer as requested by the B&F Committee. Kip Banks seconded the motion, which passed by a unanimous vote.

B&F Committee Requested Motion 3 relating to the balance for the Cell Gate System:

The B&F Committee recommend that the Board approve a transfer of \$73,778.60 from the Operating Fund to the Replacement Fund. This amount includes \$71,171.53 for the Cell Gate/video monitoring installation balance and \$2,607.07 for the Bolin Terrace camera installation. Both expenses should have been charged to the Operating Fund.

• **Board Motion 3** — Kip Banks moved that the Board approve the recommended transfer as requested by the B&F Committee. Dwight Ward seconded the motion, which passed by a unanimous vote.

B&F Committee Requested Motion 4 to address monthly video monitoring charges:

The B&F Committee recommended that the Board approve the expense of the monthly video monitoring costs of \$3,202.39 to the Operating Fund. In addition, all expenses for this service that have been charged to the Replacement Fund are adjusted and reclassified as operating expenses for the Operating Fund.

• **Board Motion 4** — Suzann King moved that the Board approve the recommended reclassification and transfer as requested by the B&F Committee. Dr. Lenora Gant seconded the

motion, which passed by a unanimous vote.

Here is a summary of the fiscal implications of the two Budget and Finance (B&F) Committee recommendations seeking to transfer money from the Operating Fund:

Summary of recommended Transfers from Operating Funds to Repair and Replace Reserves:

Recommended Motion 2: \$329,419.00
Recommended Motion 3: \$ 73,778.60
Total: \$403,197.60

*This amount is within \$1.017 of the amount recommended by the Audit report.

This is a summary the impact to the Operating Fund after these recommended transfers:

Operating Fund Balance 7/31/2025	\$1,408,130
Transfers to Repair & Replacement	\$ 403,197
Transfer to cover 2024 budget shortfall	\$ 147,924
Projected Balance after transfers	\$ 857,009

Old Business:

Holiday Party 2025 Recommendation

Jessica Hill stated that the motion before the Board was recommendation from the Social Committee to approve the cancellation of the 2025 Oak Creek Club Holiday Gala, which would result in a budget “savings” of \$51,000 that would support the financial health of our community. Jessica Hill noted that a \$16,000 deposit had already been paid to the venue, of which \$2,000 would be refunded and \$14,000 forfeited. Jessica Hill added that the Committee had contacted the venue to explore rescheduling the event for 2026, in recognition of Oak Creek’s 20th anniversary, but the venue declined the request.

Discussion focused on survey data, what other options were considered prior to recommending that the event be cancelled, sponsorship considerations, and if the event was approved whether the expenses would come in under budget.

Jennifer Phillips of the Social Committee indicated that the Committee did not discuss an alternative to the holiday party but shifted its focus to other events. It would be very hard to secure a caterer and a “rush job” would cause the event to not live up to its previous standards. She also noted that has been her experience that it takes longer to set up for large scale sponsorships. With that in mind, it would be nearly impossible to pull off this event at this juncture.

Suzann King stated that the only reason she supported paying the venue rental deposit last November was because she believed outside funding could be obtained for the event, as she noted during her vote on the item last year. She expressed her frustration at being in the position of having to make a decision on this Committee’s recommendation in September for an event to occur in December and forfeit \$14,000 in funds. when the issue of sponsorships was raised much earlier in the year. She also noted that in the survey there were 11 residents who indicated that they were a business owner/entrepreneur that would be willing to become a sponsor for the Holiday Party. Neither those residents nor the Association’s current vendors had been asked to support the Holiday Party.

Kip Banks moved that the Board cancel the Oak Creek Club HOA Holiday Party for 2025. Dr.

Lenora Gant seconded the motion, which passed with Kip Banks, Suzann King, Dwight Ward, and Dr. Lenora Gant voting in favor and Jessica Hill abstained.

Landscaping RFP status update

Femi Aje reported that the Grounds Committee is rescheduling its upcoming meeting to select two finalists from the four proposals submitted, and make its recommendation to the Board regarding which finalist to select. Femi Aje noted that the project timeline has been slightly adjusted because of this change.

Notice of Final Decision of the District Council (Land Swap)

Femi Aje reported that the District Council's Final Decision confirmed that only 28 homes would be developed on the land swap property. The next step is the Comprehensive Design Plan (CDP). Residents are encouraged to become persons of record for notices and testimony.

Dwight Ward noted that the bridge plan referenced in Item #11 is outdated but does not warrant modification at this time.

2024 Draft Audit

Femi Aje reported that the Budget and Finance Committee reviewed the draft 2024 audit, which has been signed and submitted for finalization to the CPA. All related tax filings have been completed.

New Business:

Procurement Committee Charter:

Suzann King moved to approve the revised Procurement Committee Charter (aligning with prior Board/counsel edits) as completed and emailed by Suzann King to the Board on September 9, 2025. Jessica Hill seconded the motion, which passed with Jessica Hill, Kip Banks, and Suzann King voting in favor of the motion and with Dr. Lenora Gant and Dwight Ward abstaining.

Committee Volunteer Form (Social)

Kip Banks moved to approve Michelle Carr to the Social Committee. Dwight Ward seconded the motion, which passed with Jessica Hill, Kip Banks, Dwight Ward, and Dr. Lenora Gant voting in favor of the motion and with Suzann King abstaining .

Proposals for Sand Filter for Pool

Dr. Lenora Gant moved to approve the Estimate#13526 from Premier Pool Management, Inc. in the total amount of \$4,550.00 to be expensed from capital expenditures under Pools – Filter/Pump/Piping/Chemicals. Kip Banks seconded the motion, which passed by a unanimous vote.

Proposal for 2025 Holiday Lighting & Décor (Homestead Gardens)

The Board reviewed a proposal totaling \$67,745.00, requiring signature by September 30, 2025, with installation scheduled for this year and takedown billed the following year. Discussion focused on the itemization of the proposal and whether there were options to reduce costs. The Board requested that cost-saving alternatives be explored before proceeding.

Dr. Lenora Gant moved to approve her to work with management and the Social Committee to refine the scope of work for the holiday lights to identify cost-saving options. The revised scope

and pricing will be submitted to the Board for approval via consent agenda within 10 days. Jessica Hill seconded the motion. The motion passed with Jessica Hill, Kip Banks, Suzann King, and Lenora Gant voting in favor of the motion and with Dwight Ward abstaining.

Winterization proposal by Premier Pool Management, Inc.

Femi Aje reported that Premier Pool Management, Inc. provided an itemized winterization proposal. Management will meet with them next week and return to the Board with any action items as needed.

Annual Meeting Updates and Tentative Date of Candidate Forum

Femi Aje reported that the Elections Committee is considering a proposed change to the Candidate Forum date to September 23rd. Further, the Board will address related confidential matters during Executive Session.

Resident Forum

Residents shared the following comments and concerns:

- **Holiday Party:** Concern was expressed that the Holiday Party was cancelled and the Association forfeited the venue deposit of \$14K
- **Community Pool:** Feedback regarding the potential hosting of an external swim team, including questions about pool access, scheduling, capacity, and security. It was suggested that Cameron Grove, the Prince George's Community College, or Sports and Learning Center may offer more viable alternatives for the swim team. Concerns were also expressed about the related impacts of allowing a swim team to use our pool, such as use of other facilities/bathrooms on the property and increased regular traffic from non-residents.
- **Budget Priorities:** Several residents expressed strong support for deferring holiday lighting this year in favor of addressing gate repairs and operational needs. Suggestions included seeking donations or sponsorships or reducing the project's scope.
- **Assessments:** Residents encouraged the Board to evaluate assessments instead of relying on continued reallocations, while others emphasized sensitivity to residents' financial circumstances.
- **Gates:** Requests for improved reliability, transparent reporting on incidents and costs, and reconsideration of the gate arm system and CellGate utilization.
- **Process Improvements:** Requests for improved procurement and budgeting practices, including a zero-based budgeting approach. What is the process improvement that is going to be implemented to ensure that the situation this year with the Holiday Party does not happen again? Noting that the Social Committee requested the venue deposit last November for a December event, which crosses fiscal years and before all event information is known, it was suggested that the timeline be re-considered.

Executive Session:

The Board of Directors voted unanimously to enter Executive Session at 9:10 P.M. by a motion duly made and seconded.

Open Session:

The Board returned to Open Session at 10:43 P.M.

Adjournment:

By a motion duly made and seconded, the Board voted unanimously to adjourn the meeting at 10:44 P.M.

Board Meeting and Action Items & Follow-Ups – From This Meeting

Item	Assigned	Due/Notes	Status
Facilities: Request from Kingfish Swim Club	Facilities Committee		
Facilities: Proper storage of newly-purchased pool furniture	Management (CAMP) Facilities Committee		
Completion of tennis court repair or solicit another vendor	Management (CAMP) Facilities Committee		
importance of transparency and required disclosure of any relationships between committee members and vendors to avoid potential conflicts of interest.	Management (CAMP)	Notify committees and consider for inclusion in committee orientation	
Obtain information from Morgan Stanley regarding updated information on the Association's projected investment liquidity for 2025 in light of 3 CDs that were recommended for reinvestment	Management (CAMP)		
whether the Budget and Finance Committee has projections for upcoming expenses and if any budget line items are currently underfunded, potentially indicating a future shortfall.	Management (CAMP) and Budget and Finance Committee		
Completion of approved transfers to Repair and Replacement Reserve			
Dr. Gant to work with management and the Social Committee to refine the scope of work for the holiday lights to identify cost-saving options.	Dr. Gant and Management (CAMP)		

Board Meeting and Action Items & Follow-Ups – From Prior Board Meetings

Item	Mtg date	Notes/Assigned	Disposition
June 10, 2025 Board meeting minutes	8/14/25	Secretary/At-Large Member; for September agenda	Completed
Procurement Committee charter	8/14/25	Management (CAMP) September agenda	Open
Send 72-hr notices & logistics for 8/18 and 8/25 Budget work	8/14/25	Management (CAMP) Immediate	Ongoing

sessions; coordinate additional sessions per Board authority.			
Implement Bolin Terrace repairs with Gate Logic; confirm schedule and provide status.	8/14/25	Management (CAMP) Target start ~2 weeks post-approval	Open
Provide Continental Pools inspection to Facilities; obtain Premier Pools items; align off-season scope (sand filter, non-skid tile, caulking).	8/14/25	Management & Facilities Committee- September agenda	Open
Prepare newsletter options with cost analysis (digital vs print; ad offsets) and samples.	8/14/25	Management (CAMP) September agenda	Open
Coordinate McFall & Berry for ground wasp treatment (tentative Mon, Aug 18) and confirm cost; expedite tree trimming (e.g., Shannon Lane).	8/14/25	Management & Grounds Committee - As scheduled	Open
Update website (Board emails, committee contacts) and fix volunteer form link.	8/14/25	Management (CAMP) - Asap	Open
Continue gate incident reporting (costs/causes/insurance) and provide monthly summaries to the Board.	8/14/25	Management (CAMP) - Monthly	Ongoing
Share 8/6/25 Playground Patrol report with Facilities for budget planning.	8/14/25	Management (CAMP) - September	Open
Social: Submit a consolidated Holiday Party proposal (survey data, sponsorship plan, recommendations).	8/14/25	Social Committee - September agenda	Open
Grounds: Shortlist landscaping RFP bidders to two for Board presentations.	8/14/25	Grounds Committee – September agenda	In progress
Access: Recommend gate timing adjustments and policy on gates when a guard is present; coordinate Dunbar post orders.	8/14/25	Access Committee - September	Open
Facilities: Return formal "Little Library" proposal (site, installation, steward).	8/14/25	Facilities Committee – September	Open
June 10, 2025 Board meeting minutes	8/14/25	Secretary/At Large Member September agenda	Completed
Determine whether any additional action is needed regarding the Procurement Committee	July 8, 2025		Completed
Provide copies of the district council's orders approving the 28-unit development to the community.	July 8, 2025		Completed

Follow up with legal counsel regarding amending bylaws for flexible committee membership.	July 8, 2025		
Review the list of outstanding follow-up items and prioritize which ones to address in the remaining year.	July 8, 2025		
Developer to provide the community with submitted CDP plans	June 10, 2025		Completed
Provide information to the community about the requirements for selling homes, including the approved signage.	June 10, 2025		
Invite another pool vendor to inspect the system and provide a second opinion on the issues reported.	June 10, 2025	Completed	
Finalize landscaping RFP and remove outdated language.	June 10, 2025	Completed	
Schedule Budget & Finance Committee work session (June 16–20)	June 10, 2025	Completed	Meeting subsequently scheduled
Review the proposal from McFall & Berry for swale/drainage work and address discrepancies.	June 10, 2025	Completed	July 8, 2025
Determine the need to potentially tap into the operating reserves to refund the replacement reserves, and communicate the plan to Morgan Stanley.	May 27, 2025		Information provided to the Board
Provide information to the Board by the end of the week regarding staffing the HOA assistant manager position.	May 27, 2025		Completed
Incorporate feedback and revisions to the landscaping RFP before sending it out.	May 27, 2025		Completed
Provide a report to the Board on the status of the landscaping contract oversight and evaluation process.	May 27, 2025		
Explore creating an ad-hoc procurement committee to help standardize the RFP and contracting processes.	May 27, 2025	To be considered at the next Board meeting	Scheduled and approved at June Board meeting

Fountain Repairs	May 27, 2025	Obtain additional information about proposals and handle them via the consent agenda or schedule for the next Board meeting	
Provide updated information from the Social Committee on options for the holiday party, including a community survey.	May 27, 2025		
Inform Mr. Hart (Morgan Stanley) that the "bus fund" has been renamed the "Special Projects fund".	May 27, 2025		
Follow up with the accountant/CPA to get the status of the FY 2024 audited information.	May 27, 2025		
Summer hours for day porter services should be included in the general contract for day porter services.	May 27, 2025		
Item	Board meeting date	Notes	Disposition
Mr. Hatcher is to share traffic-related questions with the transportation engineer in advance of the next meeting, and information regarding how other large developments nearby might impact traffic studies related to this project.	May 13, 2025		
Further discussions and selection of recommendations/reallocations for the FY2025 Budget.	May 13, 2025	CAMP, Budget & Finance Committee and Board of Directors.	

The Board unanimously approved a motion to hold an additional board meeting on May 27, 2025, to continue addressing unresolved financial matters and to outline the next steps.	May 13, 2025		Board meeting scheduled for May 27, 2025
January – March meeting minutes	April 8, 2025	Schedule for next Board meeting	
Resident gate signage	April 8, 2025	Tabled until after the May Town Hall financial presentation	
Gather more information on the cost and necessity of the safety bollard at the clubhouse entrance.	April 8, 2025	Tabled until after the May Town Hall financial presentation	
Recording of virtual board meetings.	April 8, 2025	Need to decide whether to pursue and include in 2026 budget	

Try to negotiate a more favorable termination clause with Premier Pools.	April 8, 2025		Management followed up with the vendor.
Item	Board meeting date	Notes	Disposition
Provide pictures of the actual pool furniture to be purchased	April 8, 2025		Emailed to Board
Safety Bollard at Clubhouse Exit Price Comparison	April 8, 2025	Tabled until after the May Town Hall financial presentation	
Add Board meeting component to Town Hall agenda as needed	April 8, 2025		Will be scheduled if/as needed
Obtain the contact information for the People's Zoning Counsel representative and share it with the community.	March 11, 2025		
Follow up with Mr. Hatcher to obtain the zoning designation documents for the land swap property.	March 11, 2025		

Coordinate with the traffic study engineer to present their findings and address resident questions at a future meeting.	March 11, 2025		Presentation occurred at July Town Hall
Resolution for the next Board meeting regarding adding a business component to future town hall meetings to handle important matters between Board meetings.	March 11, 2025		Approved at the April 8 th meeting
Draft of the vision and mission statement for Oak Creek Club HOA for circulation to Board members	February 11, 2025	Assigned to Kip Banks due 4-8-2025	Circulated to Board members; to be scheduled for future Board meeting
For future Board agenda items/decisions, consider incorporating industry best practices as outlined for the recording of board meetings.	February 11, 2025	Assigned to CAMP, due 4-8-2025	Information presented 4-8-25.
Complete CAMP survey on KPIs	February 11, 2025	Board of Directors, due by 4-8-25	
Follow up with the collections attorney to obtain a detailed report to better understand the ROI and to properly measure the overall efficiency of current collection practices.	February 11, 2025	Camp, due 4-8-25	Presentation for collections attorney May 13, 2025 Town Hall

Item	Board meeting date	Notes	Disposition
Schedule a special meeting on Tuesday, February 25, 2025, at 6:30 pm to discuss the upcoming maturing CDs and any other time-sensitive agenda items.	February 11, 2025		CDs were approved via the consent agenda, so no special meeting was needed.
Establish a general process for all committees to evaluate vendors	February 11, 2025	Assigned to CAMP, due May 2025	
Ideas of appreciation and recognition for the long-standing grounds committee member (Mr. Howard), who recently passed.	February 11, 2025	Assigned to Dwight Ward, due TBD	

Attempt to recruit two (2) new grounds committee members	February 11, 2025	Assigned to Kip Banks, due TBD	
M-206 Financial Management course via CAI	February 11, 2025	Assigned to Dwight Ward, due TBD	
Provide information and process for collections.	February 11, 2025	Assigned to Camp, due 4-8-2025	Presentation for collections attorney on May 13, 2025 Town Hall
Reconfirm expenses and industry standards about the state and federal income taxes	February 11, 2025	Assigned to Camp, due 4-8-2025	
Agenda item "Identifying the support committees' need to succeed in the new year" and "Establishing KPIs and Targets" was tabled	February 11, 2025		
Reach out to Travis Witmer to invite him to future meetings for Oak Grove Road Project updates.	January 14, 2025		Staff confers with Mr. Witmer before providing updates to the Board
Follow up with the developer's attorney, Mr. Hatcher, regarding increased communication on the Land Swap.	January 14, 2025		Mr. Hatcher committed to attending certain Board meetings and Town Halls.
Provide a detailed chart with information on past gate repairs, including costs, causes of damage, and any insurance reimbursements.	January 14, 2025		

Item	Board meeting date	Notes	Disposition
Explore opportunities for cost savings with DMV Gates on the proposed gate repair work.	January 14, 2025		
The Facilities Committee requests to repaint the Swim & Tennis Center	January 14, 2025	Tabled until after strategic planning session	
Letter to the committees about the upcoming February 11 th Strategic Planning Session.	January 14, 2025		The CAMP manager met or spoke with each committee chair
Provide a standardized planning book/checklist template for committees to use in their planning process.	January 14, 2025		

Follow up with the association's legal counsel to obtain a recommendation regarding the best approach for regular reporting to the Board on legal matters.	December 10, 2024		
CAMP will review its process and information from the collection attorney to provide a recommendation to the Board regarding regular reporting on collection matters	December 10, 2024		Management provides reports to the Board. Presentation for collections attorney on May 13, 2025 Town Hall
Send a letter to the developer containing the following points: provide an updated development timeline, meet with the community to provide updates on the development, provide advance notification of applications that are to be filed, and meet with the community before those applications are filed.	December 10, 2024		Letter sent to the developer
Develop a protocol document outlining the process and expectations for community communications, including the use of various channels and the emergency text messaging service.	December 10, 2024		
Coordinate with the outgoing manager to obtain any relevant financial	December 10, 2024		The board followed up with the CAMP VP. Jeremy Rogal

Item	Board meeting date	Notes	Disposition
Information and budget details before her departure.			regarding the need for a smooth transition
Prepare an in-depth review of the HOA budget, including analyzing the audit reports, reserve study, and budget actuals, to be discussed during the strategic planning session.	December 10, 2024		Ongoing

Identify some priorities to be considered during the strategic planning session. Consider a Board vision for the next 5-10 years	December 10, 2024		
Social Committee's recommendation to the Board regarding the 2025 Holiday Party venue and request for a deposit to reserve the venue.	December 10, 2024		Addressed during the January 14, 2025, Board meeting
Explore ways to better leverage automation and technology to streamline repetitive tasks in the CAMP office.	December 10, 2024		
Concerns about Cell Gate, including the decisions that seem to have been made solely by CAMP regarding how the information was entered into/set up in the Cell Gate system	December 10, 2024		The board followed up with CAMP. Working with Cell Gate to provide more than one profile for each home. Information sent to the community to sign up by May for additional profiles.
Conduct an extensive, in-depth review of the Association's finances, budget, expenditures, and contracts.	November 12, 2024		Ongoing
Information regarding Lake Source - required to repair fountains?	November 12, 2024		
Information regarding whether the vendor for the Swim and Tennis Center renovation was paid for in	November 12, 2024		

Item	Board meeting date	Notes	Disposition
Full, the status of the artwork, and the impacts that electrical work may have had on costs.			
Support to committees for meeting minutes and clarification regarding "working sessions"	November 12, 2024		

Suggestions from the community during the resident forum	November 12, 2024	Determination of what to include in the Board's Strategic Planning Sessions	
Information/proposals about hybrid Board meetings	October 22, 2024	To be included on November 12, 2024 Board meeting package	Information request is outstanding
Items suggested for Board's Consideration	October 22, 2024	Determination of what to include in the Board's Strategic Planning Sessions	

Oak Creek Club Homeowners Association, Inc.
Board of Directors Meeting
Tuesday, September 9, 2025 @ 6:30 P.M. Virtual

Board Members Present:

Jessica Hill - President
Kip Banks - Vice President
Dwight Ward - Treasurer
Suzann King - Secretary
Dr. Lenora Gant - Board Member

Board Members Absent:

All Board Members are present

Others Present:

Femi Aje - General Manager (CAMP)
Courtney Spalding - Covenants Administrator (CAMP)
Members at large

Call to Order:

Jessica Hill called the meeting to order at 6:30 P.M.

Explanation of Virtual Meeting Protocol:

Femi Aje explained the virtual meeting protocol and gave an overview of the agenda.

Approval to Amend the Meeting Agenda:

Suzann King moved to amend the order of the agenda to address the New Business item, "Budget and Finance Committee Memo – Recommendations on Financial Transactions - September 9, 2025", prior to the topics listed under Section VIII. Old Business, due to its potential financial implications. Kip Banks seconded the motion, which passed unanimously.

Approval of the June 10, 2025, Board Meeting Minutes, August 14, 2025, Board Meeting Minutes:

After confirming Dr. Lenora Gant's early departure before the late vote on the Drainage/Swale Improvements (Mary Bowie Parkway) at the June 10 meeting and correcting the spelling of "Letia Ballard" under the Social Committee, Suzann King moved to approve the June 10, 2025, Board Meeting Minutes. The motion was seconded by Kip Banks, which passed unanimously.

Approval of August 14, 2025, Board Meeting Minutes was tabled to a future meeting to allow time for completion.

Management Report:

Femi Aje provided the community with the Management Report. This report provided updates on various management tasks, including:

- Parking/Towing: Everyone was reminded to observe parking rules. Management received

complaints regarding the professionalism of the current towing company and alternative towing companies are being evaluated.

- Pond/Fountains (Clubhouse Pond) -- Water discoloration noted (likely a result of the golf course irrigation efforts during drought conditions). Lake Source dyed the pond and provided recommendations, and additional remedies under review.
- Safety Bollard -- Damaged bollard replaced by DMV Gates at no cost to the Association due to an insurance recovery.
- Gate Communications - A centralized "Community Gate News" banner will be added to the HOA website in September to post current status of gates in the community and updates. Quarterly newsletter options (digital/print; costs/ad offsets) will be brought forward this year.
- Jessica Hill and Femi Aje shared the Public Notice about the Data Center Task Force meeting on September 10 regarding the Landover Mall becoming a data center. It was noted that the Task Force develops recommendations only and does not approve specific projects.
- Bolin Terrace Gate Repairs -- Gate Logic deposit has been processed for this repair, with scheduling to occur in about 2 to 3 weeks from signed proposal. DMV Gates' prior single-operator quote exceeded Gate Logic's price for two operators. The Board noted the related savings for the Association.

Kingfish Swim Club Presentation (Taryn Dorsey):

Ms. Taryn Dorsey, a resident of Oak Creek Club HOA, presented a request from the Kingfish Swim to partner with Oak Creek for a summer swim team pool home. She relayed the following specifics regarding the Swim Club's needs: the season would be late May-late July; practices Mon-Thu 6-8 p.m.; 3-4 home meets which would typically occur Saturday mornings; team budget of approximately \$10,000; and insurance maintained. The Board referred the matter to the Facilities Committee to evaluate logistics, scheduling, fees, and security consistent with resident access and facility capacity.

Covenants Report:

Courtney Spalding presented the following:

Applications (YTD): 36 processed; 22 approved (61%).

Violations (August): 160 issued; approx. 70% maintenance-related; 4 resolved; 156 open.

Violations (YTD): 229 total; 45 resolved; 184 open.

Category breakdown (YTD): Maintenance 76%, Landscaping 18%, Rubbish/Debris 5%, Unsanitary 1%, Parking/Architectural/Pets 0%.

Committee Reports and Meeting Minutes

Access Committee - Julian Brown, Chair of the Access Committee, reported on the following as of September 5th:

- Queen Anne: Resident gate not opening; visitor arm belt issue on unit that could not be replaced due to the old system— DMV Gates recommends operator replacement.
- Fox Turn: Visitor left bi-fold is broken and it's the old system; resident gate arm is missing at exit; pedestrian gate inoperable.
- Deer Run Estates: Visitor arm removed; pedestrian gate pending repair approval.
- Main Gate/Bolin Terrace: Exit in queue for approved repairs.
- Pine Valley: Visitor arm removed.
- Incidents (last month): 4 total — 1 with damage; insurance information retrieved in 2 cases; 1 with no information. End-of-year incident summary will include resident- vs visitor-caused incidents.
- Committee thanked current management for launching centralized gate-status reporting, which they had been requesting for years from previous management.

- The Access Committee also welcomed its newest member.

Budget & Finance Committee – Marisa Reid, Chair of the Budget and Finance, reported on the following:

The Committee has a membership of five, with a capacity of nine members. She encouraged community members to join the Committee. They are engaged in ongoing work with management on the FY2026 budget. It was noted that the Board would discuss the Budget & Finance Committee Memo — Recommendations on Financial Transactions after the Committee reports, as moved earlier on the agenda.

Facilities Committee – Shani Haden, Facilities Committee Member, reported on the following:

- The Committee met and has engaged with two tennis coaches to explore opportunities for revenue generation and reinstating tennis practices and clinics at Oak Creek.
- A proposed “Little Library” donation has been tabled pending follow-up questions for the donors. The committee also communicated with management regarding completion of office furniture purchases.
- Vonda Williams added that while management provided a response to the Committee’s recent inquiries earlier in the day, one outstanding item regarding proper storage for newly purchased pool furniture was not addressed. She stressed the need to coordinate with the designated storage vendor to ensure protection of the new furniture during the off-season.

Femi Aje added that, as of late August, confirmation of scheduling with the tennis contractor to repair the court (ATC) remains pending and that the Association may need to consider alternative options if scheduling cannot be confirmed. He further noted that he will meet with the pool company next week and invited Facilities Committee members to attend if available.

Dwight Ward emphasized the importance of transparency and required disclosure of any relationships between committee members and vendors to avoid potential conflicts of interest. Suzann King concurred, noting that any such disclosures should be documented in committee meeting minutes as part of the official record.

Kip Banks expressed support for the “Little Library” concept, describing it as a community-building initiative aligned with the Association’s vision of fostering both upscale living and neighborhood engagement. He encouraged the Committee to continue exploring the idea.

Social Committee – Jennifer Phillips, Social Committee Member, stated that they have no report but she was available to answer any questions that the Board may have.

Budget and Finance Committee MEMO - Recommendations on financial transactions **September 9, 2025**

Jessica Hill reported that the Budget and Finance Committee submitted recommendations related to financial transactions. She noted that there were two separate items concerning financial matters and confirmed that the items currently under discussion referred to the Budget and Finance Committee’s “Recommendation on Financial Transactions” and Motion Items 1 through 4. Suzann King thanked her colleagues for advancing this item on the agenda, given that several

subsequent items also had financial implications. She explained that the Committee's recommendations fall into two categories:

1. Addressing three Certificates of Deposit (CDs) with upcoming maturity dates totaling \$375,000.
2. Approving transfers from the operating budget to the Repair and Replacement Reserve fund.

Suzann King provided background for clarity, explaining that the association maintains an operating budget (covering annual revenues and expenditures), an operating reserve/surplus (comprising various investments), and a Repair and Replacement Reserve (a multi-year plan requiring annual contributions and funding for specific community projects). Suzann King then raised a question regarding the financial strategy stating the following: Why should the Association reinvest the maturing CDs in the operating reserve when there may be a need to liquidate funds to cover potential shortfalls in the operating budget due to required transfers to the repair and replacement reserve? Suzann King requested clarification on this matter before proceeding with the motions.

Michael McFarlane advised that the best practice is to keep the Association's investment manager at Morgan Stanley informed of any planned expenditures. This allows the manager to provide guidance on when to reinvest specific Certificates of Deposit (CDs) or determine the appropriate timing for such transactions. Michael McFarlane explained that, for example, if the Board approves the proposed transfers during this meeting, it does not mean those transfers must occur immediately. Instead, Management would notify Morgan Stanley that Oak Creek intends to transfer a specified amount of funds from the Operating Account to the Reserve Account by a designated time, such as the end of the year. Morgan Stanley would then review the plan and advise on how best to manage the investment strategy, including coordination with maturing CDs.

Suzann King raised concerns about pulling funds from Operating Reserves and reinvesting maturing CDs without confirming available liquidity. She questioned whether conversations had taken place with Morgan Stanley to ensure that sufficient CDs would mature before year-end to cover potential cash needs and prevent funds from being locked into long-term investments.

Femi Aje responded that while multiple financial scenarios and cash flow summaries had been provided earlier in the year, no specific discussion had yet occurred with Morgan Stanley to confirm future liquidity although Morgan Stanley received similar information provided to the Board and Budget and Finance Committee. Femi Aje emphasized the need for a clear Board decision on investment timing and fund allocation.

Dwight Ward supported Suzann King's concern, noting that previous guidance from Mr. Ted Hart, the Investment Manager at Morgan Stanley, indicated that the Association's laddered investments exceed typical industry norms. He stressed that the Association does not face a cash shortage but rather an allocation issue, underscoring the need to review prior analyses and recommendations to ensure financial flexibility.

Dr. Lenora Gant agreed with the prior assessment and acknowledged the additional financial information provided by Mr. Aje and other Committee members. She asked whether the Budget and Finance Committee has projections for upcoming expenses and if any budget line items are currently underfunded, potentially indicating a future shortfall.

The B&F Committee requested that the Board authorize and/or direct CAMP Management, as

appropriate, to consult with the HOA outside investment team to ensure completion of several financial transfers (as noted below) to meet the financial needs and responsibilities on behalf of the Oak Creek Community:

B&F Committee Requested Motion 1 relating to maturity CDs: The B&F Committee recommended that the HOA Board reinvest the following Morgan Stanley CDs with upcoming maturity dates:

1. \$150,000 maturing 9/15/2025 with a similar ladder position
2. \$ 75,000 maturing 9/15/2025 with a similar ladder position
3. \$150,000 maturing 9/22/2025 with a similar ladder position

• **Board Motion 1** — Suzann King moved that the Board defer action on the reinvestment of the three Morgan Stanley Certificates of Deposit (CDs) maturing in September and address the matter as a consent agenda item after receiving updated information on the Association's projected investment liquidity for 2025, to ensure sufficient funds are available for any required transfers during FY2025. Jessica Hill seconded the motion, which passed by a unanimous vote.

B&F Committee Requested Motion 2 relating to shortfall:

The B&F Committee recommend that the Board approve the transfer of \$329,419 from the Operating Fund to the Replacement Fund. At the start of 2025, the cash on hand in the replacement fund totaled \$2,293,511. This was \$329,419 less than the required balance of \$2,622,930 stipulated in the 2023 Reserve Study.

It was noted that the major cause of this shortfall is due to expenses totaling \$237,558.60 for the Cell Gate System and video monitoring installation. These are capital expenses that were charged to the Repair and Replacement Reserve, but should have been charged to the Operating Fund. (Only items list in the Reserve Study may be paid for out of the Repair and Replacement Reserve account.) Now, a transfer has to be made to correct the funding.

• **Board Motion 2** — Suzann King moved that the Board approve the recommended transfer as requested by the B&F Committee. Kip Banks seconded the motion, which passed by a unanimous vote.

B&F Committee Requested Motion 3 relating to the balance for the Cell Gate System:

The B&F Committee recommend that the Board approve a transfer of \$73,778.60 from the Operating Fund to the Replacement Fund. This amount includes \$71,171.53 for the Cell Gate/video monitoring installation balance and \$2,607.07 for the Bolin Terrace camera installation. Both expenses should have been charged to the Operating Fund.

• **Board Motion 3** — Kip Banks moved that the Board approve the recommended transfer as requested by the B&F Committee. Dwight Ward seconded the motion, which passed by a unanimous vote.

B&F Committee Requested Motion 4 to address monthly video monitoring charges:

The B&F Committee recommended that the Board approve the expense of the monthly video monitoring costs of \$3,202.39 to the Operating Fund. In addition, all expenses for this service that have been charged to the Replacement Fund are adjusted and reclassified as operating expenses for the Operating Fund.

• **Board Motion 4** — Suzann King moved that the Board approve the recommended reclassification and transfer as requested by the B&F Committee. Dr. Lenora Gant seconded the

motion, which passed by a unanimous vote.

Here is a summary of the fiscal implications of the two Budget and Finance (B&F) Committee recommendations seeking to transfer money from the Operating Fund:

Summary of recommended Transfers from Operating Funds to Repair and Replace Reserves:

Recommended Motion 2: \$329,419.00
Recommended Motion 3: \$ 73,778.60
Total: \$403,197.60

*This amount is within \$1.017 of the amount recommended by the Audit report.

This is a summary the impact to the Operating Fund after these recommended transfers:

Operating Fund Balance 7/31/2025	\$1,408,130
Transfers to Repair & Replacement	\$ 403,197
Transfer to cover 2024 budget shortfall	\$ 147,924
Projected Balance after transfers	\$ 857,009

Old Business:

Holiday Party 2025 Recommendation

Jessica Hill stated that the motion before the Board was recommendation from the Social Committee to approve the cancellation of the 2025 Oak Creek Club Holiday Gala, which would result in a budget "savings" of \$51,000 that would support the financial health of our community. Jessica Hill noted that a \$16,000 deposit had already been paid to the venue, of which \$2,000 would be refunded and \$14,000 forfeited. Jessica Hill added that the Committee had contacted the venue to explore rescheduling the event for 2026, in recognition of Oak Creek's 20th anniversary, but the venue declined the request.

Discussion focused on survey data, what other options were considered prior to recommending that the event be cancelled, sponsorship considerations, and if the event was approved whether the expenses would come in under budget.

Jennifer Phillips of the Social Committee indicated that the Committee did not discuss an alternative to the holiday party but shifted its focus to other events. It would be very hard to secure a caterer and a "rush job" would cause the event to not live up to its previous standards. She also noted that has been her experience that it takes longer to set up for large scale sponsorships. With that in mind, it would be nearly impossible to pull off this event at this juncture.

Suzann King stated that the only reason she supported paying the venue rental deposit last November was because she believed outside funding could be obtained for the event, as she noted during her vote on the item last year. She expressed her frustration at being in the position of having to make a decision on this Committee's recommendation in September for an event to occur in December and forfeit \$14,000 in funds. when the issue of sponsorships was raised much earlier in the year. She also noted that in the survey there were 11 residents who indicated that they were a business owner/entrepreneur that would be willing to become a sponsor for the Holiday Party. Neither those residents nor the Association's current vendors had been asked to support the Holiday Party.

Kip Banks moved that the Board cancel the Oak Creek Club HOA Holiday Party for 2025. Dr.

Lenora Gant seconded the motion, which passed with Kip Banks, Suzann King, Dwight Ward, and Dr. Lenora Gant voting in favor and Jessica Hill abstained.

Landscaping RFP status update

Femi Aje reported that the Grounds Committee is rescheduling its upcoming meeting to select two finalists from the four proposals submitted, and make its recommendation to the Board regarding which finalist to select. Femi Aje noted that the project timeline has been slightly adjusted because of this change.

Notice of Final Decision of the District Council (Land Swap)

Femi Aje reported that the District Council's Final Decision confirmed that only 28 homes would be developed on the land swap property. The next step is the Comprehensive Design Plan (CDP). Residents are encouraged to become persons of record for notices and testimony.

Dwight Ward noted that the bridge plan referenced in Item #11 is outdated but does not warrant modification at this time.

2024 Draft Audit

Femi Aje reported that the Budget and Finance Committee reviewed the draft 2024 audit, which has been signed and submitted for finalization to the CPA. All related tax filings have been completed.

New Business:

Procurement Committee Charter:

Suzann King moved to approve the revised Procurement Committee Charter (aligning with prior Board/counsel edits) as completed and emailed by Suzann King to the Board on September 9, 2025. Jessica Hill seconded the motion, which passed with Jessica Hill, Kip Banks, and Suzann King voting in favor of the motion and with Dr. Lenora Gant and Dwight Ward abstaining.

Committee Volunteer Form (Social)

Kip Banks moved to approve Michelle Carr to the Social Committee. Dwight Ward seconded the motion, which passed with Jessica Hill, Kip Banks, Dwight Ward, and Dr. Lenora Gant voting in favor of the motion and with Suzann King abstaining .

Proposals for Sand Filter for Pool

Dr. Lenora Gant moved to approve the Estimate#13526 from Premier Pool Management, Inc. in the total amount of \$4,550.00 to be expensed from capital expenditures under Pools – Filter/Pump/Piping/Chemicals. Kip Banks seconded the motion, which passed by a unanimous vote.

Proposal for 2025 Holiday Lighting & Décor (Homestead Gardens)

The Board reviewed a proposal totaling \$67,745.00, requiring signature by September 30, 2025, with installation scheduled for this year and takedown billed the following year. Discussion focused on the itemization of the proposal and whether there were options to reduce costs. The Board requested that cost-saving alternatives be explored before proceeding.

Dr. Lenora Gant moved to approve her to work with management and the Social Committee to refine the scope of work for the holiday lights to identify cost-saving options. The revised scope

and pricing will be submitted to the Board for approval via consent agenda within 10 days. Jessica Hill seconded the motion. The motion passed with Jessica Hill, Kip Banks, Suzann King, and Lenora Gant voting in favor of the motion and with Dwight Ward abstaining.

Winterization proposal by Premier Pool Management, Inc.

Femi Aje reported that Premier Pool Management, Inc. provided an itemized winterization proposal. Management will meet with them next week and return to the Board with any action items as needed.

Annual Meeting Updates and Tentative Date of Candidate Forum

Femi Aje reported that the Elections Committee is considering a proposed change to the Candidate Forum date to September 23rd. Further, the Board will address related confidential matters during Executive Session.

Resident Forum

Residents shared the following comments and concerns:

- **Holiday Party:** Concern was expressed that the Holiday Party was cancelled and the Association forfeited the venue deposit of \$14K
- **Community Pool:** Feedback regarding the potential hosting of an external swim team, including questions about pool access, scheduling, capacity, and security. It was suggested that Cameron Grove, the Prince George's Community College, or Sports and Learning Center may offer more viable alternatives for the swim team. Concerns were also expressed about the related impacts of allowing a swim team to use our pool, such as use of other facilities/bathrooms on the property and increased regular traffic from non-residents.
- **Budget Priorities:** Several residents expressed strong support for deferring holiday lighting this year in favor of addressing gate repairs and operational needs. Suggestions included seeking donations or sponsorships or reducing the project's scope.
- **Assessments:** Residents encouraged the Board to evaluate assessments instead of relying on continued reallocations, while others emphasized sensitivity to residents' financial circumstances.
- **Gates:** Requests for improved reliability, transparent reporting on incidents and costs, and reconsideration of the gate arm system and CellGate utilization.
- **Process Improvements:** Requests for improved procurement and budgeting practices, including a zero-based budgeting approach. What is the process improvement that is going to be implemented to ensure that the situation this year with the Holiday Party does not happen again? Noting that the Social Committee requested the venue deposit last November for a December event, which crosses fiscal years and before all event information is known, it was suggested that the timeline be re-considered.

Executive Session:

The Board of Directors voted unanimously to enter Executive Session at 9:10 P.M. by a motion duly made and seconded.

Open Session:

The Board returned to Open Session at 10:43 P.M.

Adjournment:

By a motion duly made and seconded, the Board voted unanimously to adjourn the meeting at 10:44 P.M.

Board Meeting and Action Items & Follow-Ups – From This Meeting

Item	Assigned	Due/Notes	Status
Facilities: Request from Kingfish Swim Club	Facilities Committee		
Facilities: Proper storage of newly-purchased pool furniture	Management (CAMP) Facilities Committee		
Completion of tennis court repair or solicit another vendor	Management (CAMP) Facilities Committee		
importance of transparency and required disclosure of any relationships between committee members and vendors to avoid potential conflicts of interest.	Management (CAMP)	Notify committees and consider for inclusion in committee orientation	
Obtain information from Morgan Stanley regarding updated information on the Association's projected investment liquidity for 2025 in light of 3 CDs that were recommended for reinvestment	Management (CAMP)		
whether the Budget and Finance Committee has projections for upcoming expenses and if any budget line items are currently underfunded, potentially indicating a future shortfall.	Management (CAMP) and Budget and Finance Committee		
Completion of approved transfers to Repair and Replacement Reserve			
Dr. Gant to work with management and the Social Committee to refine the scope of work for the holiday lights to identify cost-saving options.	Dr. Gant and Management (CAMP)		

Board Meeting and Action Items & Follow-Ups – From Prior Board Meetings

Item	Mtg date	Notes/Assigned	Disposition
June 10, 2025 Board meeting minutes	8/14/25	Secretary/At-Large Member; for September agenda	Completed
Procurement Committee charter	8/14/25	Management (CAMP) September agenda	Open
Send 72-hr notices & logistics for 8/18 and 8/25 Budget work	8/14/25	Management (CAMP) Immediate	Ongoing

sessions; coordinate additional sessions per Board authority.			
Implement Bolin Terrace repairs with Gate Logic; confirm schedule and provide status.	8/14/25	Management (CAMP) Target start ~2 weeks post-approval	Open
Provide Continental Pools inspection to Facilities; obtain Premier Pools items; align off-season scope (sand filter, non-skid tile, caulking).	8/14/25	Management & Facilities Committee- September agenda	Open
Prepare newsletter options with cost analysis (digital vs print; ad offsets) and samples.	8/14/25	Management (CAMP) September agenda	Open
Coordinate McFall & Berry for ground wasp treatment (tentative Mon, Aug 18) and confirm cost; expedite tree trimming (e.g., Shannon Lane).	8/14/25	Management & Grounds Committee - As scheduled	Open
Update website (Board emails, committee contacts) and fix volunteer form link.	8/14/25	Management (CAMP) - Asap	Open
Continue gate incident reporting (costs/causes/insurance) and provide monthly summaries to the Board.	8/14/25	Management (CAMP) - Monthly	Ongoing
Share 8/6/25 Playground Patrol report with Facilities for budget planning.	8/14/25	Management (CAMP) - September	Open
Social: Submit a consolidated Holiday Party proposal (survey data, sponsorship plan, recommendations).	8/14/25	Social Committee - September agenda	Open
Grounds: Shortlist landscaping RFP bidders to two for Board presentations.	8/14/25	Grounds Committee – September agenda	In progress
Access: Recommend gate timing adjustments and policy on gates when a guard is present; coordinate Dunbar post orders.	8/14/25	Access Committee - September	Open
Facilities: Return formal "Little Library" proposal (site, installation, steward).	8/14/25	Facilities Committee – September	Open
June 10, 2025 Board meeting minutes	8/14/25	Secretary/At Large Member September agenda	Completed
Determine whether any additional action is needed regarding the Procurement Committee	July 8, 2025		Completed
Provide copies of the district council's orders approving the 28-unit development to the community.	July 8, 2025		Completed

Follow up with legal counsel regarding amending bylaws for flexible committee membership.	July 8, 2025		
Review the list of outstanding follow-up items and prioritize which ones to address in the remaining year.	July 8, 2025		
Developer to provide the community with submitted CDP plans	June 10, 2025		Completed
Provide information to the community about the requirements for selling homes, including the approved signage.	June 10, 2025		
Invite another pool vendor to inspect the system and provide a second opinion on the issues reported.	June 10, 2025	Completed	
Finalize landscaping RFP and remove outdated language.	June 10, 2025	Completed	
Schedule Budget & Finance Committee work session (June 16–20)	June 10, 2025	Completed	Meeting subsequently scheduled
Review the proposal from McFall & Berry for swale/drainage work and address discrepancies.	June 10, 2025	Completed	July 8, 2025
Determine the need to potentially tap into the operating reserves to refund the replacement reserves, and communicate the plan to Morgan Stanley.	May 27, 2025		Information provided to the Board
Provide information to the Board by the end of the week regarding staffing the HOA assistant manager position.	May 27, 2025		Completed
Incorporate feedback and revisions to the landscaping RFP before sending it out.	May 27, 2025		Completed
Provide a report to the Board on the status of the landscaping contract oversight and evaluation process.	May 27, 2025		
Explore creating an ad-hoc procurement committee to help standardize the RFP and contracting processes.	May 27, 2025	To be considered at the next Board meeting	Scheduled and approved at June Board meeting

Fountain Repairs	May 27, 2025	Obtain additional information about proposals and handle them via the consent agenda or schedule for the next Board meeting	
Provide updated information from the Social Committee on options for the holiday party, including a community survey.	May 27, 2025		
Inform Mr. Hart (Morgan Stanley) that the "bus fund" has been renamed the "Special Projects fund".	May 27, 2025		
Follow up with the accountant/CPA to get the status of the FY 2024 audited information.	May 27, 2025		
Summer hours for day porter services should be included in the general contract for day porter services.	May 27, 2025		
Item	Board meeting date	Notes	Disposition
Mr. Hatcher is to share traffic-related questions with the transportation engineer in advance of the next meeting, and information regarding how other large developments nearby might impact traffic studies related to this project.	May 13, 2025		
Further discussions and selection of recommendations/reallocations for the FY2025 Budget.	May 13, 2025	CAMP, Budget & Finance Committee and Board of Directors.	

The Board unanimously approved a motion to hold an additional board meeting on May 27, 2025, to continue addressing unresolved financial matters and to outline the next steps.	May 13, 2025		Board meeting scheduled for May 27, 2025
January – March meeting minutes	April 8, 2025	Schedule for next Board meeting	
Resident gate signage	April 8, 2025	Tabled until after the May Town Hall financial presentation	
Gather more information on the cost and necessity of the safety bollard at the clubhouse entrance.	April 8, 2025	Tabled until after the May Town Hall financial presentation	
Recording of virtual board meetings.	April 8, 2025	Need to decide whether to pursue and include in 2026 budget	

Try to negotiate a more favorable termination clause with Premier Pools.	April 8, 2025		Management followed up with the vendor.
Item	Board meeting date	Notes	Disposition
Provide pictures of the actual pool furniture to be purchased	April 8, 2025		Emailed to Board
Safety Bollard at Clubhouse Exit Price Comparison	April 8, 2025	Tabled until after the May Town Hall financial presentation	
Add Board meeting component to Town Hall agenda as needed	April 8, 2025		Will be scheduled if/as needed
Obtain the contact information for the People's Zoning Counsel representative and share it with the community.	March 11, 2025		
Follow up with Mr. Hatcher to obtain the zoning designation documents for the land swap property.	March 11, 2025		

Coordinate with the traffic study engineer to present their findings and address resident questions at a future meeting.	March 11, 2025		Presentation occurred at July Town Hall
Resolution for the next Board meeting regarding adding a business component to future town hall meetings to handle important matters between Board meetings.	March 11, 2025		Approved at the April 8 th meeting
Draft of the vision and mission statement for Oak Creek Club HOA for circulation to Board members	February 11, 2025	Assigned to Kip Banks due 4-8-2025	Circulated to Board members; to be scheduled for future Board meeting
For future Board agenda items/decisions, consider incorporating industry best practices as outlined for the recording of board meetings.	February 11, 2025	Assigned to CAMP, due 4-8-2025	Information presented 4-8-25.
Complete CAMP survey on KPIs	February 11, 2025	Board of Directors, due by 4-8-25	
Follow up with the collections attorney to obtain a detailed report to better understand the ROI and to properly measure the overall efficiency of current collection practices.	February 11, 2025	Camp, due 4-8-25	Presentation for collections attorney May 13, 2025 Town Hall

Item	Board meeting date	Notes	Disposition
Schedule a special meeting on Tuesday, February 25, 2025, at 6:30 pm to discuss the upcoming maturing CDs and any other time-sensitive agenda items.	February 11, 2025		CDs were approved via the consent agenda, so no special meeting was needed.
Establish a general process for all committees to evaluate vendors	February 11, 2025	Assigned to CAMP, due May 2025	
Ideas of appreciation and recognition for the long-standing grounds committee member (Mr. Howard), who recently passed.	February 11, 2025	Assigned to Dwight Ward, due TBD	

Attempt to recruit two (2) new grounds committee members	February 11, 2025	Assigned to Kip Banks, due TBD	
M-206 Financial Management course via CAI	February 11, 2025	Assigned to Dwight Ward, due TBD	
Provide information and process for collections.	February 11, 2025	Assigned to Camp, due 4-8-2025	Presentation for collections attorney on May 13, 2025 Town Hall
Reconfirm expenses and industry standards about the state and federal income taxes	February 11, 2025	Assigned to Camp, due 4-8-2025	
Agenda item "Identifying the support committees' need to succeed in the new year" and "Establishing KPIs and Targets" was tabled	February 11, 2025		
Reach out to Travis Witmer to invite him to future meetings for Oak Grove Road Project updates.	January 14, 2025		Staff confers with Mr. Witmer before providing updates to the Board
Follow up with the developer's attorney, Mr. Hatcher, regarding increased communication on the Land Swap.	January 14, 2025		Mr. Hatcher committed to attending certain Board meetings and Town Halls.
Provide a detailed chart with information on past gate repairs, including costs, causes of damage, and any insurance reimbursements.	January 14, 2025		

Item	Board meeting date	Notes	Disposition
Explore opportunities for cost savings with DMV Gates on the proposed gate repair work.	January 14, 2025		
The Facilities Committee requests to repaint the Swim & Tennis Center	January 14, 2025	Tabled until after strategic planning session	
Letter to the committees about the upcoming February 11 th Strategic Planning Session.	January 14, 2025		The CAMP manager met or spoke with each committee chair
Provide a standardized planning book/checklist template for committees to use in their planning process.	January 14, 2025		

Follow up with the association's legal counsel to obtain a recommendation regarding the best approach for regular reporting to the Board on legal matters.	December 10, 2024		
CAMP will review its process and information from the collection attorney to provide a recommendation to the Board regarding regular reporting on collection matters	December 10, 2024		Management provides reports to the Board. Presentation for collections attorney on May 13, 2025 Town Hall
Send a letter to the developer containing the following points: provide an updated development timeline, meet with the community to provide updates on the development, provide advance notification of applications that are to be filed, and meet with the community before those applications are filed.	December 10, 2024		Letter sent to the developer
Develop a protocol document outlining the process and expectations for community communications, including the use of various channels and the emergency text messaging service.	December 10, 2024		
Coordinate with the outgoing manager to obtain any relevant financial	December 10, 2024		The board followed up with the CAMP VP. Jeremy Rogal

Item	Board meeting date	Notes	Disposition
Information and budget details before her departure.			regarding the need for a smooth transition
Prepare an in-depth review of the HOA budget, including analyzing the audit reports, reserve study, and budget actuals, to be discussed during the strategic planning session.	December 10, 2024		Ongoing

Identify some priorities to be considered during the strategic planning session. Consider a Board vision for the next 5-10 years	December 10, 2024		
Social Committee's recommendation to the Board regarding the 2025 Holiday Party venue and request for a deposit to reserve the venue.	December 10, 2024		Addressed during the January 14, 2025, Board meeting
Explore ways to better leverage automation and technology to streamline repetitive tasks in the CAMP office.	December 10, 2024		
Concerns about Cell Gate, including the decisions that seem to have been made solely by CAMP regarding how the information was entered into/set up in the Cell Gate system	December 10, 2024		The board followed up with CAMP. Working with Cell Gate to provide more than one profile for each home. Information sent to the community to sign up by May for additional profiles.
Conduct an extensive, in-depth review of the Association's finances, budget, expenditures, and contracts.	November 12, 2024		Ongoing
Information regarding Lake Source - required to repair fountains?	November 12, 2024		
Information regarding whether the vendor for the Swim and Tennis Center renovation was paid for in	November 12, 2024		

Item	Board meeting date	Notes	Disposition
Full, the status of the artwork, and the impacts that electrical work may have had on costs.			
Support to committees for meeting minutes and clarification regarding "working sessions"	November 12, 2024		

Suggestions from the community during the resident forum	November 12, 2024	Determination of what to include in the Board's Strategic Planning Sessions	
Information/proposals about hybrid Board meetings	October 22, 2024	To be included on November 12, 2024 Board meeting package	Information request is outstanding
Items suggested for Board's Consideration	October 22, 2024	Determination of what to include in the Board's Strategic Planning Sessions	

Oak Creek Club Homeowners Association, Inc.
Board of Directors Organizational Meeting
Tuesday, October 28, 2025 @ 7:00 P.M.
Virtual

Board Members Present:

Jessica Hill - President
Kip Banks - Vice President
Suzann King - Secretary
Michael McFarlane -- ~~Board Member~~ Treasurer
Dr. Lenora Gant - Board Member
~~Michael McFarlane -- Board Member~~

Board Members Absent:

All Board Members Present

Others Present:

Femi Aje - General Manager (CAMP)
Courtney Spalding - Covenants Administrator (CAMP)
Members at large

Call to Order:

Jessica Hill called the meeting to order at 7:00 P.M and confirmed that a quorum of the Board was present.

Amendment of the Agenda:

Suzann King moved to amend the ~~organizational~~ Organizational meeting ~~Meeting agenda~~ Agenda to include a Residents' Forum immediately before adjournment. Kip Banks seconded the motion, ~~and it which~~ carried unanimously.

Explanation of Virtual Meeting Protocol:

Femi Aje explained the virtual meeting protocol and the opportunity for residents to raise their hand and speak during the Resident's' Forum.

Election of Officers:

Suzann King proposed a slate for the Election of Officers, noting that Michael McFarlane-s extensive experience with the Budget and Finance Committee made him a strong option for the position of Treasurer. She acknowledged that Dr. Lenora Gant had previously declined interest in the role but was open to any updated preferences. To expedite the process, Suzann King recommended the following slate of officers:

- **President:** Jessica Hill
- **Vice President:** Kip Banks
- **Secretary:** Suzann King
- **Treasurer:** Michael McFarlane
- **Board Member:** Dr. Lenora Gant

Suzann King also noted that, at the Board's discretion, nominations could be considered individually rather than as a slate. Michael McFarlane and Dr. Lenora Gant provided no opposition to the proposed slate of officers.

Suzann King moved to approve the ~~following proposed~~ slate for the Election of Officers:

:

- President: Jessica Hill
- Vice President: Kip Banks
- Secretary: Suzann King
- Treasurer: Michael McFarlane
- Board Member: Dr. Lenora Gant

Kip Banks seconded the motion, ~~and it which~~ carried unanimously.

Appointing Committee Members:

Femi Aje mentioned that management recently received two committee volunteer submissions: one from Victoria Pittman expressing interest in joining the Facilities Committee, and another from Othalene Lawrence for the Grounds Committee. Both volunteer applications were submitted for Board approval. Suzann King stated that she had not yet had the opportunity to review both applications.

Kip Banks moved to approve the appointment of Victoria Pittman to the Facilities Committee and Othalene Lawrence to the Grounds Committee. The motion was seconded by Michael McFarlane. The motion carried with Jessica Hill, Kip Banks, Michael McFarlane and Dr. Lenora Grant voting in favor of the motion, with Suzann King abstaining.

Establishing Board Operations for Ensuing Year

Discussion focused on the need to have additional meetings during the year to accomplish Board business, how this schedule compared to last year's schedule, and the personal impact this schedule would have on Board members, who are volunteers. Suzann King ~~presented the proposed the following 2026~~ meeting schedule for Board and Town Hall meetings: ~~Kip Banks moved to approve the proposed schedule. The motion was seconded by Jessica Hill. The motion carried, with Dr. Lenora Gant abstaining.~~

Proposed 2026 Meeting Schedule

Date	Type of Meeting
November 12, 2025	Board meeting

December 9, 2025	Board meeting/Preparation for Planning Meeting
January 13, 2026	Board meeting/Preparation for Planning Meeting
February 10, 2026	Board Planning Session with Committees
March 10, 2026	Town Hall
April 14, 2026	Board meeting
May 12, 2026	Town Hall
June 9, 2026	Board meeting
July 7, 2026	Town Hall
August 11, 2026	Board meeting
September 8, 2026	Board meeting
October 13, 2026	Annual Meeting
October 27, 2026	Organizational Meeting
November 10, 2026	Board Meeting
December 8, 2026	Board Meeting

Kip Banks moved to approve the pProposed 2026 Meeting sSchedule. The motion was seconded by Jessica Hill. The motion carried with Jessica Hill, Kip Banks, Michael McFarlane and Suzann King voting in favor of the motion, with Dr. Lenora Grant abstaining.

The motion carried, with Dr. Lenora Gant abstaining.

Assignment of Committee Liaisons:

Suzann provided a chart listing the various Committees and their general meeting dates (which dates are if applicable although subject to change by the Committees). Jessica Hill indicated that Board Members up for re-election in the subsequent year are unable to join the eElections committeeCommittee. Therefore, only Jessica Hill are-or Michael McFarlane can be active committee liaisons for the Election Committee.

Dr. Lenora Gant stated her objection to the committees having Board Liaisons. Discussion focused on the role and purpose of Board Liaisons, and which Board members were willing to serve as a liaison for a respective committee.

Following discussion, Suzann King moved to approve the following Board member committee liaisons:

- **Michael McFarlane** – Budget & Finance Committee and Community Access Committee
- **Jessica Hill** – Elections Committee and Covenants Committee
- **Kip Banks** – Grounds Committee and Social Committee
- **Suzann King** – Communications Committee and Facilities Committee
- The appointment of a Board Liaison
- The Board agreed to defer the appointment of a Board Liaison to the Procurement Committee would be deferred until the committee-Committee membership has been finalized.

The motion was seconded by Kip Banks. The motion carried with Jessica Hill, Kip Banks, Michael McFarlane and Suzann King voting in favor of the motion, with Dr. Lenora Grant abstaining. ~~The motion carried, with Dr. Lenora Gant abstaining.~~ No liaisons ~~were~~ was assigned to the Ad-Hoc Traffic Safety ~~or the Procurement~~ Committee.

Resident Forum

Homeowners raised and discussed the following topics:

- The importance of appointing Board Liaisons to committees to ensure alignment with the Board's goals and Oak Creek's overall vision for the fiscal year.
- Appreciation for the Social Committee's efforts, including their support of Oak Creek homeowners' businesses.
- Ongoing evaluation of the costs associated with Dunbar employees stationed at the Turner Wooten gate entrance.
- Continued concerns regarding the functionality and operation of the community gates, as well as the new gate status report posted on the HOA website.
- Concerns about several non-functioning streetlights throughout the community.
- The need to power wash the monument signs located at community entrances.
- Elections Committee thank you to Suzann King for her service and welcoming Jessica Hill to the Committee
- Appreciation for the successful annual meeting and election process, as well as congratulations extended to Jessica Hill on her re-election and to Michael McFarlane on his appointment to the Board.

Adjournment:

By a motion duly made and seconded, the Board voted unanimously to adjourn the meeting at 7:51 P.M.

**Oak Creek Club Homeowners Association, Inc.
Board of Directors Organizational Meeting
Tuesday, October 28, 2025 @ 7:00 P.M.
Virtual**

Board Members Present:

Jessica Hill - President
Kip Banks - Vice President
Suzann King - Secretary
Michael McFarlane – Treasurer
Dr. Lenora Gant - Board Member

Board Members Absent:

All Board Members Present

Others Present:

Femi Aje - General Manager (CAMP)
Courtney Spalding - Covenants Administrator (CAMP)
Members at large

Call to Order:

Jessica Hill called the meeting to order at 7:00 P.M and confirmed that a quorum of the Board was present.

Amendment of the Agenda:

Suzann King moved to amend the Organizational Meeting Agenda to include a Residents' Forum immediately before adjournment. Kip Banks seconded the motion, which carried unanimously.

Explanation of Virtual Meeting Protocol:

Femi Aje explained the virtual meeting protocol and the opportunity for residents to raise their hand and speak during the Residents' Forum.

Election of Officers:

Suzann King proposed a slate for the Election of Officers, noting that Michael McFarlane's extensive experience with the Budget and Finance Committee made him a strong option for the position of Treasurer. She acknowledged that Dr. Lenora Gant had previously declined interest in the role but was open to any updated preferences. To expedite the process, Suzann King recommended the following slate of officers:

- **President:** Jessica Hill
- **Vice President:** Kip Banks
- **Secretary:** Suzann King
- **Treasurer:** Michael McFarlane
- **Board Member:** Dr. Lenora Gant

Suzann King also noted that at the Board’s discretion, nominations could be considered individually rather than as a slate. Michael McFarlane and Dr. Lenora Gant provided no opposition to the proposed slate of officers.

Suzann King moved to approve the following slate for the Election of Officers:

- **President:** Jessica Hill
- **Vice President:** Kip Banks
- **Secretary:** Suzann King
- **Treasurer:** Michael McFarlane
- **Board Member:** Dr. Lenora Gant

Kip Banks seconded the motion, which carried unanimously.

Appointing Committee Members:

Femi Aje mentioned that management recently received two committee volunteer submissions: one from Victoria Pittman expressing interest in joining the Facilities Committee, and another from Othalene Lawrence for the Grounds Committee. Both volunteer applications were submitted for Board approval. Suzann King stated that she had not yet had the opportunity to review both applications.

Kip Banks moved to approve the appointment of Victoria Pittman to the Facilities Committee and Othalene Lawrence to the Grounds Committee. The motion was seconded by Michael McFarlane. The motion carried with Jessica Hill, Kip Banks, Michael McFarlane and Dr. Lenora Grant voting in favor of the motion, with Suzann King abstaining.

Establishing Board Operations for Ensuing Year

Discussion focused on the need to have additional meetings during the year to accomplish Board business, how this schedule compared to last year’s schedule, and the personal impact this schedule would have on Board members, who are volunteers. Suzann King proposed the following 2026 meeting schedule for Board and Town Hall meetings:

Proposed 2026 Meeting Schedule

Date	Type of Meeting
November 12, 2025	Board meeting
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June 9, 2026	Board meeting
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September 8, 2026	Board meeting
October 13, 2026	Annual Meeting
October 27, 2026	Organizational Meeting
November 10, 2026	Board Meeting
December 8, 2026	Board Meeting

Kip Banks moved to approve the Proposed 2026 Meeting Schedule. The motion was seconded by Jessica Hill. The motion carried with Jessica Hill, Kip Banks, Michael McFarlane and Suzann King voting in favor of the motion, with Dr. Lenora Grant abstaining.

Assignment of Committee Liaisons:

Suzann provided a chart listing the various Committees and their general meeting dates (which dates are subject to change by the Committees). Jessica Hill indicated that Board Members up for re-election in the subsequent year are unable to join the Elections Committee. Therefore, only Jessica Hill or Michael McFarlane can be active committee liaisons for the Election Committee.

Dr. Lenora Gant stated her objection to the committees having Board Liaisons. Discussion focused on the role and purpose of Board Liaisons, and which Board members were willing to serve as a liaison for a respective committee.

Following discussion, Suzann King moved to approve the following Board member committee liaisons:

- **Michael McFarlane** – Budget & Finance Committee and Community Access Committee
- **Jessica Hill** – Elections Committee and Covenants Committee
- **Kip Banks** – Grounds Committee and Social Committee
- **Suzann King** – Communications Committee and Facilities Committee
- The appointment of a Board Liaison to the Procurement Committee would be deferred until the Committee membership has been finalized.

The motion was seconded by Kip Banks. The motion carried with Jessica Hill, Kip Banks, Michael McFarlane and Suzann King voting in favor of the motion, with Dr. Lenora Grant abstaining. No liaison was assigned to the Ad-Hoc Traffic Safety Committee.

Resident Forum

Homeowners raised and discussed the following topics:

- The importance of appointing Board Liaisons to committees to ensure alignment with the Board's goals and Oak Creek's overall vision for the fiscal year.
- Appreciation for the Social Committee's efforts, including their support of Oak Creek homeowners' businesses.
- Ongoing evaluation of the costs associated with Dunbar employees stationed at the Turner Wooten gate entrance.
- Continued concerns regarding the functionality and operation of the community gates, as well as the new gate status report posted on the HOA website
- Concerns about several non-functioning streetlights throughout the community.
- The need to power wash the monument signs located at community entrances.
- Elections Committee thank you to Suzann King for her service and welcoming Jessica Hill to the Committee
- Appreciation for the successful annual meeting and election process, as well as congratulations extended to Jessica Hill on her re-election and to Michael McFarlane on his appointment to the Board.

Adjournment:

By a motion duly made and seconded, the Board voted unanimously to adjourn the meeting at 7:51 P.M.

TAB

B

V. Management Report

Actions/Updates

Memorandum

To: Oak Creek Club Homeowners Association Board of Directors

From: Mr. Femi Aje, PCAM®, On-Site General Manager Community Association Management Professionals (CAMP)

Date: Friday, November 7, 2025

Re: Management Report

-
- B. **Management Report:** Please see some items addressed and worked on by the management team of Oak Creek Club HOA. Please see the following attachments.

1.) Gate Logic Security Quote# q13621 was completed on 10-15-25 (Bolin Terrace, Deer Run Estates).

SUMMARY: As per Board vote on August 14, 2025, in which a motion was made to approve **Quote# q13621** from **GateLogic Security** in the amount of \$13,788.64 for the replacement of the barrier arm operators at the exit and entrance of the Bolin Terrace location, to be expensed from Capital Expenditures line-item "**Gate Repair/Replacement Allowance,**" this work was completed on 10-15-25. As of today's date, management has confirmed that both Bolin Terrace gates are working. In addition, the second operator was used to replace the visitor entrance at Deer Run Estates. The general scope of work is noted below. Also, for future reference, depending on the issue, their warranty covers failures mechanically, electrically, or related to the labor. If the unit is hit, or struck by lightning, then the warranty will not apply. If something breaks on its own, then it would. That's not comprehensive, but that is the gist of the warranty coverage.

Boling Terrace exit operator

Removed DK operator and replaced it with a new LiftMaster barrier arm operators

Also replaced two loop detectors in order for the gate to properly operate.

(2) LMA LV

(2) loop detector base harness

Deer Run Estates visitor entrance

Removed DK operator and replaced it with new LiftMaster barrier arm operator
Ran multiple times and checked for proper operation
Left the two new operators in working conditions.

2.) Update Street Sign incident Ashaway/Mary Bowie - Installation scheduled for November 13, 2025.

SUMMARY: As an update on this incident, the replacement sign is expected to arrive later this weekend or early next week. The homeowner responsible for the damage has been notified and is scheduled to deliver payment for the sign and installation next week. Once payment is received, installation will proceed promptly.

“On September 18, 2025, at approximately 6:00 a.m., a resident struck the neighborhood sign. Fortunately, the resident promptly contacted the office and identified themselves. Management is in the process of obtaining proposals for a replacement sign and installation. The cost will be billed to the homeowner at fault.



3.) CellGate Signal Improvements - Scheduled on 11-7-25.

SUMMARY: Due to the ongoing concerns regarding the functionality of the Cellgate system, Management emphasized to Dunbar the importance of resolving these issues promptly. Management is increasingly concerned about the service calls being billed to the

Association that appear to be related to intermittent Cellgate malfunctions. **As a result, Dunbar provided Management with the following update:**

“As an ongoing project to steady the cell signal out there and under advisement from the manufacturer (CellGate) we would like to adjust the placement of the cellular antennas for each Main Call Box. We would like to perform this starting Friday morning, ETA 8:30-9 am. Please advise in what order you would like us to adjust, so as not to disrupt residents. The Main Gate will be going from Cell to a Networked connection to stabilize the signal. We anticipate each taking 30-45 minutes. Thank you

Queen Anne
Pine Valley
Deer Run
Deer Run Estates
Fox Turn”

Management replied:

“Noted and thanks. We will notify the community today. I assume you don’t have any pictures of how the aesthetics will be when it is installed/finished. Also, as we discussed a few minutes ago, we will not be charged for any of this work? Please reconfirm, thanks”

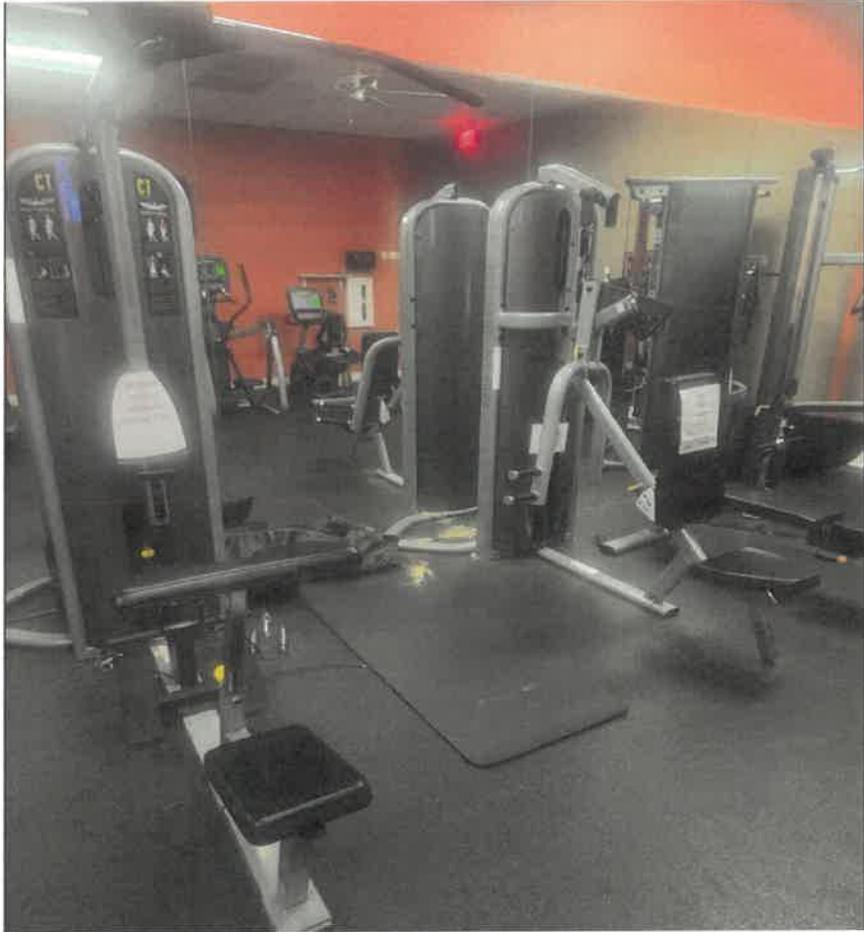
Dunbar responded:

“The antennas are already installed on the units. We need to raise them above the ornamental hoods that’s on the enclosure. To accomplish this, we will be installing a small black pipe to raise them up above them. This will all be on the backsides of the units and hopefully not much more noticeable then they are now. Confirmed no charge for this work.

Thanks for your time today! We will be out tomorrow between 8:30am-9am and will check in with you when our team gets there.”

4.) Fitness Equipment Update - Pending December 2025

SUMMARY: The fitness center currently has two machines which are out of order, including one with broken low-row cables and other necessary repairs. The manufacturer is out of stock on replacement parts until mid to late December and quoted a price of \$375.00 before taxes and labor. However, FitrepairsNVA offered a cost-saving alternative by ordering straight cable and installing the proper ends. Management approved their estimate for the fitness equipment repairs totaling \$368.80. The parts will be ordered and are expected to arrive within 7 to 14 business days. The remaining machine repair is on back order until December 2025.



5.) Holiday Party Cancellation for FY2025

SUMMARY: The Social Committee recommended to the Board the cancellation of the 2025 Oak Creek Club Holiday Gala. The cancellation would result in an estimated budget savings of \$51,000, contributing to the overall financial stability of the community. This cancellation results in a \$16,000 deposit that had already been paid to the venue, with \$2,000 refundable and \$14,000 forfeited. The Committee explored rescheduling the event for 2026 in celebration of Oak Creek's 20th anniversary; however, the venue declined this request.

Board discussion centered on survey feedback, potential alternatives considered prior to recommending cancellation, sponsorship opportunities, and whether the event could have been completed under budget if held.

The Social Committee explained that the Committee did not pursue an alternative to the holiday gala but instead redirected its efforts toward other community events. She emphasized that it would be extremely difficult to secure a caterer on short notice and that rushing the event would compromise quality compared to previous years. Additionally, she noted that obtaining large-scale sponsorships typically requires significant lead time, making it impractical to proceed with the event at this stage.

6.) Holiday Management Schedule

SUMMARY: The Oak Creek Club HOA Management Office will be closed or will close early on the following dates:

Closed:

- Thursday, November 27, 2025 – Thanksgiving Day
- Friday, November 28, 2025 – Day After Thanksgiving
- Thursday, December 11, 2025 – CAMP Holiday Party
- Wednesday, December 24, 2025 – Christmas Eve
- Thursday, December 25, 2025 – Christmas Day
- Friday, December 26, 2025 – Day After Christmas
- Thursday, January 1, 2026 – New Year’s Day
- Friday, January 2, 2026 – Day After New Year’s Day

Early Dismissal:

- Wednesday, December 31, 2025 – New Year’s Eve (Office closes at 2:00 PM)

7.) New Gate Signs Installed at Entrance on 11-3-25

SUMMARY: As recommended by the Community Access Committee, management has ordered new Oak Creek Residents Only signs for the Oak Creek entrances. These new gate signs were installed by JC Building Maintenance on 11-3-25 at every entrance.



8.) Estimated FY2025 Year-End Projections

SUMMARY: The Board Asked management the following question:

“FY2025. What is the projected end of year status for the FY2025 budget?” Specifically, the Board would like to know if it will be under or over budget and by approximately how much? Below are some historical references of the actuals from FY2020 to FY2024 for only the months of November and December. Management will conduct some further analysis to provide some additional insight and forecasting to the Board. Management plans to have some additional insight during or before the November 12, 2025 board meeting.

Column1	Nov-20	Dec-20	Nov-21	Dec-21	Nov-22	Dec-22	Nov-23	Dec-23	Nov-24	Dec-24
Income	\$200,458	\$198,067	\$207,104	\$211,006	\$206,161	\$203,753	\$226,023	\$217,942	\$209,548	\$299,543
Expenses	174,623	\$174,325	\$193,569	\$173,667	\$211,258	\$268,659	\$257,425	\$253,322	\$208,638	\$248,523
Surplus/Deficit	\$25,835	\$23,742	\$13,535	\$37,339	(\$5,097)	(\$64,905)	(\$31,402)	(\$35,379)	\$910	\$51,020

Est. Avg. (NOV) \$945.25

Est. Avg. (DEC) \$2,954.25



November 5, 2025

Dear Oak Creek Board of Directors:

As you know, approximately 1 year ago, CAMP experienced changes at both our Maryland leadership and the site office for Oak Creek. Through this transition, we learned that the level of service was not always consistent with the overall CAMP philosophy and approach or the service level desired by the Board. Over the last 11 months, we have been working diligently to improve the level of service provided to Oak Creek both through the on-site management team as well as through our corporate support level. While we believe improvements have been evident and that together we are on the right path, we also realize that there is still more to do in continuing to rebuild trust and confidence in CAMP by the Board and Community as a whole.

CAMP has been your managing Agent since 2015! We recognize that many changes have occurred on the Board over this period of time and that you may not be familiar with all of our executive team. We have included the summary bios we use in our traditional proposals so that the Board has a sense of the strengths we bring to our clients and our staff.

Femi has been a great addition to our onsite leadership team, and we continue to work closely with him as well as the rest of the staff to ensure they receive all of the training and support needed for their daily responsibilities. Mark Moore, Vice President of the Maryland division, is the most recent addition to our leadership team and is supporting Femi directly, along with other leadership at CAMP you've gotten to know this year. We know the Board has exciting upcoming plans and we look forward to helping you achieve those goals.

To that end, we are offering a contract renewal for Oak Creek as our current Agreement expires 12/31/25. As you may have noticed in your budget, our proposed renewal maintains the same rate/no increase as in 2025 with option years to be exercised annually at the Boards discretion.

In addition, we would like to provide the Association with a complimentary comprehensive inspection of the community to begin in the spring of 2026. This will include two highly experienced inspectors who have previously served CAMP's most prestigious communities in this capacity. They will assess and document the need for notifications to be sent to those owners where maintenance is required or an application should be submitted. Oak Creek Club is distinctly advantaged by CAMP's process (which is included in your base fee and precludes the need for site staff to perform this time consuming task) which is to have the back office send out all such communications to owners, permitting site staff time to perform follow-up inspections and communicate with owners who may have questions. We anticipate the comprehensive inspection to occur over approximately 10 days. As we get closer, we will coordinate with Femi to ensure that notifications are provided to the Community in advance so they are able to cure issues and avoid a violation letter we know they do not want to receive.



In addition, we have developed a professional handbook for the Architectural Administrator position, which we will modify to the particulars of Oak Creek Club – which will serve the community into the future.

We hope this renewal proposal is received in the positive light is in intended – we truly value and appreciate our partnership with Oak Creek. If the Board is agreeable, we will provide an updated contract Agreement under the same terms and conditions as currently exists for execution. We look forward to helping the Board continue the goals and positive improvements throughout the Community.

If there are any questions, as always, please do not hesitate to contact either myself (hgraham@gocampmgmt.com) or Lana Reynolds, CAMP's CEO (lreynolds@gocampmgmt.com).

Sincerely,

Heather Graham, CMCA, PCAM
President/Principle
CAMP, LLC



Biographies – Corporate Leadership



Lana Reynolds
CAMP Founder/CEO

Building on 30 years of industry experience, Lana founded Community Association Management Professionals (CAMP) to build a local company that would maintain an unsurpassed level of management company standards through a combination of unquestionable ethics, experienced staff, top technology and extraordinary customer service.

Prior to founding CAMP, Lana was the Executive Vice President of the largest community association management company in North America where she was responsible for all their management companies nationwide. She previously served as the Chief Executive Officer of the largest management company in Northern Virginia for many years and is a Certified Mediator.

Lana has been an active volunteer in CAI and has been recognized as a speaker, writer, and architect of education programs, such as WMCCAI's comprehensive *Facilities Maintenance Training program* which awards technical expertise credentialing upon completion. Lana has developed a broad scope of national education programs for industry executives/service professionals and has trained hundreds of community managers across the country. Lana was a founding Board member of the Virginia Association of Community Managers. She is the recipient of many professional awards over the years for the professional achievements of the companies she managed, individual accomplishments, humanitarian activities and volunteerism.

The clients for whom she was responsible have consistently received industry honors for the Best Association of the Year, and other highly distinguished awards.

She believes in accountability and doing what you promise to do.



**Heather Graham, CMCA, PCAM
President/Principal**

Heather Graham is one of the most highly respected and sought-after management professionals in the Washington Metropolitan area. For over 30 years, Heather has been a true leader in both the management of common interest communities and for the professionals that serve them. Heather is noted throughout the industry for her high integrity, knowledge, and commitment - simply put, both community volunteers and professionals love working with her.

Heather has earned the professional designation of Certified Manager of Community Associations (CMCA), as well as the highest academic achievement in the industry – Professional Community Association Manager (PCAM).

Heather has significant expertise in working with every premier developer of new communities, Active Adult/Over 55 associations, Volunteer Boards and committees, transitions from developer control, warranty issues, and every facet of the day-to-day operations of community associations. She has worked directly with some of the largest and most impressive community associations in our area, including Belmont, Heritage Hunt, Braemar, Dominion Valley, The Regency at Dominion Valley, Sully Station, Southbridge, Kentlands and more.

In recognition of her commitment to community associations, industry professionals including attorneys, auditors, managers and vendors elected Heather to serve on the Board of Trustees of WMCCAI (the largest CAI chapter in the United States), where she rose to serve as President of that body. She has been an industry speaker and has been a guest panelist several times on the well-respected cable show “Your Community, Your Call.”

Prior to joining CAMP as a Principal, Heather was President and CEO of Community Management Corporation, overseeing the management of some 300 community associations and over 400 employees.



Nancy Murphy, CMCA
Vice President of Operations/Principal

Nancy Murphy, CMCA, is the heartbeat of our operation. She oversees the 'core' of all CAMP services ... every transition, independent auditor interface, the broad scope of CAMP's Human Resource requirements, customer service, emergency services – interfaces with every additional service provider (think software, banking, insurance) and many of the time required deliverables, such as monthly financial statements.

Nancy is the software guru for CAMP – always initiating new reports and refined processes that are efficient for clients. If there's a better, more accountable way to do something, Nancy's on it!

Prior to joining CAMP as a Principal, Nancy served as the Vice President of Operations for one of the largest management companies where she managed the operation of nearly 400 employees, serving over 300 community association clients of all sizes, issues and budgets.

A stickler for detail and accuracy, Nancy works directly with clients on a broad scope of issues, and we dare say that every community board that has ever worked with her simply loved her. She's smart, tactful and accountable. She makes things happen and makes sure all goes as it should!



**Michael Yelton, AMS, CMCA, PCAM, LSM
Senior Vice President**

Michael is an accomplished and experienced property manager with 40+ years of experience. In his long career he has held nearly every position required of leadership and industry knowledge.

In the later years Michael served as the Director of Community Associations for a large developer, was the CEO/President of multiple management companies in Naples and Fort Myers, Fla., VP of Corporate Development for a management company and the General Manager for a \$10m annual budget community.

Michael has an excellent understanding of mechanical and construction issues and until recently maintained the license of General Contractor. His knowledge is invaluable to CAMP clients and other managers.

A highly organized person Michael is detailed oriented and a genuine pleasure to work with. Without exception employees love to work for and with him. He stresses accountability and is a great coach/mentor. No matter what their position, all of his reports have grown their careers and successfully achieved professional upward movement at a high level.

Michael has been the “go-to” by his Boards – they rely upon him for his participation and guidance. He is unfailingly calm, responsive and easy to work with.

He holds the two highest professional designations that CAI offers – Professional Community Association Management Professional (PCAM) and Large Scale Manager (LSM) among others and until recently was a Licensed Realtor and Licensed General Contractor in the State of Virginia. His active charitable participation is notable.



Mark Moore
Vice President, Maryland Division

Mark Moore is the VP of CAMP's Annapolis, Maryland office and oversees clients in both Maryland and the District of Columbia.

A seasoned executive with a broad background in real estate including common interest communities, multi-family residential and various commercial enterprises. To add common interest communities to his experience Mark joined CAMP as the General Manager for a multi-thousand unit community with extensive facilities and a \$7m+ budget. He completed a total renovation of their 30,000 square foot primary clubhouse with both indoor and outdoor pools. Mark is a great mentor to those reporting to him – high expectations and intensive training of his reports are consistent for him.

Mark's Prior experience includes Executive/Senior Vice President of Operations for a development and rental company founded by returning WWII veterans desiring to create affordable, stylish homes. Mark oversaw company operations, including Facilities Management, Accounting, Cap Ex., Revenue Management, Human Resources, Training and Education, and Information Technology.

He also served as the Executive Vice President of Operations for a multi-family and commercial for a large real estate firm focused on high quality projects, property takeovers, refinancing, bankruptcy administration, capital project oversight, mergers, and development of policy and procedures.

He is experienced in the management of mid-rise, high rise, suburban garden style, urban infill, leasing and commercial real estate working with both third party fee and joint venture partners, national REIT, Single Family Housing Management, branding initiatives, and marketing.



Mark Hillis, CMCA, AMS
Director of Management Services

Mark Hillis began his career in common interest communities 20 years ago. He is particularly noted for his public speaking, abundant EQ, conflict management, and strong leadership skills. Simply put, people love working with Mark and he seems to find the best results for all concerned.

Prior to CAMP, Mark was recruited by a church to apply his community management knowledge to address issues that mirror the needs of community associations. He established committees, developed their budget, commissioned a building/assets reserve study, managed the master calendar against resources, and collaborated to develop and/or refine policies and governing documents. He developed specifications and RFPs for various services and executed contracts. Mark supervised and trained site staff and ultimately led the search for a new pastor.

Mark previously served as the HOA Manager for a nearly 2,000 home active adult community with a 28,000 square-foot clubhouse with ballroom, restored mansion with office and meeting spaces, 18 hole Arthur Hills championship golf course, restaurant, fitness center, multiple pools, tennis and pickleball courts, wood working shop, etc. He managed a large staff and a \$10+m budget. Working with a multitude of committees to reach their goals, he developed specs, RFPs, and oversaw all projects, including a glossy monthly magazine for owners.

Mark is also an experienced Lifestyle Director, portfolio manager, webmaster, and public relations/media lead.

Mark holds a bachelor's in communications from Old Dominion University and a Masters from Dallas Theological Seminary.



Jerry Berman
Director - Project Consulting

Jerry Berman is CAMP's expert resource for both clients and managers. He oversees a wide variety of projects – ranging from new and re-construction and the technical side of full renovations to the acquisition of additional land and new clubhouse construction. He is available to CAMP managers to consult and advise on a routine basis.

Prior to joining CAMP Jerry was the President of M/I Homes and Division President of Lennar Homes. He was responsible for the development of Heritage Hunt Golf & Country Club HOA - a community of nearly 2000 homes, an award winning 18-hole Arthur Hills championship golf course, and a 40,000+ square foot clubhouse with restaurant/food and beverage, indoor and outdoor pools, and a separate fitness facility. He oversaw the complete restoration of the original historic mansion.

He holds a Class A Contractor's License, has an MBA in finance and is an adjunct professor at George Mason for the University's Master of Real Estate Development Program. Although now lapsed, he also has a CPA from the State of Pennsylvania, and was a guest lecturer on behalf of the Urban Land Institute for the Wharton School of Business.

Clients trust and love working with him – a professional with the utmost knowledge working on their behalf.



10.) Landscaping RFP Status Update

SUMMARY: Management coordinated the landscaping walkthroughs with the Grounds Committee on Saturday, October 25, 2025, as scheduled:

- **Complete Landscaping** – 9:30 a.m.
- **McFall and Berry** – 11:30 a.m.

Both vendors met in front of the **Clubhouse** at their respective times. The Grounds Committee had their regular scheduled meeting on November 4, 2025. Management awaits their vendor recommendation to the Board.

11.) Locust Hill Update – Meeting on 12-4-25

SUMMARY: Management received the **enclosed plan** and email below from G.S. Proctor & Associates, Inc. as follows:

“We wanted to take this opportunity to provide an update on the recent and upcoming activities for the Leeland project. In our last update in September 2025, we provided a copy of the previously approved Comprehensive Design Plan, along with a copy of the Preliminary Plan cover sheet that was approved at Planning Board.

We currently have an application processing for Phase 2 of the project, which includes the public park we are constructing and dedicating to Parks and Recreation. This Specific Design Plan for Phase 2 of the project is scheduled for **Planning Board on December 4, 2025**, and signs are being posted on Tuesday November 4, 2025. This site plan includes the remaining 210 single family detached units. The Public Park adjacent to Oak Creek will include Soccer Fields, Pickleball Courts, a picnic shelter and playground with a trail connecting to the Black Branch Stream Valley Trail system. A link to the current plans for the park - <https://www.dropbox.com/scl/fi/zjm4nu5tekvyt44bor102/Locust-Hill-Public-Park-Construction-Documents-DPR-Approved.pdf?rlkey=wo8h0cgsctl0gzfl681o2cgnw&dl=0>

Recent construction activities include the extension and relocation of gas, electric and telecommunications. PEPCO and Washington Gas have been working along Oak Grove and Church Roads on service extension and BGE has been working on relocation work between the RR tracks and the bridge to accommodate the Leeland Rd construction. Ryan and NV Homes are under construction for their initial models. Ryan anticipates opening for sales before the holidays, and NV currently anticipates opening for sales after the new year.

The construction of Re-Aligned Leeland Road will begin in summer of 2026 with construction lasting 12-18 months, and we anticipate starting construction on the park once Realigned Leeland is completed.

The attached PDF illustrates the realigned roadway, the public park, and the model home court.

If you have any questions, or would like additional details, please let us know and we will follow up.

Monroe Harrison
G.S. Proctor & Associates, Inc.



TAB
C

VI. Covenants Report (October 2025)

Memorandum

To: Oak Creek Club Homeowners Association Board of Directors

From: Mrs. Courtney Spalding, Covenants Administrator Manager Community Association Management Professionals (CAMP)

Date: Friday, November 7, 2025

Re: Covenants Report (CAMP)

C. Covenants Report

Summary: Please see the following Covenants Report submitted by Mrs. Courtney Spalding of CAMP.

- October 2025

Action Needed: There is no action needed at this time.



Covenants Report for October 2025

Exterior Modification Application Overview

For **October**, the committee approved **6 of 9** applications submitted.

Exterior Modification Applications	October 2025				Total 2025		
	Total # Processed	Total # Approved	Total # Awaiting Information	Percentage Approved	Total # Processed	Total # Approved	Percentage Approved
	9	6	3	90%	97	14	95%

Violation Overview

For **October**, 62 % of the **three issued** violations were Maintenance. Please remember to take care of any maintenance-related issues as soon as possible.

Thank you for helping to keep Oak Creek Club a beautiful and well-maintained place to live!

Violations Processed	October 2025			Total 2025		
	Total Issued	Total Resolved	Total Unresolved	Total #Issued	Total Resolved	Total Unresolved
	5	0	5	379	169	210

Category	% of Total
Rubbish and Debris	8%
Maintenance	62%
Landscaping	30%
Parking	0%
Architectural	0%
Pets	0%
Unsightly	0%
Total	100%

TAB

D

VII. Committee Reports/Minutes

If Available:

Memorandum

To: Oak Creek Club Homeowners Association Board of Directors

From: Mr. Femi Aje, PCAM®, On-Site General Manager Community Association Management Professionals (CAMP)

Date: Friday, November 7, 2025

Re: Committee Reports/Meeting Minutes

D. Committee Reports/Minutes (if available)

Summary: Please see the following Committee Reports/Meeting Minutes (if available)

- Access Control Committee **(See enclosure)**
- Budget & Finance Committee **(See enclosure)**
- Facilities Committee **(See enclosure)**
- Social Committee **(See enclosure)**

Action Needed: Review documents and provided feedback if needed.

Topic Of Memo (Same as Table of Contents)

Memorandum

To: Oak Creek Club Homeowners Association Board of Directors

From: [Julian Brown, Access Committee Chairman]

Date: [Insert Date]

Re: [Access Committee Recommendations October 2025]

Suggested Motion: "I move to approve [Purchase and installation of removable speed bumps at Fox Turn] in the annual amount of [\$1200 plus installation] for [trial basis to review and collect data on the effectiveness in tailgating remediation and gate damage prevention] to be expensed from [Insert Budget Category (TBD)]."

Discussion: Attachments: [List all relevant documents, reports, or supporting materials] (SEE ATTACHMENTS)

- Speed Bumps.docx
- Access Committee Meeting Minutes 10 22 2025.docx
- Access Committee Meeting Minutes 11 15 2023.docx

Summary: [The Access Committee has discussed numerous ways to stop the tailgating and subsequent damage to the gate entrances. Guard presence, slower and/or faster gate arm timing configurations, have not proven effective as the problem persists. Ahead of the repair and refresh of the remaining gate equipment, the AC would like to take steps to protect the investment by implementing the speed bumps at Fox Turn on a trial basis to measure the effectiveness.]

Two years ago, the Access Committee surveyed the gate entrances to determine the ideal locations of the speed bumps. The speed bumps will be placed at the visitor and resident lanes. One speed bump will be installed approximately 15ft before the gate entrance and another 5ft after the gate entrance. This will require all vehicles to move slower through the gate entrances allowing the gate arm enough time to come down behind them, preventing would be tailgaters from attempting to drive behind.]

Recommendation for Speed Bump purchase from Barco Products:

Topic Of Memo (Same as Table of Contents)

- [Barco Products](#) offers 10ft speed bumps for \$199 each. A set of endcaps is \$73 for a set. For the trial implementation, we request four speed bumps and four sets of endcaps.
- Justification: Incessant tailgating at the gate entrances is resulting in gate equipment damage, costly repairs, service interruptions and security breaches of the community.
- Reference: Meeting Minutes – October 2025, Meeting Minutes – November 2023, Speed Bumps.docx
- Cost: \$1,200 (plus installation cost)

Management Recommendation (if any): [Insert any recommendations provided by management.]

Action Needed: [Clearly state the action required from the Board, including deadlines and key decisions to be made.]

Speed Bumps

Traffic Safety Store

<https://www.trafficsafetystore.com/speed-bumps-humps/clearline-rubber-6-heavy-duty#SBRCLHD6S>

6' Clearline® Heavy-Duty Rubber Speed Bumps

6' Clearline® Heavy Duty Rubber Speed Bump With Five (5) 12" Steel Spikes

Rated 4.7/5 ★★★★★ stars - Based on 3 reviews.



On Sale - You save 24% regardless

\$132.95

~~\$175.00~~

Quantity
1-25

\$132.95

~~\$149.00~~

Quantity
26-74

9" Rounded End Cap for Clearline Speed Bumps

9" Rounded End Cap For Clearline Rubber Speed Bumps W/12" Galvanized Steel Spike

Rated 5/5 ★★★★★ stars - Based on 2 reviews.



On Sale - You save 16% regardless

\$24.05

~~\$28.65~~

Quantity
1-14

\$24.05

~~\$26.15~~

Quantity
15-49

Quantity

1

Traffic Cones For Less

<https://www.trafficconesforless.com/8-standard-speed-bump-w-channels-yellow.html>



What are you shopping for?

SAFETY CONES
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Traffic Cones Delineators & Panels Traffic Signs Barricades & Barriers Valet Parking Aviation Crowd Control Safety Supplies Custom Free Shipping Bundle

Traffic Cones For Less / Parking / Speed Bumps & Cable Protectors / SKU: 210958BY

8 Foot Standard Speed Bump w/Channels - Yellow

★★★★★

\$274.27 ~~(\$391.81)~~ 30% Off

View All Parking
View All Speed Bumps & Cable Protec

Volume Pricing (quantity based)

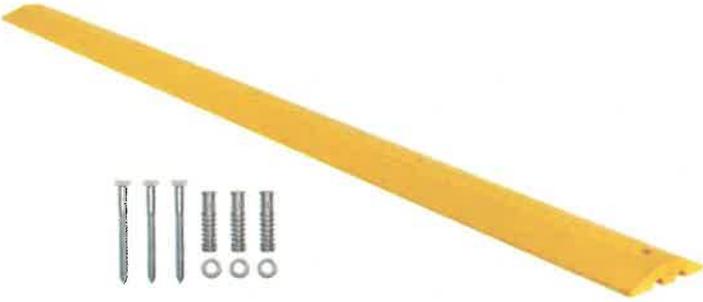
1-9 Item	10-49 Items	50+ Items
\$274.27	\$270.77	\$266.52

Hardware Included

Add End Caps Standard 2" H x 10" W x 1' L End Cap (+\$79.27)

Barco Products:

<https://www.barcoproducts.com/safety-yellow-recycled-plastic-speed-bumps> (10 ft)



Safety-Yellow Recycled Plastic Speed Bumps

★★★★☆ 4.7 | 9 Reviews

As low as
\$199.00

SKU: 06EQ2010 Treetop SKU: 3ZE3433

Product Configuration

Mount Type

Speed Bump Length



Endcaps - Set of 2 for Safety Yellow Recycled Plastic Speed Bumps

★★★★☆ 5 | 2 Reviews

\$73.00

SKU: 06EQ3013 Treetop SKU: 3ZE3435

Ships in 3 - 4 Weeks

Qty

- 1 + Add to Cart

ACCESS COMMITTEE RECOMMENDATIONS

Memorandum

To: Oak Creek Club Homeowners Association Board of Directors

From: Mr. Femi Aje, PCAM®, On-Site General Manager Community Association Management Professionals (CAMP)

Date: Tuesday, September 9, 2025

Re: **Community Access Recommendations September 2025**

Suggested Motion: “I move to approve the Community Access Committee’s recommendations regarding rush hour operations, gate arm timing, and Weisman estimate #44651410 in the amount of \$5,900 for the installation of five new AC outlets for the new intercom boxes (excluding Pine Valley) and to be paid the Operating Account under line-item Lights and Electrical.”

Discussion: Attachments: [List all relevant documents, reports, or supporting materials] (SEE ATTACHMENTS)

- Weisman Electric AC Outlets.pdf
- Access Committee Meeting Minutes 12 18 2024.docx
- Access Committee Meeting Minutes 04 16 2025.docx
- Access Committee Meeting Minutes 05 21 2025.docx

Summary:

Recommendation for AC Power at gate entrances quote:

- Dunbar provided a quote (estimate 44651410) for \$5,900 from Weisman Electric Co. to install five new AC outlets for the new intercom boxes (all except Pine Valley, which already has a new AC outlet).
 - Justification: The current power sources available have been determined to be inefficient, thus performance and stability are at risk. We regularly experience service/power interruptions during any kind of rain event.
- Reference: Meeting Minutes – December 2024
- Cost: \$5,900

ACCESS COMMITTEE RECOMMENDATIONS

Recommendation for rush hour operation:

- AC will amend and resubmit a previous motion for recommendation to have bifold gates remain open (gate arm down), whenever an officer is present during the hours of 6am – 9am and 4pm – 7pm, Mon-Fri, to include holidays.
 - Justification: This will improve efficiency at the gates while reducing undo wear and tear on equipment and subsequent maintenance costs.
- Reference: Meeting Minutes – April 2025
- Cost: None

Gate arm timing review:

- The AC discussed issues and concerns with current gate timing among several entrances. CM Haymon motioned a recommendation to the Board to request a timing adjustment for a faster time (5 – 7 seconds) with bounce back enabled. CM Yancy seconded the motion. The motion was approved unanimously.
 - Justification: This will help prevent guests from tailgating and thus reduce gate strikes and damage. Note: The gate arms should also be configured to retract upon detection of any vehicle.
- Reference: Meeting Minutes – May 2025
- Cost: N/A (Service Call?)

Committee Recommendation (if any):

- The AC discussed and reviewed quote (estimate 44651410). A motion was made by CM Haymon and seconded by VC Smith to recommend to the Board approval of this quote for \$5,900. The motion was approved with one abstention (CM Newton).
- The AC discussed, amended and resubmitted a previous motion for recommendation to have bifold gates remain open (gate arm down), whenever an officer is present during the hours of 6am – 9am and 4pm – 7pm, Mon-Fri, to include holidays.
- The AC discussed issues and concerns with current gate timing among several entrances. CM Haymon motioned a recommendation to the Board to request a timing adjustment for a faster time (5 – 7 seconds) with bounce back enabled. CM Yancy seconded the motion. The motion was approved unanimously.

ACCESS COMMITTEE RECOMMENDATIONS

Management Recommendation (if any): Management recommends approving the items that involve no costs for the time being. Management is a bit skeptical about the AC outlets recommendation by Dunbar due to other similar requests (e.g. the installation of antennas at certain gate locations) which haven't drastically changed signal issues but perhaps it's worth the try if the Committee feels it's a possible solution.

Action Needed: The board should review the recommendations from the Access Committee and make a final decision on these recommendations.

****** As of August 2025, a total of \$10,903 has been expended from the annual budget of \$29,484 for the "Lights and Electrical" line item****

**Oak Creek Club Homeowners Association
ACCESS COMMITTEE MEETING**

Virtual

October 22, 2025 6:30 P.M.

Committee Members Present Remotely:

Julian Brown – Chair

Peter Smith – Vice Chair

Jonathan Newton – Committee Member (CM)

Ettereteen Craven – Committee Member (CM)

Teika Haymon – Committee Member (CM)

Gary Yancy – Committee Member (CM)

Peacola Johnson – Committee Member (CM)

Committee Members Absent:

Talesha Corbin – Committee Member (CM)

CAMP:

N/A

Others Present Remotely:

Jessica Hill – Oak Creek HOA Board President

Oak Creek Residents

Call to Order:

Chairman called the Access Committee (AC) meeting to order at 6:33 PM.

Approval of September 2025 Meeting Minutes:

Acceptance of AC Meeting Minutes from September 2025 were motioned for approval by VC Smith and seconded by CM Newton. The minutes were approved accordingly.

Incident Report:

Chairman provided summary of incidents from June 2025 – October 2025

By Party:

Party by Month	Party Involved			Grand Total
	Resident	Unknown	Visitor	
JUNE	4	1	3	8
JULY	4	1	1	6
AUGUST	1	1	3	5
SEPTEMBER	4		2	6
OCTOBER	1			1
Grand Total	14	3	9	26

By Gate:

Gate Entrance	Totals
⊕ Clubhouse	6
⊕ Deer Run Estates	3
⊕ Fox Turn	1
⊕ Main Gate	12
⊕ Pine Valley	2
⊕ Queen Anne	2
Grand Total	26

Gate Entrances Report:

Chairman provided update on all gate entrances.

- Main
 - Resident Gate Arm – **Broken**
- Clubhouse
 - Entrance Gate Arm – **Broken**
- Pine Valley
 - Visitor Gate Arm – **Removed**
- Deer Run Estates
 - Exit Left Bi-fold – **Old/Broken**
 - Pedestrian Gate – **Old/Broken**
- Deer Run
 - Exit Left Bi-fold – **Old/Broken**
 - Exit Right Bi-fold – **Old/Broken**
- Queen Anne
 - Visitor Right Bi-fold – **Broken**
- Fox Turn
 - Resident Gate Arm – **Removed**
 - Visitor Right Bi-fold – **Old/Broken**
- Bolling Terrace
 - N/A
- Bamberg
 - N/A

Vendor Updates:

Chairman provided updates from and for Dunbar, DMV Gates and new vendor prospects.

Dunbar

- Conducted an inspection, Saturday, October 11.
- Requested a summary of corrective action.

DMV Gates

- Provided updated quotes to include free and/or discounted annual maintenance packages.

Old Business:

- 2026 AC Budget Items
 - Budget & Finance Committee has submitted subset of AC recommendations to the Board. \$140k for gate repair and replacement. 14k for annual gate maintenance agreement.

- Submission of AC recommendations to the HOA Board.
 - Motion to approve the Weisman quote for 5 new AC outlets at all gate entrances. (Pending Board review)
 - Motion to amend implementation of open gates during rush hour. (Pending Board review)
 - Motion to adjust gate timing and configuration. (Pending Board review)
- Motion to approve quote for new “Resident Only” signs.
 - CAMP has received the new signs and will coordinate installation.

Review of previous action items:

CAMP:

- Solicit quotes from other gate vendors for service and repairs. – IN PROGRESS
- Send AC Meeting invite for October 15, 2025. – N/A
 - 48 hour notice for meeting was missed. AC Meeting rescheduled for October 22, 2025. AC Meeting invite was submitted accordingly.
- Post AC Meeting minutes for August 2025 for Creek HOA website. – PENDING
- Submit AC recommendations to HOA Board. – PENDING
- Provide a copy of the previous quote for the Pine Valley AC outlet installation, for price comparison . – PENDING
- Provide updates on pending/or open action items and reimbursement claims. – BACKLOG
- Provide updates on CellGate website and/or FAQ’s posting. – BACKLOG
- Research the total number of entries at all the gates. – BACKLOG

Chairman / Access Committee:

- Compose September 2025 AC meeting minutes. – COMPLETE
- Inquire about proximity sensors/triggers for internal gates. – COMPLETE
- Review quotes from other gate vendors for service and repairs. – IN PROGRESS
- Inquire about signage for malfunctioning equipment. – PENDING
- Conduct survey of townhome residents regarding visitor parking. – BACKLOG
- Parking Policy review/recommendation. – BACKLOG
- Compose draft CellGate policy and/or rules of behavior to mitigate any misuse or abuse. – BACKLOG
- Follow-up with CAMP regarding pending and/or open action items and reimbursement claims. – BACKLOG
- Compose a spreadsheet comparing the video surveillance quotes for further review. – BACKLOG

New Business:

- Community Gate News Portal
 - AC shared a brief overview of the new Community Gate News Portal. The AC has provided a few suggestions to CAMP to make the spreadsheet easier to interpret.

- Review Gate Maintenance and Repair Quotes
 - The AC reviewed and discussed several quotes from Gate Logic, DMV Gates, Mid Atlantic Entry MD and Sloan Security.
 - A motion was made by CM Haymon and seconded by CM Newton to invite all preferred vendors for Zoom meetings and presentations for further consideration and review. The motion passed unanimously.
- Discuss / Review Speed Bumps Quotes
 - The AC discussed possible ways to remediate tailgating and damage at the gate entrances. Quotes for removable speed bumps were reviewed for consideration. A motion was made by VC Smith and seconded by CM Craven to request the installation of speed bumps at Fox Turn on a trial basis to measure and collect data on its effectiveness. Six were in favor. CM Haymon opposed. The motion passed.

Resident Forum: 20 minutes (2 minutes per person)

Comments and/or questions were provided by several residents and President Hill.

Review of New Action Items:

CAMP:

- Submit the newest AC recommendations to HOA Board.
- Coordinate Zoom meetings and presentations with potential gate maintenance vendors.
- Post AC Meeting minutes for September 2025 for Creek HOA website.
- Send AC Meeting invite for November 19, 2025.

Chairman / Access Committee:

- Submit the newest AC recommendations to CAMP.
- Compose October 2025 AC meeting minutes.
- AC Meeting November 19, 2025.
- Attend and review Zoom meetings and presentations with potential gate maintenance vendors.

Adjournment:

A motion was made to adjourn by CM Yancy and seconded by VC Smith. Chairman Brown adjourned the AC meeting at 8:23pm.

Memorandum

To: Oak Creek Club Homeowners Association Board of Directors

From: Oak Creek Club Budget and Finance Committee

Date: November 6, 2025

Re: 2026 Budget Recommendation and Recommendation to Reinvest an Expiring CD

Suggested Motion for the Board: "I move to approve the 2026 Budget for Oak Creek Club which includes an annual assessment increase of \$26, resulting in a monthly assessment of \$254 per household, and to approve select items from the committee budget requests, allocating \$162,250 in capital expenditures from the Operating Surplus account

Summary

This memo provides two recommendations for approval to the Oak Creek Club Board of Directors: 1) the proposed 2026 Budget for Oak Creek Club with an increase in the monthly assessment and 2) reinvestment of the funds from an expiring CD.

2026 Oak Creek Club HOA Budget Committee Recommendation

The committee reviewed the income and expenses for the 2026 Oak Creek Club Budget and determined that an increase in Homeowner Assessment is required to offset the projected budget shortfall of \$368,288.

Income	2025 Budget	2026 Draft Budget	Change
Regular Assessments	\$3,212,064	\$3,578,352	\$366,288
Transfer from Surplus	\$147,924	\$0	(\$147,924)
Other Income	\$173,888	\$179,800	\$5,912
Bad Debt Allocation	(\$70,692)	(\$120,600)	(\$49,908)
Reserve Contribution	(\$710,440)	(\$745,960)	(\$35,520)
Net Income	\$2,752,744	\$2,891,592	\$138,848

2026 Budget Recommendation and Recommendation to Reinvest an Expiring CD

Expense	2025 Budget	2026 Budget	Change
Utilities	\$266,440	\$308,188	\$41,748
Landscape Maintenance	\$286,556	\$284,079	(\$2,477)
Pool Expenses	\$77,000	\$84,900	\$7,900
General Repair & Maintenance	\$198,644	\$180,530	(\$18,114)
Access Patrol Services	\$789,000	\$859,000	\$70,000
Other Operating Expenses	\$268,628	\$272,830	\$4,202
Professional Fees	\$41,775	\$72,800	\$31,025
Collection Expense	\$14,400	\$10,000	(\$4,400)
Homeowner Activities	\$201,777	\$193,640	(\$8,137)
Insurance/ Real Property Taxes	\$72,668	\$87,500	\$14,832
Management Fee	\$386,376	\$388,625	\$2,249
Administration	\$120,155	\$123,500	\$3,345
Other Expense	\$29,325	\$26,000	(\$3,325)
Total Expenses	\$2,752,744	\$2,891,592	\$138,848
Net Surplus/Deficit	\$0	\$0	\$0

The Budget & Finance Committee recommends an annual assessment increase of \$26, resulting in a monthly 2026 assessment of \$254 per household. Additionally, to address the 2026 budget shortfall, we propose the approval of select items from the committee budget requests and allocating \$162,250 in capital expenditures from the Operating Surplus account. The following table shows the Budget category, Shortfall/Capital Expenditure, and proposed funding source. For detailed information, please refer to the attached revised supporting budget documentation, proposed budget, and detailed spreadsheet.

2026 Budget Recommendation and Recommendation to Reinvest an Expiring CD

Budget Category	2026 Budget Shortfall/ Capital Expenditures	Proposed funding	Projected 2025 Year End Surplus Balance	Resulting Balance	Monthly Assessment Increase	Current Monthly Assessment	2026 Monthly Assessment	% Increase
Operating Budget	\$366,288	Assessment Increase	N/A	N/A	\$26	\$228	\$254	11.40%
Capital Expenses	\$162,250	Operating Surplus	\$873-855	\$711,605	N/A	N/A	N/A	N/A

The shortfall is caused by a combination of key factors including an overall decrease in income and an increase in expenses, which are noted below.

Income	Expenses
<ul style="list-style-type: none"> • Non-Assessment income declined \$227,400: • Bad debt allocation increase of \$49,908 • Reserve contribution increase of \$35,520 • Transfer from Operating Surplus, YoY reduction, \$147,924 	<ul style="list-style-type: none"> • Overall expenses increased \$138,848 • Utilities increased \$41,748 • Access control increased \$70,000 • Professional fees increased \$31,025

Rationale

The Operating Fund Surplus is an unrestricted pool of funds that the HOA can use to cover unexpected expenses. The auditor recommended that it be maintained at about 10 to 20% of the HOA budget. In 2024 and 2025, budget shortfalls of \$90,564 and \$147,924, respectively were covered by transfers from the Operating Fund Surplus. The Operating Fund Surplus is projected to decline 39% at Year End 2025, from \$1,424,977 to \$873,855, driven by:

- 2025 Budget Shortfall: \$147,924
- Repair & Replacement Shortfall: \$329,419
- Balance Due for Cell Gate: \$73,779

Continuing to rely on the Operating Fund Surplus to cover operating deficits is not sustainable. This approach could lead to:

- Significant depletion of the Operating Fund Surplus
- Larger annual increases in monthly assessments in future years
- Potential special assessments to fund projects or unforeseen expenses

It is more prudent to address rising expenses through incremental annual assessment increases, while reserving Operating Fund Surplus to cover capital expenditures or unforeseen expenses.

The committee has anecdotal evidence that other communities are paying significantly higher amounts for similar amenities. We would like to request the completion of a benchmarking study for monthly assessments in comparable communities including River Creek in 2026.

2026 Budget Recommendation and Recommendation to Reinvest an Expiring CD

Budget and Finance Committee Recommendation:

The Budget & Finance Committee recommends an annual assessment increase of \$26, resulting in a monthly 2026 assessment of \$254 per household. Additionally, we propose the approval of select items from the committee budget requests, allocating \$162,250 in capital expenditures from the Operating Surplus account.

Attachments:

1. **Revised Oak Creek 2026 Budget Supporting Documentation**
The PowerPoint presentation provides context for the Oak Creek budget and outlines the recommendation to increase the HOA month fee.
2. **Draft 2026 Proposed Budget**
Submitted to the residents in accordance with HOA regulations.
3. **Draft Oak Creek Budget Spreadsheet**
This one-page document provides a detailed line-item breakdown of budget activity, comparing 2025 figures with projections for 2026.

Reinvestment of CD

Budget and Finance Committee The committee recommends the reinvestment of U.S. Treasury, JP Morgan CD at 4.5% in the amount of \$75K expiring on November 15, 2025.

The recommendations listed above are presented unanimously by a quorum of HOA B&F Committee members listed below:

B&F Committee members

Marisa Reid, Chair
Will Abdul, Co-chair
Danielle Telesford
Kristen Stierwalt-Huff

Management Recommendation (if any): [Insert any recommendations provided by management.]

Action Needed: [Clearly state the action required from the Board, including deadlines and key decisions to be made.]

Memorandum

To: Oak Creek Club Homeowners Association - Residents

From: Budget & Finance Committee

Date: October 10, 2025

Re: 2026 Draft Budget Recommendations

Dear Oak Creek Club Residents,

For your review and consideration, please find attached the following important documents regarding the proposed 2026 budget for our community:

Draft 2026 Proposed Budget

Presented by the Budget & Finance Committee on October 6th, this document outlines the anticipated financial plan for the upcoming year. In accordance with HOA regulations, residents have a 30-day period to review the proposed 2026 Draft Budget recommendations and prepare any questions, concerns, or suggestions for discussion at the upcoming Board of Director's Meeting scheduled for **Wednesday, November 12, 2025, at 6:30pm.**

Draft Oak Creek Budget Spreadsheet

This one-page document provides a detailed line-item breakdown of budget activity, comparing 2025 figures with projections for 2026. It offers greater insight into the routine operational expenses that sustain our community.

Budget & Finance Committee Considerations for 2026

The proposed budget encompasses the following key areas:

- Ongoing operational services (including electricity, gate maintenance, and related essentials).
- Budget requests from the Access, Facilities, and Grounds Committees.
- Community amenities such as holiday decorations and social events.

Committee Recommendations

The Budget & Finance Committee recommends an annual assessment increase of \$26, resulting in a monthly 2026 assessment of \$254 per household. Additionally, we propose the approval of select items from the committee budget requests, allocating \$162,250 in capital expenditures from the Operating Surplus account. For detailed information, please refer to page 9 of the attached presentation.

Please note: The Committee believes it is prudent to manage rising expenses through modest annual assessment adjustments, while preserving the Operating Fund Surplus for capital projects and unexpected costs.

Next Steps

The proposed budget remains a draft pending final approval by the HOA Board. We encourage all residents to participate in the upcoming Board Meeting on November 12, 2025, to engage in

meaningful dialogue, offer feedback, and gain a deeper understanding of the financial stewardship guiding our community.

We urge you to carefully review the attached documents to stay informed about the financial outlook and priorities for Oak Creek Club HOA. Your thoughtful input is invaluable as we work together to maintain and enhance the quality of life in our community.

Warm regards,
Oak Creek Club Budget & Finance Committee

The recommendations listed above are presented unanimously by a quorum of HOA B&F Committee members listed below:

B&F Committee members

Marisa Reid, Chair

Will Abdul, Co-chair

Michael McFarlane

Danielle Telesford

Kristen Stierwalt-Huff

Oak Creek Draft 2026 Budget

	2026	2025	Change	Notes
Income				
Assessment Income	\$3,578,352	\$3,212,064	\$366,288	The proposed 2026 monthly assessment is \$254. Without this increase, the budget would face a deficit of \$366,288. For comparison, the current 2025 monthly assessment is \$228.
Assessment Allocation	(\$745,960)	(\$710,440)	(\$35,520)	Contribution per Reserve Study updated in 2023, Page A9.
Capital Contributions	\$14,500	\$12,500	\$2,000	Estimated resale contributions are based on 29 anticipated resales at \$500 each, using the historical average as a basis. This line item is subject to variation depending on actual resale activity.
Bad Debt Adjustment	(\$120,600)	(\$70,692)	(\$49,908)	Increase in delinquent homeowner assessment. This is based on the current bad debt allowance.
Penalties/Interest Income/Other Income	\$165,300	\$161,388	\$3,912	Annual interest income on the association's total investments of \$3,588,142.98; Late Payment Charges @ 10% per delinquent homeowner assessment.
Transfer from Operating Fund	\$0	\$147,924	(\$147,924)	Proposed/recommended transfers from operating reserves/fund to cover potential budget deficits.
Total Net Income	\$2,891,592	\$2,752,744	\$138,848	
Fixed Expenses				
Utilities	\$308,188	\$266,440	\$41,748	Street Lights / Gates / Swim and Tennis Center & Pool Operations / Tennis Court / Access Systems / Security Gate House/ Monument lights/ Landscape Lights / Pond Water Features / Power for the mailbox directory.
Access Control	\$859,000	\$789,000	\$70,000	Access control services are provided under a base contract of \$712,860 annually. Fox Turn includes an additional 12 hours of coverage Monday through Friday and on Saturdays. Costs increase during holidays and when extra coverage is required for peak hours, gate malfunctions, or community events. The recommended increase is based on year-to-date expenditures through July and historical trends. Additionally, there is a separate annual contract for Cellgate monitoring services totaling \$38,428.68.
Golf Assessment	\$211,320	\$211,320	\$0	Invited Clubs may exercise its right under the Memorandum of Understanding (MOU) to increase the golf assessment (Social Dues). No notice of any increase has been provided at this time.
Management Fees/Contract	\$388,625	\$386,376	\$2,249	CAMP Management Services Contract and Site Personnel.
Landscape Maintenance	\$284,079	\$286,556	(\$2,477)	Landscaping Contract, General Tree replacement/work, Snow removal services.
Pool Expense	\$84,900	\$77,000	\$7,900	\$62,900 annual Pool Management Contract/Season. Also, includes \$7,000 to open pool on Mondays.
Insurance	\$72,500	\$72,668	(\$168)	Insurance for the Association. Renewal pending and total premiums subject to change. Management awaiting final premium amounts.
Other S&T Operating	\$76,510	\$57,308	\$19,202	Office phones, pool phone, internet, security phones, gate phones, internet for 6 gates monthly. Taxes; contracted third party services.
Total Fixed Expense	\$2,285,122	\$2,146,668	\$138,454	
Variable Expenses				
Repairs	\$180,530	\$198,644	(\$18,114)	Common area repairs, security guard house, fencing repairs or removals split rail, trash removal services, supplies, and various other common area concerns and services.
Homeowner Activities/Holiday Decoration	\$193,640	\$201,777	(\$8,137)	Oak Creek Day, Holiday party, and other community events. Homestead Gardens Nursery/Lighting for 6 community entrances/set up, take down & storage. Website & Communication.
General Admin	\$149,500	\$149,480	\$20	GRS for office computers, equipment, televisions, software and other IT services; copier lease and other network equipment licensing and security, telephone and fax machine, Pitney Bowes and more.
Professional Fees	\$82,800	\$56,175	\$26,625	Contracted third party services, includes Reserve Study and Increased Legal fees.
Total Variable Expenses	\$606,470	\$606,076	\$394	
Total Expenses	\$2,891,592	\$2,752,744	\$138,848	
Total Net Income	\$2,891,592	\$2,752,744	\$138,848	
Surplus / (Deficit)	\$0	\$0	\$0	Proposed assessment increase from \$228 to \$254, eliminated a deficit of \$366,288.



Oak Creek Club 2026 Revised Budget Support

NOVEMBER 6, 2025



2026 Budget Summary

Income	2025 Budget	2026 Draft Budget	Change
Regular Assessments	\$3,212,064	\$3,578,352	\$366,288
Transfer from Surplus	\$147,924	\$0	(\$147,924)
Other Income	\$173,888	\$179,800	\$5,912
Bad Debt Allocation	(\$70,692)	(\$120,600)	(\$49,908)
Reserve Contribution	(\$710,440)	(\$745,960)	(\$35,520)
Net Income	\$2,752,744	\$2,891,592	\$138,848
Expense	2025 Budget	2026 Budget	Change
Utilities	\$266,440	\$308,188	\$41,748
Landscape Maintenance	\$286,556	\$284,079	(\$2,477)
Pool Expenses	\$77,000	\$84,900	\$7,900
General Repair & Maintenance	\$198,644	\$180,530	(\$18,114)
Access Patrol Services	\$789,000	\$859,000	\$70,000
Other Operating Expenses	\$268,628	\$272,830	\$4,202
Professional Fees	\$41,775	\$72,800	\$31,025
Collection Expense	\$14,400	\$10,000	(\$4,400)
Homeowner Activities	\$201,777	\$193,640	(\$8,137)
Insurance/ Real Property Taxes	\$72,668	\$87,500	\$14,832
Management Fee	\$386,376	\$388,625	\$2,249
Administration	\$120,155	\$123,500	\$3,345
Other Expense	\$29,325	\$26,000	(\$3,325)
Total Expenses	\$2,752,744	\$2,891,592	\$138,848
Net Surplus/Deficit	\$0	\$0	\$0

Budget Highlights

To offset the projected budget shortfall of \$368,288 an increase in Homeowner Assessment is required.

Key Factors

Income

Non-Assessment income declined \$227,400:

- Bad debt allocation increase of \$49,908
- Reserve contribution increase of \$35,520
- Transfer from Operating Surplus, YoY reduction, \$147,924

Expenses

Overall expenses increased \$138,848

- Utilities increased \$41,748
- Access control increased \$70,000
- Professional fees increased \$31,025

Note

Operating budget includes new committee requests totaling \$21,000 that requires Board approval. Also includes \$120,00 for Social Committee.

2026 New Budget Requests by Committee

Committee Requests Not Recommended for Approval					
Committee	Description	Capital Expense	Operating Expense	Type of Activity	Comments
Access	Magnets for Bifold Gates	\$41,000		Enhancement	Given current priorities to replace failing equipment and improve reliability, this upgrade can be deferred to a future phase.
Access	Fox Turn Guardhouse	\$200,000		Major	Further consideration should follow completion of a comprehensive cost-benefit analysis.
Grounds	Mailbox	\$800		Enhancement	A comprehensive assessment of all cluster mailboxes within the community should be completed prior to consideration for approval.
Total Not Recommended for Approval		\$241,800			
Committee Requests Recommended for Approval					
Access	Maintenance Agreement		\$14,000	Major	A maintenance agreement provides preventative service, timely repairs resulting in more reliable gate operations.
Access	Replace broken & failing gate equipment	\$140,000		Major	Replacement of failing gate equipment is critical to reliable access control and community safety. It is necessary to determine whether this expense may be allocated to R&R, in whole or part.
Facilities	Cabanas	\$12,000		Investment	Adding cabanas will create a resort-style pool experience while generating new rental revenue. This smart investment enhances Oak Creek's appeal and delivers lasting value to the community. Approval should be subject to receipt and review of cost benefit analysis and implementation plan.
Facilities	Funding needed to support full-week pool opening		\$7,000	Enhancement	Opening the pool seven days a week delivers full value to homeowners and fairness for all residents. This enhancement supports resident satisfaction, community equity, and property value..
Grounds	Yard of the month	\$250		Enhancement	This program celebrates homeowners who take extra pride in their properties, inspiring others to do the same and bolster community spirit.
Grounds	Sangerville Circle	\$10,000		Major	Based on the safety concerns expressed we recommend full consideration subject to receipt and review of the implementation plan.
Total Recommended for approval		\$162,250	\$21,000		

B&F Committee Recommendations to Balance the Budget and Fund Capital Needs

Budget Category	2026 Budget Shortfall/ Capital Expenditures	Proposed funding	Projected 2025 Year End Surplus Balance	Resulting Balance	Monthly Assessment Increase	Current Monthly Assessment	2026 Monthly Assessment	% Increase
Operating Budget	\$366,288	Assessment Increase	N/A	N/A	\$26	\$228	\$254	11.40%
Capital Expenses	\$162,250	Operating Surplus	\$873-855	\$711,605	N/A	N/A	N/A	N/A

Rationale

- In 2024 and 2025, budget shortfalls of \$90,564 and \$147,924, respectively were covered by transfers from the Operating Fund Surplus.
- The Operating Fund Surplus is projected to decline 39% at Year End 2025, from \$1,424,977 to \$873,855, driven by:
 - 2025 Budget Shortfall: \$147,924
 - Repair & Replacement Shortfall: \$329,419
 - Balance Due for Cell Gate: \$73,779

Key Concerns:

Continued reliance on the Operating Fund Surplus to cover operating deficits is not sustainable. This approach could lead to:

- Significant depletion of the Operating Fund Surplus
- Larger annual increases in monthly assessments in future years
- Potential special assessments to fund projects or unforeseen expenses

Conclusion:

It is more prudent to address rising expenses through incremental annual assessment increases, while reserving Operating Fund Surplus to cover capital expenditures or unforeseen expenses.

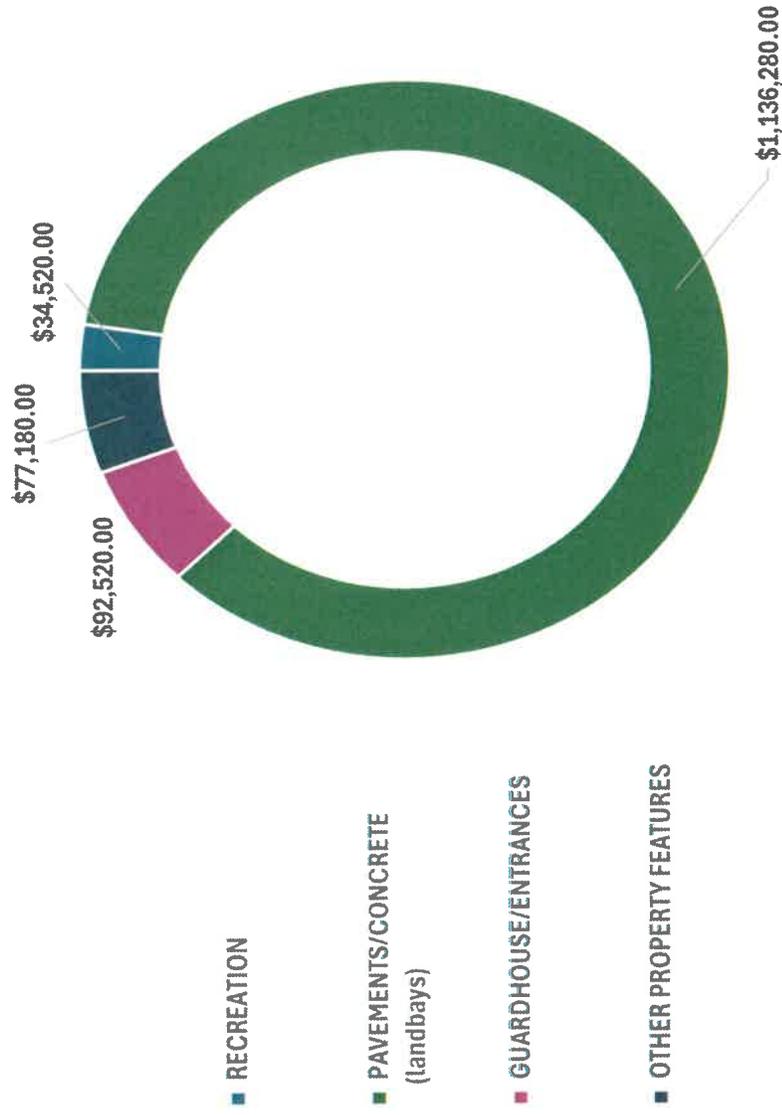
2026 Repair & Replacements Reserves(R&R) Expenditures

Refer to the

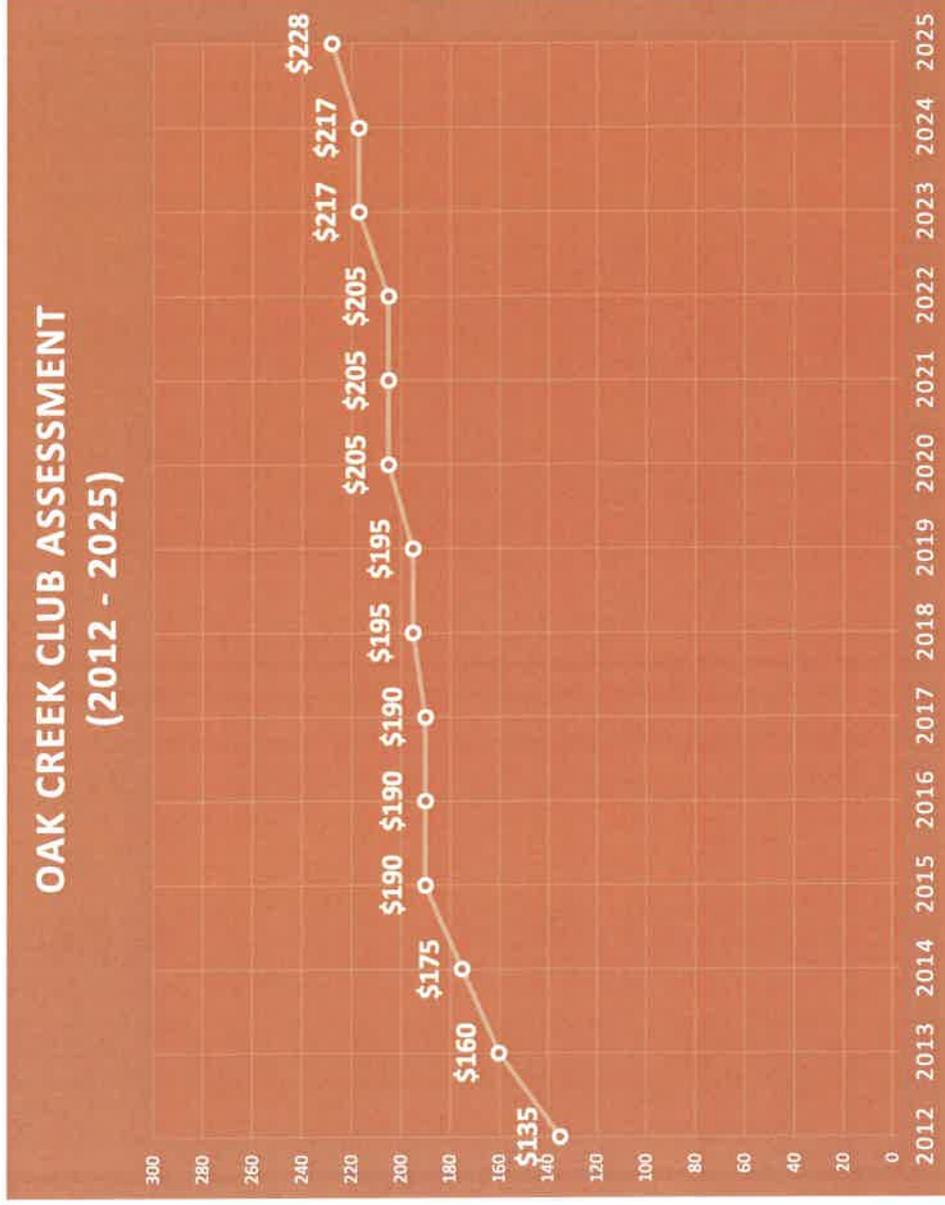
Oak Creek Club, Level I Full Reserve Study, dated June 7, 2023 (Appendix A)

Summary

2026 Total R&R Budget = \$1,340,500



Oak Creek Club HOA Assessment History



Oak Creek Club Homeowners Association
Budget & Finance Meeting Minutes
Monday, September 8, 2025 @ 7:00 PM
Virtual

Committee Members Present:

Marisa Reid – Chair
Will Abdul – Co-Chair
Michael McFarlane
Kristen Stierwalt-Huff
Danielle Telesford

Committee Members Absent:

None

Others Present:

Jessica Hill, Board President (not in an official board capacity; attending as a resident)
Suzann King, Board Secretary (not in an official board capacity; attending as a resident)
(3) residents

Call to Order:

The working session was called to order at 7:08 by Marisa and she confirmed quorum.

Establish Minute Taker:

Marisa called meeting to order and acknowledged Danielle as the minute taker.

August Meeting Minutes:

1. No August Meeting Minutes (working session)
2. Budget working session notes to be reviewed

New Business:

1. The committee ratified by unanimous vote an amendment to the prior board memo to correct the cash on hand balance as of December 31, 2024.
 - a. Unanimous vote was performed via email. We noted that the cash on hand balance should have been \$2,687,530 as of December 31, which was incorrect.

The balance should have been \$2,622,930. So, we amended the memo to the board to include the correct balance from the audit report.

- i. Original (incorrect) figure: \$2,687,530.00
- ii. Corrected amount: \$2,622,930.00
- b. The correction is based on the audit report. All changes and corrections were communicated to allow board deliberation with accurate figures.
- c. It was noted that in the auditor's notes she recommended to reducing the balance in the operating surplus. She recommended a notice should go out to the community for tax purposes.

2. Review of the status of the 2026 Budget Timeline

- ⇒ Sept 8 – B&F Committee Meeting
- ⇒ Sept 15 – B&F Committee working session
- ⇒ Sept 22 – B&F Committee working session
- ⇒ Sept 29 – Get the budget draft to Femi for his final review.
- ⇒ October 3 – Femi to provide the Board Members the budget draft.
- ⇒ October 6 – Standard B&F Committee Meeting (DRAFT presentation to the Community)
- ⇒ October 14 – Annual Board Meeting – DRAFT discussed and mailed to the community.
- ⇒ October 15 - Communication to the Board to share the DRAFT budget with the community by consent agenda since it is a DRAFT – 30-day notice for the meeting on the Nov 12 (might change)
- ⇒ Nov 12 - Board final review and approval (might change)
- ⇒ Nov 18 – Board Meeting

3. Status of the 2026 Budget Worksheet

- a. Budget & Finance committee is waiting on Femi to provide the draft budget worksheet to begin collaborative revision.

4. Review June/July 2025 financials (52 mins mark)

- a. July's financials don't accurately reflect our current position. We have \$160,000 without explanation in the accounts payable.
 - i. Femi noted this is from unresolved invoices, delayed transfers between operating and reserves, and possibly amortized expenses.

5. Status Report-out B&F teamwork projects

- a. Delinquency process & procedures (Danielle/Michael)
- b. B&F committee process & procedures (Marissa/Kristen)

Resident Forum:

1. Resident #1: He acknowledged the scope of the timeline and expressed appreciation to the team for their work.
2. Resident #2: She asked about the delay in gate repairs. Why is there a delay for addressing the gate repairs.
 - a. (Femi's response): There are several reasons for the delay, including waiting for quotes from multiple companies.
3. Resident #3: She noted that various factors contributed to certain items not being included in the previous year's budget and requested that attention be given to this issue during the current year.
4. Resident #4: She questioned the previously discussed \$160,000 and \$64,000 amounts.
 - a. Michael pointed out that the \$160,000 in the operating account is unusually high, as it is typically under \$50,000.
 - b. Femi added that the variance is inaccurate due to an incorrect budget spread.
5. Resident #4: He is currently conducting a cost/benefit analysis for access committee budget request and awaiting additional items from CAMP.

Adjournment:

The meeting was adjourned at 8:31 p.m. by Marissa.

****A working session is scheduled for September 15th, 2025. ****

Oak Creek Club Homeowners Association
Budget & Finance Meeting Minutes
Monday, September 15, 2025 @ 7:00 PM
Virtual

Committee Members Present:

Marisa Reid – Chair
Michael McFarlane
Kristen Stierwalt-Huff
Danielle Telesford

Committee Members Absent:

Will Abul

Others Present:

Suzann King, Board Secretary (not in an official board capacity; attending as a resident)
(0) residents

Call to Order:

The working session was called to order at 7:10 by Marisa.

Summary for Budget & Finance Working Session:

The Budget and Finance Committee convened on September 15, 2025, with Marissa calling the meeting to order at 7:10 p. The Committee confirmed that formal meetings shall be documented with full minutes, whereas working sessions will be recorded in a summary-notes format, accompanied by a dedicated section for action items and outstanding questions. The focus was reviewing Femi's email responses on the July 2025 financials and his draft 2026 budget worksheet.

A significant portion of discussion centered on the \$279,418 interfund balance, explained as reserve funds owing operating funds. Members emphasized the need for full validation by the accountant and Morgan Stanley, and for written records to prevent future oversight. The committee also began a line-by-line review of the 2026 draft budget. Philosophically, members agreed that their role was not to force a 0% increase but to provide transparent options, distinguishing mandatory from discretionary spending. Options will range from "bare bones" to "full service" budgets for Board decision-making.

Key budget items were examined, including utilities (with projected rate hikes higher than originally assumed), landscaping and snow removal contracts, pool contracts still under RFP,

security and patrol costs, administrative reclassifications, insurance increases, and high communications spending. Staffing was budgeted for three positions, pending board approval for a fourth. Early draft numbers reflected a \$328,243 deficit, which would translate into a \$23/month per home increase if addressed solely through dues. The group emphasized scenario planning, accurate forecasting, and use of a shared spreadsheet to track revisions.

The meeting closed with confirmation of follow-ups, including preparing deficit scenarios, clarifying pending contracts and committee requests, and finalizing numbers before the draft goes to the Board on October 3 and the community on October 6. The next working session is set for September 22, 2025, to refine line-by-line entries with confirmed data.

The meeting was formally adjourned at 9:31 p.m.

I. Questions to Address

- How did the \$279k interfund imbalance develop, and what are the risks to liquidity and budget execution?
- What are the exact utility rate increases (Pepco, BG&E) to be used in the budget?
- Should discretionary categories (e.g., social activities, communications, pool operations) be reduced, maintained, or expanded?
- How many onsite staff should be budgeted—three or four—and when will the Board decide?
- What is the best approach for presenting deficit scenarios to the Board and community (no increase vs. moderate vs. full service)?
- Should community mailings and communications spending remain at current levels given digital options?

II. Action Items

- Femi to consult accountant and Morgan Stanley on the interfund transfer and provide written documentation.
- Committee to verify utility rate increases and adjust line items.
- Femi to clarify landscaping, snow, and pool contract amounts with relevant committees.
- Femi to break down the \$23k+ communications budget and reclassify non-communications items.
- Committee to confirm staffing assumptions align with Board-approved positions.
- Femi & Marissa to manage spreadsheet updates, ensure version control, and add columns for pending requests and scenario modeling.
- Committee to prepare three deficit scenarios (no increase, minimal increase, status quo/full service) for Board review.
- Committee to finalize confirmed contract values, legal/collections line items, and committee requests before September 29.

- Marissa to circulate reminders, update invites, and confirm Ms. King's input on transfer issues.
- Committee to prepare draft for Board (Oct. 3) and community presentation (Oct. 6).

Adjournment:

The meeting was adjourned at 9:31 p.m. by Marissa.

⇒ A working session is scheduled for September 22, 2025, at 7pm.

Topic Of Memo (Same as Table of Contents)

Memorandum

To: Oak Creek Club Homeowners Association Board of Directors

From: Facilities Committee

Date: 11/4/2025

Re: **Request Board Approval of Committee recommendations:**

Suggested Motion:

1. "I move to approve the **Pool Furniture Storage/Wrapping** in the annual amount of \$3,198.75 for Shrink wrapping all the current pool furniture in place to be expensed from **Current 2025 Facilities Committee Budget**"
2. I move to approve Purchase of the additional Pool furniture from Hadsell Sun & Shade to complete the Pool furniture purchase.
3. I move to approve the Little Library Donation for at least a period of 6 month to 1 year.

Discussion: Attachments: [List all relevant documents, reports, or supporting materials] (SEE ATTACHMENTS)

1 – Shrink Wrapping Attachment

Topic Of Memo (Same as Table of Contents)



Invoice
Garden State Shrink Wrapping
732-589-7733 Office
Gardenstateshrinkwrap@gmail.com

Bill To:
Oak Creek Club Homeowners Association
14505 Mary Bowie Parkway
Upper Marlboro, MD 20774

Invoice#: 1582
Invoice Date: Oct 26, 2025
Payment Due: Upon Receipt
Amount Due: \$3,198.75

Job Date	Description	Qty	Each	Amount
Oct 26, 2025	Shrink Wrap	1	\$3,000.00	\$3,000.00

We will shrink wrap and protect the furniture from rain, snow, ice, mold, and mildew. We will also ventilate the furniture so there is constant air flow throughout the season.

• **Materials used and durability details**

We use a 9 mil 12 x 149 feet long Shrink Wrap film that is UV protected and prevents rain, snow, ice, mold, and mildew. The durability can last up to 3-5 years.

• **Any experience working with HOA communities or similar outdoor furniture**

Yes, we have almost a decade of experience with HOA communities and similar outdoor furniture. We are a vendor of Cushman & Wakefield, Battleground Country Club, a few 4 Seasons & Regencies. We will provide some photos in the email.

We also apply a 1 year guarantee to all of our shrink wrap piles.

Subtotal	\$3,000.00
6.625% Tax	\$198.75
Total	\$3,198.75

Thank you for your Business!

Topic Of Memo (Same as Table of Contents)

2. Completion of the Pool Furniture to include seven (7) of the free-standing umbrellas, and the base/mini table option. Additionally, request to secure fabric coverings for two sets of patio lawn chairs



Summary:

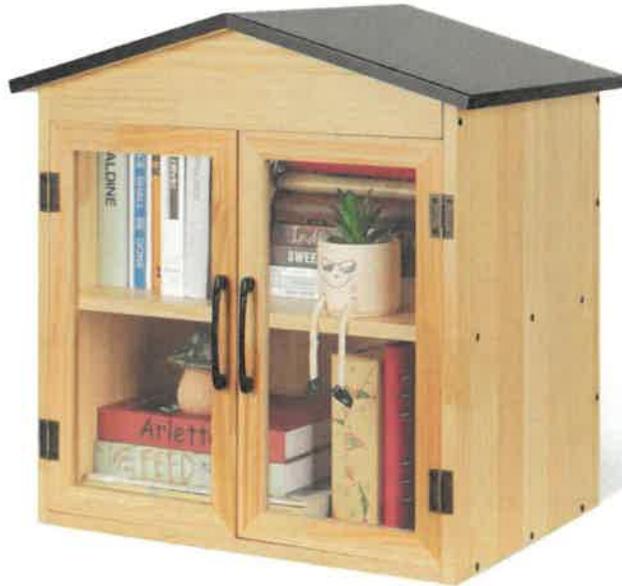
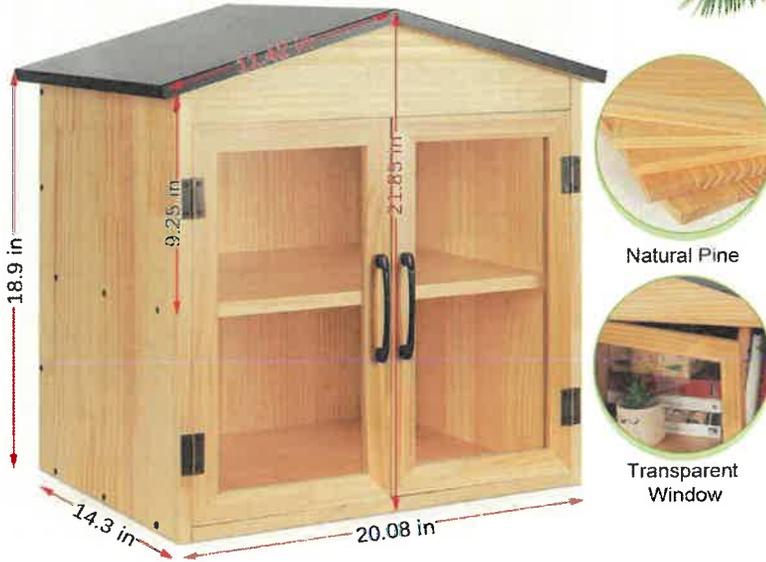
1. **The current Pool furniture needs secure wrapping and storage in order to be preserved for the upcoming Fall/Winter Season. Due to the cost of Storage and moving to and from storage unit, the committees original request for initial storage in a rental unit was not feasible. We since then requested and received a Shrink Wrap quote from Garden State Shrink Wrapping which would be most cost effective.**
2. **In order to finish out and have enough matching furniture to accommodate the residents current and for the future pool season, we are in need of (7) more lounge chairs (blue) with matching Umbrellas (grey) with base to support the umbrella free standing. This will complete the matching seating accommodations for pool patrons on the pool deck.**
3. **Resident Volunteers are dedicated to the Little Library donation, maintenance and supply of the books that will be reviewed for appropriate reading material.**

Topic Of Memo (Same as Table of Contents)

Product Dimensions

Pay attention to the product size

It is recommended to place large books horizontally and small books vertically.



Topic Of Memo (Same as Table of Contents)



Committee Recommendation (if any):

1. The Committee would like to recommend that the board would move forward with a vote to secure Garden State Shrink Wrapping Company to secure our current pool future at the site soonest to ensure the furniture is protected before the Winter season arrives.
2. The Committee would like to recommend that the board move forward with Hadsell Sun & Shade to purchase remaining pool furniture items reference above to complete the pool furniture using the remaining funds from the committee's 2025 budget.

Topic Of Memo (Same as Table of Contents)

-
-
- 3. The Committee would like to recommend the board move forward with The Little Library post to be place in front of the Tennis and Swim facility (to the left of the building).**

Management Recommendation (if any): [Insert any recommendations provided by management.]

Action Needed: The committee Request the Board VOTE on 11/12/2025 Board Meeting

TAB
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VIII. Old Business

Additional Winterization Proposals by Premier Pool Management, Inc.

Memorandum

To: Oak Creek Club Homeowners Association Board of Directors

From: Mr. Femi Aje, PCAM®, On-Site General Manager Community Association Management Professionals (CAMP)

Date: Friday, November 7, 2025

Re: Additional Winterization Proposals by Premier Pool Management Inc.

Summary: On Thursday August 21, 2025, I received an email from Premier Pool Management, Inc. to schedule winterization and to also consider additional winterization items for the pool. **Pricing provided by Premier Pool and email exchanges with their representatives were previously provided. On September 5, 2025, we requested a second opinion from Continental Pools regarding the proposed items by Premier Pools Management, Inc. and they stated the following:**

Regarding the winterization list you received from your current pool company:

****Items 1-4:**** These are essential procedures for proper facility winterization. As a side note, these services are typically included in our seasonal management contracts and are not charged separately.

****Items 5 and 6:**** These can be considered optional. Continuous treatment of pool water helps preserve surfaces and extend the life of a whitecoat. Additionally, winter pump storage and service can help prevent potential motor problems in the spring, potentially saving significant costs if pool motors need replacement. While beneficial as precautionary measures, these are not consistently performed at every site and are optional.

****Item 7:**** This should be addressed on an as-needed basis. My question is whether the 10 anchors and 2 straps mentioned have been identified for replacement at this time, or if this is an "expected" number of items.

On September 18, 2025, management provided the Board with the following information/update:

1. **Standard Winterization of the Pool** - Management met with Premier Pool Management, Inc. on Tuesday 9-16-25 to discuss winterization services, any outstanding bills and general performance matters. We also invited members of the Facilities Committee to attend if available. We discussed the end of the pool season inspection, requested maintenance needs, and performance expectations for next year. As per this discussion, management was also provided with estimates and information as follows:

- Estimate# 13942 for End of 2025 Pool Season Inspection as of 8-28-25 (Totals \$22,480)
- Estimate# 13943 Wade Pool as of 8-28-25 (\$2,800)
- Winterization Additional Services dated 8-18-25 (\$6,130)
- There are probably a few other minor items that shouldn't cost much like extra hooks for the cover, etc.. Further discussion on this later but to see the estimates, click [HERE](#).
- A breakdown is provided below and was included on the 2026 Budget Spreadsheet.

1	Item	Estimate# 13942 for End of 2025 Pool Season Inspection as of 8-28-25	Reserves or Operating
2			
3	F101	\$ 4,150.00	Replacement
4	Service W	\$ 400.00	Replacement
5	C102	\$ 1,625.00	Replacement
6	S131	\$ 6,875.00	Repairs - Operating
7	S100	\$ 6,525.00	Replacement
8	S107	\$ 1,450.00	Replacement
9	S106	\$ 1,095.00	Repairs - Operating
10	S103	\$ 360.00	Replacement
11			
12	Estimated Total Operating	\$ 7,970.00	
13	Estimated Total Replacement	\$ 14,510.00	
14	Total	\$ 22,480.00	
15			
16			
17	Item	Estimate# 13943 Wade Pool as of 8-28-25	Reserves or Operating
18			
19	S100	\$ 2,175.00	Replacement
20	S133	\$ 375.00	Replacement
21	S127	\$ 250.00	Replacement
22			
23	Total	\$ 2,800.00	
24			
25	Item	Winterization Additional Services dated 8-18-25	Reserves or Operating
26			
27	Winterization	\$ 1,380.00	maintenance
28	Winterization	\$ 575.00	maintenance
29	Winterization	\$ 1,100.00	maintenance
30	Winterization	\$ 725.00	maintenance
31	Winterization	\$ 575.00	maintenance
32	Winterization	\$ 1,200.00	maintenance
33	Winterization	\$ 575.00	replacement/repairs or maintenance
34			
35	Total	\$ 5,555.00	
36			

Management Recommendation: Management has no recommendations currently.

Action Needed: Board/Management/Committee to review and take proper action

Pool Furniture

Memorandum

To: Oak Creek Club Homeowners Association Board of Directors

From: Tashawn Andrews, On-Site Assistant General Manager, Community Association Management Professionals (CAMP)

Date: Friday, November 7, 2025

Re: Additional Pool Furniture

Suggested Motion: *"I move to approve the purchase of additional pool furniture from Hadsell Sun & Shade in the total amount of \$14,960.09 to be expensed from Pool Furniture Repair/ Replacement Reserves."*

Attachments: [Vendor proposals and supporting materials] (SEE ATTACHMENTS)

Summary: In order to complete the pool deck setup and ensure there is sufficient matching furniture to accommodate current and future resident use, it has been determined that the community requires seven (7) additional tables with grey umbrellas with free-standing bases and coordinating lounge cushions.

This purchase will complete the uniform furniture arrangement on the pool deck, providing consistent and adequate seating accommodation for pool patrons throughout the upcoming pool season.

- \$5465.00 for Custom Replacement Cushions
- \$9495.09 for Tables and Umbrellas

Committee Recommendation: The Facilities Committee recommends that the Board approve the purchase of the additional pool furniture from Hadsell Sun & Shade to complete the pool furniture set.

Management Recommendation: Management concurs with the Committee's recommendation and further recommends that the Board approve the purchase from Hadsell Sun & Shade totaling \$14,960.09 to complete the pool furniture purchase.

Action Needed: Board review and determination.

PROPOSAL

OCC102025



OAK CREEK CLUB

Femi Aje

43352 Burke Dale St • South Riding, VA 20152 • 703.327.3844 (o) • 703.327.3649 (f) • hssaccounting@verizon.net • www.hadsellsunshade.com

DESCRIPTION	STYLE	SIZE	FRAME/COLOR	FABRIC	UNIT \$	#	EXT \$
Shade Umbrella	Market	9'	Carbon	Titanium	\$ 548.00	7	\$ 3,836.00
Tea Table/base combo	slatted	100 lb	Titanium Gray	n/a	\$ 596.00	7	\$ 4,172.00
Product Total							\$ 8,008.00
Freight EST							\$ 1,487.09
TOTAL							\$ 9,495.09

Please complete delivery address, contact information, sign form and return to HSS via email or fax. This signed proposal will serve as a confirmed ORDER. HSS will issue an invoice consistent with the terms of this sale. All sales are final and can not be cancelled, returned or refunded. A 75% deposit of the "TOTAL" is due prior to HSS placing any of the approved line item product order(s) above. All orders will be drop shipped directly to the customer unless specified otherwise. It is further understood that product and freight charges are based on the day this estimate is sent to OWNER and regardless of signature approval date are subject to additional material sur-charges based on actual production dates and shipment dates. These potential additional charges are in consideration of the continued volatility of both the supply chain material cost and the general unpredictability of the cost structure of the shipping industry and their application of sur-charges to HSS at time of shipments. The invoice balance of the order is due after product delivery. Check or Money Order ONLY will be accepted and should be made payable to Hadsell Sun & Shade, LLC. Additional charges, if any, will be applied on final invoice. In addition, transfer, handling and/or labor charges may be applied if customer requests receipt services not contemplated in this proposal or customer site conditions requires services beyond the scope of the original proposal. HADSELLSUN & SHADE, LLC

I agree to order specifications above, quantities, pricing, terms & conditions above:

_____ Date _____

Purchaser's Signature / Printed Name / Title

Doug Hadsell
 Doug Hadsell, Resident
 HADSELLSUN & SHADE, LLC

Delivery Address

Lock Box/Gate Code

Phone #(s)

PROPOSAL

OCC102125C



OAK CREEK CLUB

Femi Aje

43352 Burke Dale St • South Riding, VA, 20152 • 703.327.3344 (o) • 703.327.3649 (f) • hssaccounting@verizon.net • www.hadsellsunshade.com

DESCRIPTION	STYLE	SIZE	FRAME/COLOR	FABRIC	UNIT \$	#	EXT \$
Custom Replacement Cushions	to fit units	L Shape 6' x 9'	n/a	BLUE/TBD	\$2,490.00	2	\$ 4,980.00
Product Total							\$ 4,980.00
Freight EST							\$ 485.00
TOTAL							\$ 5,465.00

Please complete delivery address, contact information, sign form and return to HSS via email or fax. This signed proposal will serve as a confirmed ORDER. HSS will issue an invoice consistent with the terms of this sale. All sales are final and can not be cancelled, returned or refunded. A 75% deposit of the "TOTAL" is due prior to HSS placing any of the approved line item product order(s) above. All orders will be drop shipped directly to the customer unless specified otherwise. It is further understood that product and freight charges are based on the day this estimate is sent to OWNER and regardless of signature approval date are subject to additional material sur-charges based on actual production dates and shipment dates. These potential additional charges are in consideration of the continued volatility of both the supply chain material cost and the general unpredictability of the cost structure of the shipping industry and their application of sur-charges to HSS at time of shipments. The invoice balance of the order is due after product delivery. Check or Money Order ONLY will be accepted and should be made payable to Hadsell Sun & Shade, LLC. Additional charges, if any, will be applied on final invoice. In addition, transfer, handling and/or labor charges may be applied if customer requests receipt services not contemplated in this proposal or customer site conditions requires services beyond the scope of the original proposal.

I agree to order specifications above, quantities, pricing, terms & conditions above:

Date _____

Purchaser's Signature / Printed Name / Title


 Doug Hadsell, President
 HADSELL SUN & SHADE, LLC

Delivery Address

Lock Box/Gate Code

Phone #(s)

Little Library Donation

Memorandum

To: Oak Creek Club Homeowners Association Board of Directors

From: Tashawn Andrews, On-Site Assistant General Manager, Community Association Management Professionals (CAMP)

Date: Friday, November 7, 2025

Re: Little Library

Suggested Motion: *"I move to approve the installation of the Little Library Post in front of the Tennis and Swim Facility, with resident volunteers responsible for the donation, maintenance, and review of books for appropriate reading material."*

Attachments: [Vendor proposals and supporting materials] (SEE ATTACHMENTS)

Summary: Resident volunteers have expressed a commitment to the donation, maintenance, and ongoing supply of books for a proposed "Little Library" to be installed within the Oak Creek community. All books placed in the Little Library will be reviewed for appropriate reading material to ensure suitability for all residents.

Committee Recommendation: The Facilities Committee recommends that the Board approve the installation of the Little Library post to be located in front of the Tennis and Swim Facility (to the left of the building).

Management Recommendation: Management concurs with the Committee's recommendation and supports the installation of the Little Library Post at the proposed location.

Action Needed: Board review and determination.

From: [shani.haden](#)
To: [Femi Aje](#); [TaShawn Andrews](#); [OC Jessica Hill](#); [Cheryl Barnes](#); [Vonda Williams](#); [Martazsh Janell](#); [Denise Milligan](#)
Subject: Re: Document shared with you: "OC Little Free Library"
Date: Friday, August 8, 2025 10:55:21 AM

Thank you for following up Femi.

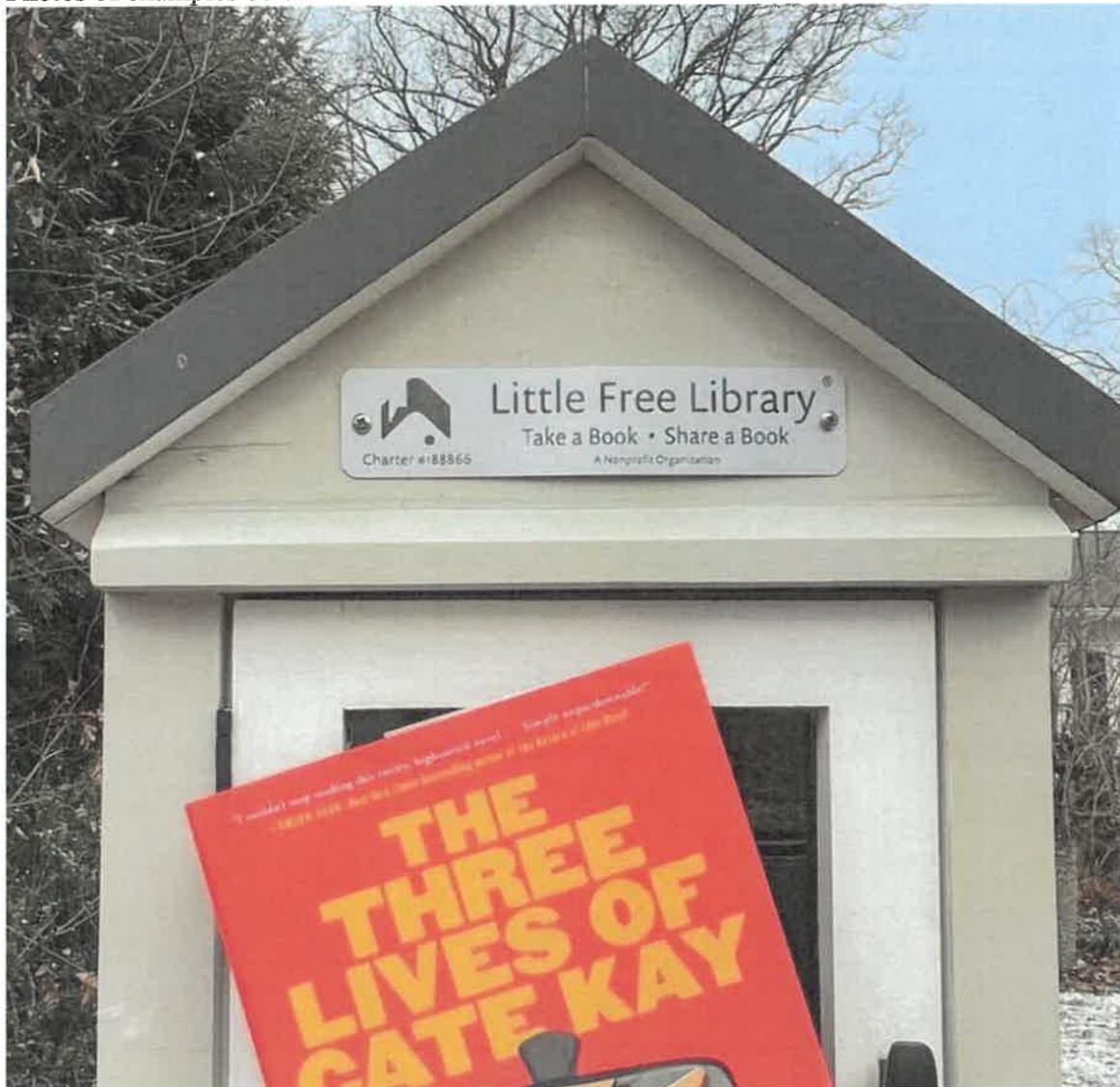
Please see the attachment.

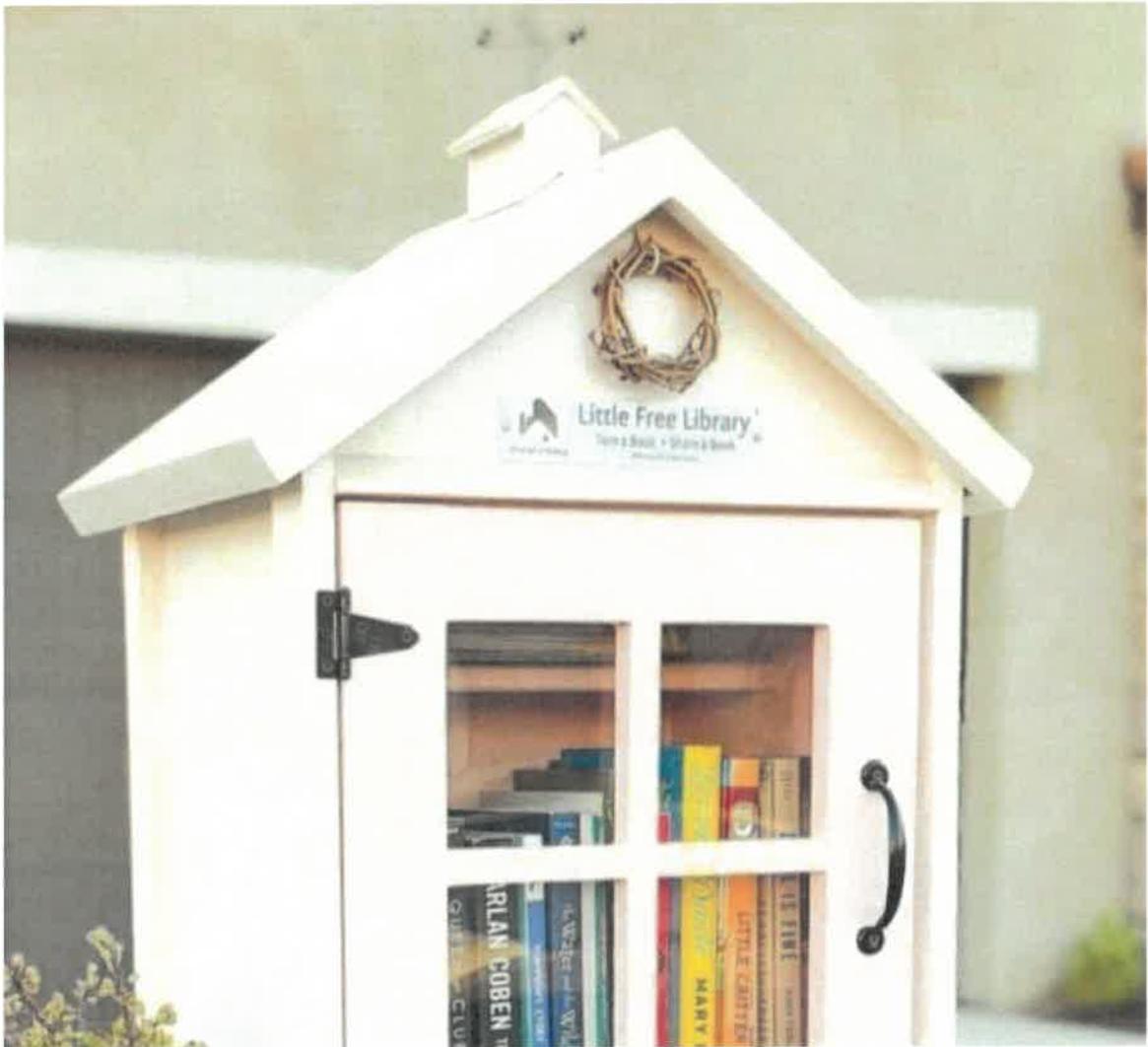
The Little Library donation by the Oak Creek Book Club is to promote literacy and community in Oak Creek. This Little Library donation of books would also be managed by the donors.

The installation of the donation can be placed outside of the Swim Tennis Building or a different location of the Board preference.

One of the donors Stacey Baugh is available to speak at the Board meeting. Please see the attachment from her.

Photos of examples below









Little Free Library®

Take a Book • Share a Book

A Nonprofit Organization

Charter #145738



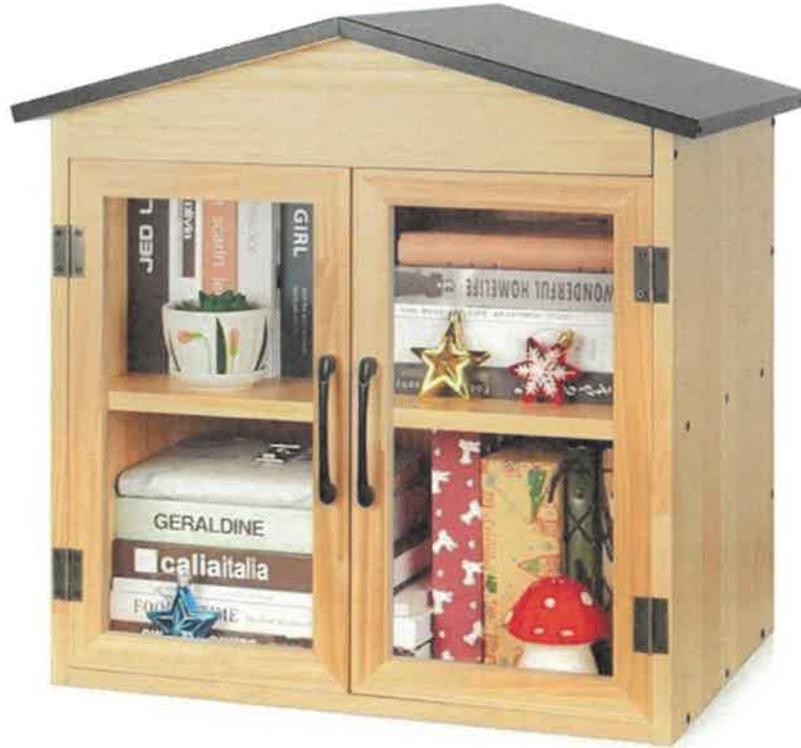
From Stacey Baugh

Long time Oak Creek Residents Stacey Baugh & Danielle Buchanan are proposing the creation of a Little Free Library for the OC community. Both are members of an OC book club which has been meeting since November 2012. The Little Free Library would be installed near the HOA building so that it is accessible without

entering the building. The library would contain books for different age groups, including both children's and adult books. The concept of the library is that anyone can both take books for their own use and donate books to the library. The hope is that any books provided would not be resold.

Both residents are volunteering to donate the library and maintain stewardship of the contents. There would be no cost to the HOA for the initial installation or maintenance of the library. There is already an available contractor to conduct the installation and they have several books available to fill the library box initially. If approved, they would work to publicize the library to the community and solicit donations to ensure that the library would be both utilized by the community and stocked with a variety of books.

Proposed Library Concept



On Wednesday, August 6, 2025, 2:59 PM, Femi Aje <faje@oakcreekclub.com> wrote:

Hello Shani,

Just making sure we don't lose sight of this. Do you plan to mention this at the next board meeting on 8-14-25? We will need further information to provide to the board.

FYI, I personally could not open up the link

Mr. Femi Aje, PCAM®
Onsite General Manager – (CAMP)
Oak Creek Club Homeowners Association
14505 Mary Bowie Parkway
Upper Marlboro, MD 20774
Phone (301) 390-1721 | www.OakCreekClubHOA.com
manager@oakcreekclub.com

TAB

F

IX. New Business Insurance Proposal Renewal

Memorandum

To: Oak Creek Club Homeowners Association Board of Directors

From: Mr. Femi Aje, PCAM®, On-Site General Manager Community Association Management Professionals (CAMP)

Date: Friday, November 7, 2025

Re: Insurance Proposal Renewal

Suggested Motion: *"I move to approve the 2025–2026 insurance renewal as presented, including all binding documents provided. The Board acknowledges that the Association's replacement cost has increased by 4% (\$235,797) and that the renewal premium reflects a 13.79% increase (\$7,394), resulting in a total overall increase of 13.29% (\$9,529) for all policies."*

Summary: On Monday 11-3-25 management received the formal 2025-26 insurance proposal along with the necessary binding documents. **(See the enclosed proposal and the summary below)**

Please find attached the formal 2025-26 insurance proposal along with the necessary binding documents. Please note that the comparison between the expiring and the renewal can be found on page 2.

The Associations' replacement cost **increased by 4%** or \$235,797, and the renewal premium **increased by 13.79%** or \$7,394. The **total overall increase** for all policies is 13.29% or **\$9,529**.

Below are details of what is currently going on in industry that I was told to share with the Board, these commercial lines saw the following average rate changes in the second quarter of 2025*:

Commercial Auto: +8.8% (average habitational client trend +10%)

Cyber: -1.5% (average habitational client trend 0%/flat)

Directors & Officers Liability (D&O): -2.5% (habitational clients are seeing increases of 25% to 50% absent claims and even higher for associations with claims activity). The claim counts and severity have increased exponentially over the past 12-15 months and carriers are seeing vast increases in settlement and defense costs

Employment Practices Liability: -1.5% (most clients' D&O policies include this coverage)

Flood: +1.1% or higher (National Flood Insurance Program RCBAP/Condominium Building policies tend to increase 13% to 16% annually but can be lower depending on elevation, flood protections, and prior loss history)

General Liability: +3.9% (average habitational client trend +5.8%)

Property: +6% (average habitational client trend +3% or higher based on building attributes and market sector - condominiums should anticipate double-digit increases on average)

Umbrella: +11.5% or higher (the market for community associations is seeing much higher increases, however, of 20% to more than 100%, particularly for older and/or un-sprinklered high-rise risks) Umbrellas have seen the most significant increase in premiums out of all lines, with industry experts attributing increases to increase to legal system abuse, as in previous quarters. Reports showed that nuclear verdicts (more than \$10 million in damages) and thermonuclear verdicts (more than \$100 million in damages) hit record highs in 2024, and the number of verdicts over \$1 billion more than doubled from two to five between 2023 and 2024. Clients that were able to select very high Umbrella limits during softer market conditions may need to consider reduced limits either because of availability or cost.

Workers Compensation: -1.8% (average habitational client trend +4%)

Terrorism Coverage: -0.1%; In the lead up to the December 31, 2027, expiration and anticipated renewal of TRIP (Terrorism Risk Insurance Program), the outlook is competitive premiums, according to the Government Accountability Office

**Council of Insurance Agents & Brokers, Commercial Property/Casualty Market Index Q2/2025 (April 01-June 30).*

Please review with the board and upon approval, please provide the Acceptance Page, page 18 of the Proposal, along with the Storage Tank application. We will need this no later than Monday November 24th due to the Thanksgiving Holiday. Thank you.

P.S. Management is also currently working on the fidelity bond for the Association. As part of this endeavor, we will be providing the Association's most recent budget/financials and board list. These are needed for the upcoming D&O Liability and Crime renewals. We will also include the full Reserve Account amounts as well as required. Just an FYI.

Management Recommendation: Management recommends that the Board approves the formal 2025-26 insurance proposal along with the necessary binding documents.

Action Needed: Board/Management to review the submitted insurance proposal and take proper action before the November 24th and November 30th deadline.



Premium Summary

Oak Creek Club Homeowners Association, Inc.

POLICY COVERAGE	ANNUAL PREMIUM
Community Association Package Policy	\$61,004.00
Primary Crime Policy	\$477.00
Excess Crime Policy	\$1,752.00
Directors & Officers Policy	\$5,214.00
Umbrella Liability Policy	\$12,314.00
Workers Compensation Policy	\$495.00
Total Policy Premiums	\$81,256.00

PAYMENT SCHEDULE	
Package	*25% down, 9 installments; \$5 fee per installment
Primary Crime Policy	Annual Payment
Excess Crime Policy	Annual Payment
Directors & Officers Policy	Annual Payment
Umbrella Liability Policy	Annual Payment
Workers Compensation Policy	Annual Payment

**Deposit & Installments are estimates only. The Carrier will determine the exact amounts owed and will issue their own invoices.*

This brief summary is not your insurance policies. Only the policies will form the contract between the Insured and the insurance company. The policies contain limits and exclusions which are not listed here.

Higher coverage limits are available upon request.

Please note that our office does not follow up on late payments or notices of cancellation if the insurance company bills you directly, this includes direct billed Finance Policies. Payments should be made in a timely manner to avoid cancellation and a lapse in coverage.

Acceptance or Rejection of Insurance Proposals

Oak Creek Club Homeowners Association, Inc.

We accept the proposal provided to our Association by The Baldwin Group with the following annual premiums and request you to bind and issue the following policies:

**Please Indicate your Acceptance or Rejection of Coverage by Initialing Below
Please Email to sandy.johns@baldwin.com**

POLICY TYPE	INSURANCE COMPANY	ANNUAL PREMIUM	ACCEPT COVERAGE	REJECT COVERAGE
Package - \$5,000 Deductible	Philadelphia Insurance	\$61,004.00		
Option with Terrorism		\$59,471.00		
Primary Crime	Continental Casualty	\$477.00		
Excess Crime	Berkley Regional	\$1,752.00		
Directors & Officers	Greenwich Insurance	\$5,214.00		
Umbrella - \$10,000,000 Limit	Greenwich Insurance	\$12,314.00		
Optional Limit - \$5,000,000		\$9,127.00		
Optional Limit - \$15,000,000		\$14,758.00		
Optional Limit - \$25,000,000		\$17,126.00		
Optional Limit - \$50,000,000		\$27,608.00		
Workers Compensation	The PMA Group	\$495.00		

Please note that policies and endorsements will be sent electronically.

Please indicate below any changes necessary or request optional coverage or increased limits:

Signature of Authorized Representative

Title

Date

Documents required at time of binding:

- Signed Acceptance Form
- Signed Terrorism Form – only if rejecting coverage

Please make certain that all required documents that are listed above are provided along with this request to bind coverage prior to the effective date of coverage. It is a requirement of the Insurance Companies that these items be submitted prior to coverage being placed. Thank you.

McFall and Berry Landscaping Estimates

Memorandum

To: Oak Creek Club Homeowners Association Board of Directors

From: Mrs. Courtney Spalding, Covenants Administrator Manager Community Association Management Professionals (CAMP)

Date: November 7, 2025

Re: Landscaping Proposals (Tree Removal Projects – 301 Baden Ct & 704 Himalia Ct)

Suggested Motion: *“I move to approve the McFall & Berry Landscape Management proposals totaling \$8,544.55 for tree removal and trimming services at 301 Baden Ct and 704 Himalia Ct, to be expensed from the Tree Maintenance line item in the Grounds Maintenance budget.”*

Summary: McFall & Berry Landscape Management submitted two proposals for necessary tree work within the Oak Creek Club community: 1. 301 Baden Ct (Deadwood Oak Removal) - Remove large deadwood from one oak tree located in the rear of the property, including debris removal and disposal.

- Proposal #19629 – \$2,685.43 704 Himalia Ct (Poplar Removal) - Remove a large poplar tree with a rotten trunk, including cutting and removing smaller branches, lowering the tree safely, and disposing of debris.

- Proposal #19630 – \$5,859.12 Total Project Cost: \$8,544.55 These projects are essential to address hazardous trees that pose potential risk to nearby homes, common property, and community pathways. The work includes full cleanup and safe disposal of all debris, with completion to occur within three weeks following acceptance.

Management Recommendation: Management recommends approval of the total expenditure of \$8,544.55 to McFall & Berry Landscape Management for the identified tree removal services.

Attachments

- McFall & Berry Proposals #19629 and #19630

- Supporting photos (if applicable)
- Current year tree maintenance budget summary

Action Needed: Board approval of McFall & Berry's proposals totaling \$8,544.55 for tree removal and trimming services at 301 Baden Ct and 704 Hitalia Ct, to be charged to the Grounds Maintenance – Tree Maintenance account.

Revised Proposal for 2025 Holiday Lighting & Décor (Homestead Gardens)

Memorandum

To: Oak Creek Club Homeowners Association Board of Directors

From: Mr. Femi Aje, PCAM®, On-Site General Manager Community Association Management Professionals (CAMP)

Date: Friday, November 7, 2025

Re: REVISED Proposal for 2025 Holiday Lighting & Décor (Homestead Gardens)

Summary: On Monday 8-25-25, management received the Proposal for 2025 Holiday Lighting & Décor from Homestead Gardens Landscape Division. **(See the enclosed proposal and management's email conversation with Homestead Gardens).**

Homestead Gardens stated the following:

"Good afternoon Mr. Aje,

Please find attached the holiday lighting proposal for 2025-26 season for your review. You will notice that new wreaths for all entrances and new lights for Mary Bowie parkway are included in the proposal. Please let me know if you have any questions. The installation of the lights and decorations **will need to be signed off on by September 30th in order** for the work to be scheduled and the lights to be on for the day after Thanksgiving as requested every year."

Management asked Homestead Gardens the following:

"Also, unless I am mistaken, wasn't the cost for last year only \$47,757.00 so why such a large increase to \$67,745.00. That's an increase of \$20,000. I guess this is because of the "NEW" items included but it doesn't look like that was expected to be expensed this year. I assume the "NEW" items are necessary or optional or what's the 411 with that? Thanks"

Homestead Gardens responded as follows:

"The major increase is the Bowie Parkway new lights on the trees before the guard house. That is Oakcreek's signature piece as all 11 trees are lit for the holiday season. The lights are dimming, and the look is not as bright. The lights typically have a life span of 3 years,

this will be their fifth year. If the budget isn't there for the lights we would make do, BUT the board would need to know that the new lights were proposed for this year. The wreaths are in bad repair and definitely need replacing this year, which is your other major cost. Given the two that need replacing the wreaths at every entrance would be my first choice. Please let me know your thoughts.”

UPDATE: On 9-19-25, Management emailed the board the following for Consent

Agenda:

“Hello Board Members,

As previously mentioned, by Homestead Gardens, **“the installation of the lights and decorations will need to be signed off on by September 30th in order for the work to be scheduled and the lights to be on for the day after Thanksgiving as requested every year.”**

Upon receipt of the revised proposal, Homestead Gardens also mentioned the following:

“I did eliminate at the Mary Bowie Parkway entrance the lights around the guard house roof and the small magnolia tree from that scope and followed up with the other revisions according to your direction. I saw the line underlined for the LED lights for the island trees on Mary Bowie Parkway- the lights for the Mary Bowie Parkway trees need to be replaced this year- they typically last three years and they are dimming. One last note- I let all my properties know that they need to have all outlets at each entrance and especially on the main island of Mary Bowie Parkway (which every grass cutting season gets hit and disabled) to be checked to make sure they are all working by the last week in October.”

Attached is the **REVISED 2025 Holiday Lighting Proposal** from Homestead Gardens in the amount of **\$48,540.00**. Please provide your vote no later than **Wednesday 9-24-25**. Thank you and enjoy the weekend.”

Management Recommendation: Management has already provided previous recommendations on this matter. No further recommendations currently.

Action Needed: Board/Management/Committee to review and take proper action. If approved, the lights will not be installed and lit before Thanksgiving. They will be installed after Thanksgiving at this point with scheduling.

****As of 7-31-25, Holiday Decorating line item under Homeowner Activities has expensed \$15,390 out of the FY2025 budgeted \$47,758. This \$15,390 was from the FY2024 holiday lights take down. This August 25, 2025 proposal from Homestead Gardens, Inc. for 2025 Holiday Lighting & Décor will cause expenses over the budgeted amount. ****



Homestead Gardens Landscape Division

P.O. Box 189, Davidsonville, MD 21035

P: (410) 867-6336 Email: landscape@homesteadgardens.com

<https://homesteadgardens.com/explore-homestead/landscape-services/>

"Because life should be beautiful"

HOA Oak Creek Club
552 Church Road
Upper Marlboro, MD 20774
Est.#19337

September 13, 2025

Proposal for 2025 Holiday Lighting - Revised

Holiday Lighting Take down

Holiday Light and Decor Take down

Scope of work to include the take down of all holiday lighting from all entrances and decorative wreaths in January, 2026 pending weather. Take down of lights and wreaths with all material to be stored at Homestead Gardens storage facility until installation in November, 2026

Total for this scope \$8,665.00

Clubhouse Doorway

Clubhouse Holiday Decor- 2025

Scope of work to include the installation of following:

(2) - 36" wreaths battery pre-lit wreaths recycled from front fence line with bows installed on each of the front door. (2) Door Hangers and batteries to be included in installation.

Total for this scope \$97.00

Deer Run Estates

Deer Run Estates Entrances

- (2) groups of (3) Grape Myrtles will have (40) existing strings of warm white LED (50) lights per strand installed on each tree.
- 4 Hollies-(2) at either side of each entrance to have (15) strings of existing
- strands of RED lights (50) per strand installed on each tree.
- 4-Columns - (2) at either side of entrance will have (2) -48"NEW PRE-LIT wreaths installed with red bows on either side
- All power cords and timers in storage will be provided to light the trees and wreaths.
- All wreaths to have new bows this current season

Total for this scope \$3,880.00

Lighting - Pine Valley Entrance

Pine Valley Entrance Brick Wall Lighted Trees

- (2) groups of (3) Crape Myrtles will have (40) existing strings of warm white LED (50) lights per strand installed on each tree.
- 4 Hollies-(2) at either side of each entrance to have (15) strings of existing strands of RED lights (50) per strand installed on each tree.
- 4-Columns - (2) at either side of entrance will have (2) - NEW 48" PRE-LIT wreaths installed with red bows on either side
- All power cords and timers in storage will be provided to light the trees and wreaths.
- All wreaths to have new bows this current season

Total for this scope \$4,251.00

Lighting- Mary Bowie Entrance

Mary Bowie Entrance Brick Wall Lighted Trees

- (4) groups of (3) Crape Myrtles will have (55) existing strings of (50) lights per strand installed on each tree.
- 8 Hollies-(2) at either side of each entrance to have (20) strings of existing RED lights (50) per strand installed on each tree.
- 4-Columns - (2) at either side of entrance will have (2) -48" NEW PRE-LIT wreaths installed with red bows.
- (1) NEW 48" wreath on the front of the guard house building.
- All wreaths to have new bows this current season

Total for this scope \$5,237.00

Mary Bowie Parkway Trees

Mary Bowie Parkway Main Island Trees

Scope of work to include the installation of (65) sixty -five strands of NEW warm white LED lights (50 lights per strand) on EACH of (11) Zelkova trees in main island of development from Church Road and ending before guardhouse. All electrical extension cords, timers and adapters to be included.

Lights are in there 5th year and need to be replaced. Price includes price of new strands of warm white 5mm LED Lights 50 lights per strand.

Total for this scope \$18,945.00

Fox Turn Entrance

Fox Turn Entrance Holiday Lighting

- 4 'Muskogee' Crape Myrtles will have 20 strings (50 lights per strand) installed on each tree.
- 3 'Miami' Crape myrtle will have 20 strands (50 lights per strand) on each tree
- 6 'Hopi' Crape myrtle will have 10 strands (50 lights per strand) on each tree
- 4 Hollies- 2 at either side of entrance will have 15 strands of red (50 lights per strand) installed.
- 4-Columns- 2 at either side of each entrance will have 2-48" NEW wreaths installed with lights and red bows and 2-48" pre-lit wreaths with red bows on far outside columns at mechanical gate entrance
- 16 Arborvitae to have 15 strands of red LED lights (50 lights per strand) on each tree
- Install artificial garland with lights around door.
- All power cords and timers will be provided to light the trees and wreaths.

Total for this scope \$3,699.00

Queen Anne Entrance

Queen Anne Entrance Brick Wall Lighted Trees

- (2) groups of (3) Crape Myrtles will have (40) existing strings of warm white LED (50) lights per strand installed on each tree.
- 4 Hollies-(2) at either side of each entrance to have (15) strings of existing
- strands of RED lights (50) per strand installed on each tree.
- 4-Columns - (2) at either side of entrance will have (2) -48" NEW PRE-LIT wreaths installed with red bows on either side
- All power cords and timers in storage will be provided to light the trees and wreaths.
- All wreaths to have new bows this current season

Total for this scope \$3,766.00

General Notes

HOLIDAY SEASON 2025-2026

SERVICE CALLS FOR LIGHT OUTAGES WILLED BE BILLED ON A TIME AND MATERIAL BASIS AT \$85.00 PER HOUR PER MAN ON CALL. SERVICES CALLS WILL BE MADE BETWEEN 8:00 A.M. AND 4:30 P.M. MONDAY- FRIDAY IF NECESSARY.

******NO SERVICE CALLS WILL BE MADE FROM DECEMBER 23rd, 2025 THRU JANUARY 1ST, 2026 AS THE LANDSCAPE DIVISION WILL BE CLOSED. ******

Total for this scope \$0.00

PROPOSAL TOTAL: \$48,540.00

WE PROPOSE to furnish labor and materials - complete in accordance with above specifications, and subject to conditions found on both pages of this agreement.

ACCEPTED. The above prices, specifications and conditions are satisfactory and are hereby accepted. You are authorized to do the work as specified.

Payment will be made as herein specified.

The items and conditions as appear on the other page of this proposal are binding and a part of this proposal.

Date of Acceptance: _____

By: _____

By: _____ :

Total Contract Amount	\$48,540.00
Deposit Amount	\$16,018.20
Balance Due at Time of Installation	\$32,521.80

Respectfully submitted,

Homestead Gardens, Inc.

By: Janey Martinez

This proposal may be withdrawn if not accepted within 30 Days.

PAYMENT

PAYMENT IS DUE UPON INSTALLATION. Payments received more than 10 days after installation are subject to a charge of 2% of the amount due for each month past due.

In the event items are back ordered, payment for work **installed** will be due upon installation. The balance is due upon the installation of back ordered items.

If Homestead Gardens, Inc. must retain an attorney to enforce its rights under this contract - customer agrees to pay an attorney all actual attorney fees plus court costs in this matter.

Customer agrees to pay any collection costs incurred to collect the unpaid balance.

Should this contract be canceled for any reason the deposit is refundable within 72 hours of signing.

TERMS

All material is guaranteed to be as specified. All work is to be completed in a professional manner according to standard practices. Any alteration or deviation from specifications involving extra costs will be executed only upon written orders, and will become an extra charge over and above this proposal. All agreements are contingent upon strikes, accidents or delays beyond our control. Owner to carry fire, tornado and other necessary insurance. Our workers are fully covered by Workmen's Compensation Insurance.

It is the customer's responsibility to locate, clearly identify, and notify Homestead Gardens, Inc. of all underground conduits, wiring, pipes, septic systems, etc. Any damage to such underground conduits, wiring, pipes, septic systems, etc. shall not be the responsibility of Homestead Gardens, Inc.

Homestead Gardens, Inc. shall not be held responsible for concealed conditions such as, but not limited to, rock, water, clay pan, asphalt or any other obstacles encountered which are not apparent at the time of estimating (estimate may change in this context).

Once material is delivered and installed, the responsibility for disappearance, theft, or vandalism shall be the customer's.

It will be the customer's responsibility to clear the working area or area to be landscaped of all debris, building materials, and any other obstructions.

Substitutions may be necessary due to the availability of certain materials.

GUARANTEE

Planting

Homestead Gardens, Inc. guarantees all trees and shrubs installed by the landscaping department once for one- (1) year from the date of installation. The landscape guarantee includes the installation charge to replant guaranteed plants once for up to two trips to each landscape site. Perennials have a ninety- (90) day guarantee from the date of installation, annuals have a thirty- (30) day guarantee, and transplants have no guarantee. Acceptance of liability in accordance with this guarantee is limited to original purchase price. Plants must receive proper care from the owner, which includes watering, feeding, spraying for insect and disease control, and weeding beds as needed. Lack of proper care voids this guarantee. This guarantee does not cover losses due to insect, disease, animal, or mechanical injury, abnormal weather conditions such as floods, excessive wind damage, drought, severe winters or abnormal rains. In order for the guarantee to be valid the contract must be paid in full, minus any job completion.

Seeding and Sodding

All installed sod is guaranteed to be as specified, uniform in color and quality and reasonably free of weeds, diseases or other visible imperfections at acceptance. Acceptance of installed sod shall be within 24 hours of completion of an area or section unless otherwise specified. Seeding done between March 1st and May 15th, as well as August 15th and October 15th have an 80% germination guarantee that is weather dependent. Lawn must receive proper care from the owner, which includes watering, feeding, spraying for insect and disease control, and weeding beds as needed. Lack of proper care voids this guarantee. This guarantee does not cover losses due to insect, disease, animal, or mechanical injury, abnormal weather conditions such as floods, excessive wind damage, drought, severe winters or abnormal rains. In order for the guarantee to be valid the contract must be paid in full, minus any job completion.

Construction

All construction shall be specified and guaranteed for one year. Homestead Gardens, Inc. shall have no liability for misplacement provided Homestead Gardens, Inc. follows the plans and specifications provided.

This express guarantee is in lieu of all other guarantees express or implied including without limitation implied guarantees, warranties or merchantability and fitness for particular purpose, which guarantees and warranties are disclaimed by Homestead Gardens, Inc.

Customer and owner of the property shall indemnify Homestead Gardens, Inc. for any liability arising from or for any damage to equipment or injury to persons caused by latent defects of hazardous substances on the property, whether natural or man-made.

This proposal is valid only if countersigned and returned to Homestead Gardens, Inc. within time stated on front of contract. In addition, this contract is subject to extra charges for latent or concealed physical conditions, such as rock, debris, poor drainage, and other situations not apparent upon visual inspection while estimating the materials and work specifications. Upon discovery of such physical condition, Homestead Gardens, Inc. shall have the right to suspend work until equitable additional charges or modifications have been negotiated.

Lighting

1. Homestead Gardens, Inc. will guarantee installation of any lighting system for a period of one year from completion date.
2. This guarantee will include labor, materials, fixtures, wire and power centers.
3. This guarantee will not include labor, material, fixtures, wire, power centers or connectors if any of the following occur:
 - a. Any alterations, additions, modifications are made to system by anyone other than Homestead Gardens, Inc.
 - b. Any material, fixtures, wire or power centers that are physically damaged due to any cause other than by rain, ice, sleet snow and sunlight.
 - c. Any wire that has been damaged due to digging, trenching and/or any alterations by anyone other than Homestead Gardens, Inc.
 - d. Any wire damage caused by animals.
4. Guarantee will not include light bulbs.
5. Customer is required to provide 120volt AC power source.

Shrink Wrapping Proposal for Pool Furniture

Memorandum

To: Oak Creek Club Homeowners Association Board of Directors

From: Tashawn Andrews, On-Site Assistant General Manager, Community Association Management Professionals (CAMP)

Date: Friday, November 7, 2025

Re: Shrink Wrapping Proposal – Pool Furniture

Suggested Motion: *"I move to approve Premiere Pools Proposal in the amount of \$2,900.00 to be expensed from 'Repair/Maintenance General Site Items.'"*

Attachments: [Vendor proposals and supporting materials] (SEE ATTACHMENTS)

Summary: The current pool furniture requires secure wrapping and on-site storage to preserve its condition during the upcoming fall and winter seasons.

Initially, the Facilities Committee explored options for off-site storage in a rental unit; however, due to the high cost of storage and transportation to and from the facility, this option was determined **not to be feasible**.

As an alternative, the Committee requested and received **shrink wrapping proposals** from the following vendors:

- Garden State Shrink Wrapping Company
- Premiere Pools
- Bear Creek Shrink Wrap

Committee Recommendation: The Facilities Committee recommends that the Board approve Garden State Shrink Wrapping Company to secure the pool furniture on-site as soon as possible to ensure it is protected before the winter season begins.

Management Recommendation: Management has reviewed the proposals and notes that **Garden State Shrink Wrapping Company** has submitted a **revised estimate**, increasing their cost from **\$3,198.75 to \$5,864.38**.

Given this significant increase, Management recommends the Board **approve the proposal from Premiere Pools** in the amount of **\$2,900**, which provides cost savings while still meeting the protection needs of the furniture.

Action Needed: The Board's direction and formal vote are requested to finalize vendor selection and ensure the timely completion of the shrink wrapping before winter weather conditions set in.

JOB PROPOSAL

PREMIER POOL MANAGEMENT, INC.
12339 Carroll Ave., Suite B
Rockville, MD 20852

Estimate #	14203
Date Ordered	9/23/2025
Order Taken By	AA
Start Date	9/23/2025
Comments	Service Work

Customer Info
Oak Creek Club Pool 14505 Mary Bowie Parkway Upper Marlboro, MD 20774

Item	Description	Qty	Unit Cost	Total
SERVICE W...	<p>Professionally shrink wrap items using an 8 mil Poly. This includes all labor, materials and travel costs to install our film to reduce corrosion and exposure to elements. Includes pool furniture: group of Chairs, lounge chairs, tables, and couches.</p> <p>All items will be placed in one group with a 4 feet area of room around all sides for our process to take Place.</p> <p>All work under warranty through storms, high winds, blizzards, snow accumulation until the spring of 2026.</p>	1	2,900.00	2,900.00

Warranty: 30 days from project completion.

Subtotal	\$2,900.00
Sales Tax (6.0%)	\$0.00
Total	\$2,900.00

Additional Notes:

- * Please do not pay from this proposal. Invoice to follow.
- * Job completion may be delayed due to parts availability.
- * Additional charges may apply.
- * Price valid for 30 days.

AUTHORIZED SIGNATURE _____

CUSTOMER NAME _____ DATE _____

Please do not pay off of this proposal, an invoice will be generated and sent under separate cover. Upon receipt of the invoice, payment must be made by the due date or invoice will incur a 5% late fee per month.
--



Invoice
Garden State Shrink Wrapping
 732-589-7733 Office
 Gardenstateshrinkwrap@gmail.com

Bill To:
 Oak Creek Club Homeowners Association
 14505 Mary Bowie Parkway
 Upper Marlboro, MD 20774

Invoice#: 1582
Invoice Date: Oct 26, 2025
Payment Due: Upon Receipt
Amount Due: \$5,864.38

Job Date	Description	Qty	Each	Amount
Oct 26, 2025	Shrink Wrap	1	\$5,500.00	\$5,500.00

We will shrink wrap and protect the furniture from rain, snow, ice, mold, and mildew. We will also ventilate the furniture so there is constant air flow throughout the season.

• **Materials used and durability details**

We use a 9 mil 12 x 149 feet long Shrink Wrap film that is UV protected and prevents rain, snow, ice, mold, and mildew. The durability can last up to 3-5 years.

• **Any experience working with HOA communities or similar outdoor furniture**

Yes, we have almost a decade of experience with HOA communities and similar outdoor furniture. We are a vendor of Cushman & Wakefield, Battleground Country Club, a few 4 Seasons & Regencies. We will provide some photos in the email.

We also apply a 1 year guarantee to all of our shrink wrap piles.

(THIS PRICE INCREASE IS TO ENSURE THE GROUPINGS ARE EXACTLY HOW THE COMMUNITY REQUESTS. WE WILL MAKE SURE EVERYTHING IS AS NEEDED.)

Subtotal	\$5,500.00
6.625% Tax	\$364.38
Total	\$5,864.38

Thank you for your Business!

2026 Reserve Study

Memorandum

To: Oak Creek Club Homeowners Association Board of Directors

From: Tashawn Andrews, On-Site Assistant General Manager, Community Association Management Professionals (CAMP)

Date: Friday, November 7, 2025

Re: 2026 Reserve Study Proposal

Suggested Motion: *"I move to approve the Level One Full Reserve Study Proposal in the amount of \$8,800, to be expensed from Professional Fees."*

Attachments: [Vendor proposals and supporting materials] (SEE ATTACHMENTS)

Summary: In preparation for the upcoming budget cycle and long-term asset planning, the Association is due for an updated Reserve Study to ensure adequate funding levels for future repair and replacement of common area components.

A proposal has been received to conduct the 2026 Reserve Study, with three available service levels as outlined below. The selected study will be delivered within 75 days after receipt of a signed proposal acceptance.

Proposal Options

Level	Description	Fee	Notes	
Level I – Full Study	Includes a full site inspection, component inventory, and complete financial analysis.	\$8,800	Recommended if no full study has been completed within the past 5 years.	
Level II – Update	Includes a site visit and financial update using the existing component inventory.	\$8,000	Appropriate if the last full study was conducted within 3–5 years.	
Level III – Update	Financial update only, no site inspection (prior Level I or II must be less than 3 years old).	\$5,300	Not eligible if more than 3 years have passed since last study.	

Management Recommendation: Management recommends that the Board approve the completion of a new Level One Reserve Study in the amount of \$8,800, to ensure the Association’s financial projections remain accurate and reserves are funded at an appropriate level.

Action Needed: Board review and determination.



Veteran Owned Business

SPECIALIZING IN RESERVE STUDIES
and PREVENTIVE MAINTENANCE MANUALS SINCE 1990

Reserve Study Proposal for Oak Creek Club HOA

9/29/2025

C/o Mr. Femi Aje, PCAM®
Onsite General Manager – (CAMP)
Oak Creek Club Homeowners Association
14505 Mary Bowie Parkway
Upper Marlboro, MD 20774

Dear Mr. Aje:

PM+, a firm established in 1990, specializing in reserve studies and preventive maintenance manuals for condominiums, HOAs, office buildings, retail structures, churches, and other institutions. All studies and preventive maintenance manuals are done by licensed or credentialed personnel who are CAI Reserve Specialists (**RS**) or Association of Professional Reserve Advisors (**PRA**). All are highly experienced in facility maintenance, repair and replacement needs. Some of our greatest compliments include:

“Easy to read reports – Succinct to the point”
“Very detailed and thorough component listing”

“Realistic cost and useful lives”
“The best financial analysis and summary I’ve seen”

PM+ Reserve studies are Cash Flow studies as they are the preferred method for funding the reserves; however, we will also provide component calculations if desired, no extra charge.

This submittal contains three parts: 1) our proposal, 2) a sample reserve study, 3) our reserve study brochure.

In reviewing the attached sample reserve study attention is called to the 1st paragraph on page 1 - “Key to Understanding Study Results.” Information in this paragraph and the two tables that follow succinctly summarize study findings. All one needs to know about the associations reserve program is contained in these three entries. **This unique and proprietary summary is only found in a PM+ study.**

PM+ reserve studies surpass statute requirements established by the Commonwealth of Virginia, State of Maryland, Community Association Institute (CAI), Association of Professional Reserve Advisors (APRA), Audit and Accounting Guide issued by the American Institute of CPAs, banks, government agencies, and other mortgage loan institutions.

We offer the following reserve study levels authorized and approved by CAI and APRA:

Level I Full Study (On-site inspection of components). This study is best suited for associations who never had a study done, want an all-inclusive report because board members have changed, need an in-depth understanding of the reserve, or the previous study is outdated. The following are included in our fee:

1. All reserve components are identified with a condition assessment made for each component.
2. Estimated replacement cost, average and remaining useful lives provided for each component.

4388 Poplar Tree Court, Chantilly, VA 20151 ♦♦♦ 703.803.8436

Email - Engineer@pmplusreserves.com ♦♦♦ Web Site - www.pmplusreserves.com

3. In addition to the **30-year** funding plan required by CAI and APRA we also provide **50-year plans** to validate the property's long-range needs will be met without substantial contribution increases in future studies.
4. Inflation and interest are applied. We apply 2.86% for inflation and 2.48% for interest, both based on 10-year CPI and U.S. Treasury data. You may request other factors if desired or interest on savings not be applied.
5. We provide a **comparison of the property's reserve standing** to the 100 most recent properties **PM+** studied. The comparison shows cost per owner, percent funded, reserve savings and how many years current savings will cover expenses. This is only found in a **PM+** study.
6. We do up to **three virtual** meetings to explain the study and answer questions.
7. We answer emails and telephone calls in a timely manner.
8. You may seek our advice on property engineering matters.
9. Our reports are based on sound engineering principles in a format that readers can understand. Reports are in PDF for ease of filing and transmitting to interested parties.
10. This is a fixed fee proposal, there are no extra charges if changes to our work are needed; however, we do charge for changes to our assumptions that management or the association request.
11. Certificates of insurance for our General, Workers Comp, and Auto Liability policies provided upon request.
12. This reserve study does not include a structural inspection of buildings or structures; however, if any are called to our attention or if we see any, we will provide our recommendations in the study.
13. **Photographs** are included.
14. **Excel spreadsheet** with values for: 1) component description, 2) quantity, 3) average and remaining useful life, 4) estimated cost for each component, and a 10-year expense projection so the Association can develop its own spreadsheet for tracking work completed and future projects.

Level II Update Study The same as Level I study except **photographs** and **Excel spreadsheet** are not included. This study is best suited for communities who only need an update to their last study.

Level III Update Study (No on-site inspection – information on work done, year and cost since last study is provided to **PM+**). Level III studies are lower cost financial updates performed between **PM+** Level I and II studies. Level III's are best for associations where one or more of the following apply: 1) a sizable amount of reserve work was done since last study, 2) Board priorities for future work have changed, and 3) Board wants to know the reserve contribution going forward. We offer two types of Level III studies:

- Last **PM+** study is no more than **three** years old. We hold Level III studies held to 3 years because wear and tear affect components, so a visual inspection is needed to evaluate condition and project timing. Both are critical for calculating contributions.
- Save a date **now** for your next study to be a Level III update. We save a date for a future Level III study and confirm with association before proceeding. There is no charge if the association elects not to proceed.

Our Fee for each reserve study level. To be **delivered** within **75 days**¹ after receipt of signed proposal acceptance.

Level I Full Study	\$8,800
Level II Update	\$8,000
Level III Update	\$5,300 (last PM+ I or II study must be less than 3 years old).

Fees quoted are net of any vendor compliance fees imposed as a condition of payment.

Please select on page 4 the level of service desired.

Our reserve team and study leaders (Most site visits are done by 2-4 inspectors, all highly skilled in their area of expertise):

1. Stacey L. O'Bryan, **PRA, RS, MBA** - an APRA Certified Professional Reserve Analyst (**PRA**) and a CAI Certified Reserve Specialist (**RS**) with 30+ years of capital planning, budgeting, construction, maintenance, and repair of facilities valued over \$500,000,000. Over 500 reserve studies completed.

2. Ronald P. Kirby Jr. **(RS)** - 40+ years facility engineering experience specializing in project development, bid solicitation, and construction management projects for condominium and homeowner associations. Has completed over 1,000 reserve studies, small to exceptionally large communities.
3. Mario B. "Ben" Ginnetti - the founder and President-Emeritus is a registered professional engineer **(P.E.)**, and Professional Reserve Analyst **(PRA)** with 60+ years of facility engineering and community association work who has completed more than 4,500 studies.
4. Other professionals will participate at **PM+** expense if their discipline is needed with the reserve study.

References – many others if requested:

Bellevue Condominium

Mr. Archie Best, CMCA, AMS
Maintenance Director
(703) 660-6611

CAMP

Ms. Heather Graham, PCAM
Executive Vice President
(703) 821-2267

Small list of some HOA clients:

Ashburn Farm
Birchwood
Blue Spring Farm
Cross Pointe Swim & Racquet
Dawson's Corner

Some Condominiums/Co-ops:

Apolline
Bellevue
Harbor View at Belmont Bay
Dominion Heights
Fairlington Green

Capitol Companies

Mr. Mike Peterson, CMCA
CFO/Vice President
(703) 707-6404

FirstService Residential

Mr. Todd Taylor, CMCA, AMS
Senior Community Manager
(703) 385-1133

Dulles Farms
Glenkirk Estates
Lake Manassas
Lake Ridge Parks & Rec.
Lansdowne on the Potomac

Fortnightly Square
Gates of McLean
Greenbelt Station
Memorial Overlook
Palladium at McLean

Lake Ridge Association

Mr. Mark Brooks
Facilities Director
(703) 675-1864

Montgomery Mutual

Mr. Steve Wischmann, CMCA, AMS
Senior Property Manager
(301) 598-1081

Oak Creek Club

Pinewood Lake
Red Cedar West
Shenandoah/Lake Frederick
Southbridge

Phoenix
Riverbend at Lansdowne Woods
Summerfield at Brambleton
Watergate West
Westview at Ballston

Other Properties: - Professional and Commercial Buildings, Churches, Child Development Centers, and others.

If this proposal is acceptable, please complete as much information as possible on the proposal acceptance and return a copy for our files. Payment of our fee is due within 30 days of study delivery; down payment not required.

Sincerely,



Katherine Ginnetti O'Bryan
Managing Director

Enclosure - Sample Reserve Study

Proposal Acceptance

Complete as much as possible and Email to Engineer@pmpplusreserves.com

Please select service desired for study delivery in 75 days.

Level I **\$8,800**

Level II **\$8,000**

Level III **\$5,300** Only select if it has been less than 3 years since the last Level I or II **PM+** study.

Should we "Save a Date" for a Level III financial (**\$5,300**) review in 1, 2 or 3 years, Yes, No?

Signature Title Date Phone # (Contact Person)

E-mail study to: _____, invoice to: _____

Please provide the following:

Street name of main entrance to property _____ City _____ State _____?

Total # of homes _____, # of single family _____, # of townhomes, _____, # of other style _____?

of Community Centers ____ Tot Lots ____ Swimming Pools ____ Tennis Courts ____ multi-Purpose Courts ____?

Do study for FY _____ (e.g., FY26), it starts _____ (e.g., Jan 1, 2026)?

What is the estimated amount of cash reserve expected at start of FY \$ _____?

Last year's reserve contribution was \$ _____, or, if the association is already in the current fiscal year what is the board approved contribution _____?

Is interest earned on reserve savings applied to the reserves Yes No? We use the last 10-year CPI & Treasury averages, currently 2.86% for inflation and 2.48% for interest. If other factors are preferred, what percentages should we use for _____% for inflation, for _____% interest on savings?

Is there a minimum dollar amount the Association would always want to preserve in the reserve account _____, if no amount is indicated **PM+** will recommend an amount.?

Does the association currently follow a preventive maintenance plan? Yes No?

Do owners pay their own: Water Yes No | Electricity Yes No | Gas Yes No?

Do you want:

The comparison of your current reserve status to other properties we have studied Yes No?

The Component Method calculations too Yes No?

We do not include painting in the reserves unless asked. .Painting is considered maintenance by the IRS, appropriately funded from the operating account. Do you want painting in the reserves __ Yes __ No? If yes, when was the last painting and what did it cost: **Interior** _____ Year _____ Cost? **Exterior** _____ Year _____ Cost?

Inspection and/or services cost for reserve components can be included in the reserves. If the property has the following, please provide cost and inspection frequency in years for:

Elevators \$_____, frequency ____ yrs., Boiler(s) \$_____, frequency ____?

Fire alarm system \$ _____, frequency____ yrs., Fire sprinkler system \$ _____, frequency____ yrs.?

Tightening electric panel connections \$_____, frequency____ Yrs.?

Roof anchor annual inspection \$_____, Roof anchor load test, \$_____, frequency ____?

If there are other inspection and/or services cost and frequencies, please list them here:

Please identify any reserve **work done and what it cost** since the last study was completed.

Are there Board priorities for reserve items? Identify item, year to be done and estimated cost?

Are there any facility or equipment problems that we should be aware of? Especially tell us of any structural problems, and their locations, so we can inspect and provide recommendations.

Your HOA-FY26

Your Town, MD

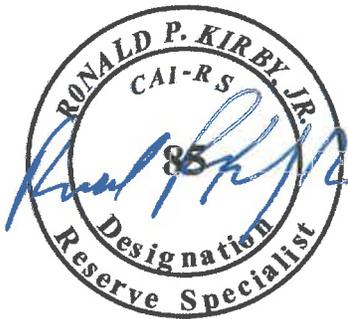
Level I Full Reserve Study

July 28, 2025



Prepared for:

Board of Directors



Ronald P. "Ron" Kirby, RS



Stacey L. O'Bryan, PRA, RS, MBA

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MARYLAND REQUIREMENTS FOR RESERVE STUDIESii

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APPENDIX A
Documentation that supports the reserve contribution and other findings shown in the Executive
Summary (page 1) begin on A1

EXCEL SPREADSHEET VALUES..... NO PAGE #

MARYLAND REQUIREMENTS FOR RESERVE STUDIES SUMMARY:

“Reserve study” means a study of the reserves required for future major repairs and replacement of the common elements of a cooperative housing corporation, homeowner association and condominium that:

- a. Identifies each structural, mechanical, electrical, and plumbing component of the common elements and any other components that are the responsibility of the cooperative housing corporation to repair and replace.
- b. States the normal useful life and the estimated remaining useful life of each identified component.
- c. States the estimated cost of repair or replacement of each identified component.
- d. States the estimated annual reserve amount necessary to accomplish any identified future repair or replacement.

For housing corporation that do not have a reserve study or conducted one before October 1, 2018, must obtain a study by October 1, 2023. Studies must be updated every 5-years :

- a. The governing body of the housing corporation shall have an independent reserve study completed not less than 30 calendar days before the first meeting of the cooperative housing corporation at which the members other than the owner have a majority of votes in the cooperative housing corporation.
- b. The governing body shall have a reserve study completed within 5 years after the date of the initial reserve study conducted at least every 5 years thereafter.

Each reserve study required under this section shall be prepared by a person who:

- a. Has prepared at least 30 reserve studies within the prior 3 calendar years.
- b. Holds a bachelor’s degree in construction management, architecture, or engineering or equivalent experience and education.
- c. Holds a current license from the State Board of Architects or the State Board for Professional Engineers; or
- d. Is currently designated as a reserve specialist by the Community Association Institute or as a professional reserve analyst by the Association of Professional Reserve Analysts;

Each reserve study must:

- a. Be reviewed by the governing body of the cooperative housing corporation in connection with the preparation of the annual proposed budget; and
- b. Be summarized for submission with the annual proposed budget to the unit owners.
- c. Be available for inspection and copying by any unit owner.

To the extent that a reserve study conducted in accordance with this section indicates a need to budget for reserves, the budget shall include:

- a. For the capital components, the current estimated: 1) Replacement cost, 2) Remaining life, and 3) Useful life.
- b. The amount of accumulated cash reserves set aside for the repair, replacement, or restoration of capital components as of the beginning of the fiscal year in which the reserve study is conducted and the amount of the expected contribution to the reserve fund for the fiscal year.
- c. A statement describing the procedures used for estimation and accumulation of cash reserves in accordance with this section; and
- d. A statement of the amount of reserves recommended in the study and the amount of current cash for replacement reserves.

The governing body of a housing corporation shall:

- a. Provide funds to the reserve in accordance with the most recent reserve study and shall review the reserve study annually for accuracy.
- b. The governing body of a cooperative housing corporation has the authority to increase an assessment levied to cover the reserve funding amount required under this section, notwithstanding any provision of the articles of incorporation, bylaws, or proprietary lease restricting assessment increases or capping the assessment that may be levied in a fiscal year.

EXECUTIVE SUMMARY

KEY TO UNDERSTANDING STUDY RESULTS – The purpose of a reserve study is to establish a financial plan for keeping the property's common and limited common elements in good repair. The plan is developed by identifying the component, assessing its condition, and estimating both the time when work will be needed and cost of work. In a **PM+** study these entries can be found beginning on page A1, columns (1), (4) and (5). Those entries combined with reserve savings, current reserve contribution, interest, and inflation rates and how much of a contingency should be preserved to fund unforeseen events are the factors that determine the reserve contribution.

RELEVANT DATA

1st Study Year FY26	62,000 Contribution FY25
FY Begins 1-Jan-26	2.86% Inflation
Inspection Date(s) 23-May-25	2.48% Interest
# Units 375	

AOH (cash/investments start of fiscal year) and **Current Year Contribution** were provided to **PM+** and were best estimates available when provided, they are not audited amounts.

INTEREST AND INFLATION¹ best project future needs of the property. Inflation is based on the last 10-year Consumer Price Index (CPI) average; interest on savings is based on the 10-year average of the Constant Maturity Yield for the 10-Year U.S. Treasury security note. Recommended owner contribution assumes interest will be applied to the reserves and not used to offset operating account expenses or for other purposes. If interest is not applied to the reserves, the annual contribution will need to be increased by the interest amount.

STUDY SUMMARY

Reserve Contribution Recommended for FY26	\$64,740
Accumulated Cash on Hand (COH) Start of FY25	595,030
Current Estimated Replacement Cost	1,256,480
Average Useful Life Years (All Components) ²	20.6
Average Remaining Life Years (All Components) ²	9.7

Additional Study Values

Average Yearly Owner Contribution	173
30 Year Income	3,452,130
30 Year Income From Interest	441,410
30 Year Income From Assessments	3,010,720
Years 1-30 Minimum Threshold \$ ³	262,020
%	20.9%
Years 31-50 Minimum Threshold \$ ³	86,640
%	6.9%

OUR ANALYSIS indicates the association will need to contribute the highlighted amount in FY26 to meet the reserve needs of the property using the cash flow method. For yearly contributions see page A7, column (14); for year end balances the contributions should provide see column (15).

Factors considered in determining the annual contribution are: 1) funds should always be available to pay for needed work, 2) a minimum balance must be preserved for contingencies, and 3) when studies are updated there should not be a substantial increase in the contribution. To avoid substantial increases **PM+** studies consider the first thirty-

1. Although factors used may not prove to be precise, they should be reasonable predictors of future costs and return on savings.
2. See "A" pages for lives of all components.
3. Minimum Threshold - 30 and 50 years shown. If 50-year is high at this time, it will adjust with future updates.

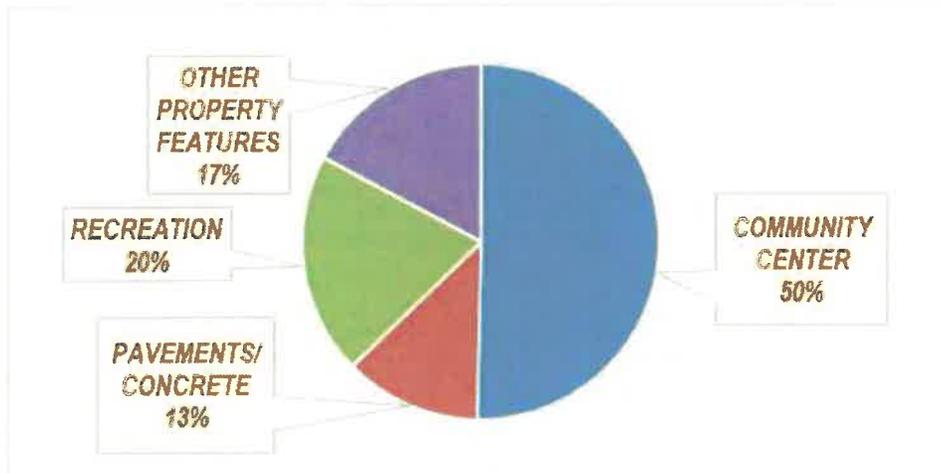
years and an additional twenty-years, making the "look at" period a total of 50-years. This projection assures the recommended contribution is based on a sound long range analysis of the property's reserve needs.

Note - dollars in future studies will vary with accrued savings, useful lives, inflation, interest, and cost for work.

RECOMMENDATION:

Fund the reserves to the recommended amount using the cash flow method. If the component method is used to fund the reserves see columns (17) and (18), same page as above for yearly contributions and year end balances.

WHERE CONTRIBUTIONS TO THE RESERVES GO OVER 30-YEARS:



STUDY INFORMATION

THIS STUDY was performed with an on-site visit and is the initial engagement for the property by **PM+**. **PM+** has neither collaborated with nor provided consulting advice about property issues.

STUDY WAS DONE by Ronald P. Kirby, Jr., **RS** and Stacey L. O'Bryan, **PRA, RS, MBA**.

RESERVE STUDY criteria are defined by the Community Association Institute (CAI) and the Association of Professional Reserve Analysts (APRA). In complying with the criteria this study compares the "Associations" current funding plan to the two recommended methods for preparing reserve studies, "Cash Flow (AKA Pooling)" and "Component." This is a reserve study only - no other use is intended.

COMPILED in accordance with generally accepted standards and represents our professional opinion on the components, timing and costs needed for repair and replacement. Study information was obtained from field measurements, visual observations, and management (information provided by management is reliable). Also, taken into consideration are construction features, current conditions, and component age. Testing was not performed, nor was demolition done or panels removed to determine conditions that are not obvious. Based on our observations and the information gained during the visit this study contains, to the best of our ability, all material issues required to determine the funding needed to meet the property's reserve requirement.

AGE, UNITS, STYLE, AND AMENITIES

Constructed in 2003.

375-townhome units.

Major amenities – swimming pools, multi-purpose courts and tot-lots.

CASH FLOW AND COMPONENT STUDIES (component method may not be included in this study) – Note: Most professional reserve providers, accountants and managers agree cash flow is the preferred method for funding reserves.

CASH FLOW METHOD - This method develops the funding plan by having the annual contributions offset the variable annual expenses. All expenses are averaged over the life of the study to calculate the annual contribution needed to support the reserve requirement. Yearly contribution increases are mostly attributed to inflation. Cash flow plans are usually good for 3-5 years before needing updates.

COMPONENT METHOD - This method develops the funding plan by dividing the remaining useful life into the balance needed to fund the component for only the next cycle of work. Yearly contributions can vary significantly from year to year depending on where the components are in their life cycle. Contributions needed to pay expenses will equal the cash flow method over the life of the study. If this method is chosen studies should be updated annually.

FUNDING GOAL

This study complies with the "Threshold Funding Plan" established by the CAI) for reserve studies. Funding goal objective is to keep the reserve balance above a specified dollar or percent funded amount.

COMPONENT CLASSIFICATION

PREDICTABLE LIFE CYCLE

Components have a predictable life cycle (average useful life). Total replacement needed at end of life.

ANNUAL ALLOWANCES

We reserve an average annual amount for these components. They are typically “life of the property” or long-lasting components that do not have a predictable life cycle. We assume the association will keep these components in satisfactory condition with timely spot repairs.

FOLLOWING CONSIDERATIONS should be taken into account to properly manage the reserves: 1) properly funded reserves avoids “special assessments”, 2) each owner should pay their fair share for the time they use the component, 3) when reserve funds are available the Association is more inclined not to defer work; deferral results in additional deterioration and “catch-up” costs to restore the component to a good condition, 4) government mortgage guarantees agencies, i.e. FHA, require a current reserve study to be available before backing a loan, and 5) some state laws require them. In addition to these considerations, a new factor has recently become apparent. Years ago, owners were poorly informed on the importance of the reserves and paid very little attention to whether a property had an adequate plan for funding the reserves. With the inclusion of reserve tables in resale packages and other publicity, many potential buyers are now verifying the reserve status before they buy.

ALTHOUGH we use generally accepted techniques and best information available, it is possible actual costs and useful lives can vary significantly from our estimates. We recognize that possibility and attempt with our methodology to arrive at the overall funding recommendation that will avoid or minimize the amount of funding if a special assessment is needed to do reserve work.

FOR THE RESERVES to be an effective budget management tool it will need periodic updates. Because reserves on hand, current costs, quality of maintenance, acts of God, vandalism, and useful life can vary from year to year, a periodic review will assure it remains an effective management tool. We recommend studies be updated every 3 years.

UNLESS OTHERWISE NOTED this study does not take into consideration any work the association may need to correct hazardous or defective conditions, such as issues with asbestos, radon, lead, mold, FRT, etc., nor will it fund major projects to repair/replace facades, building tension cables, utilities, and other essential systems. Projects of this nature require the services of engineers or other consultants to determine scope, timing, and projects costs. If requested, once costs and project timing are known, we will provide a revised study at no additional cost.

FOR ANY RESERVE PROJECTS in progress on the date(s) of our visit our observation of the work should not be considered a project audit or quality control inspection. We leave that to others to determine.

IF WE DESCRIBE PREVENTIVE MAINTENANCE recommendations in this study they are intended to be general in nature and the most common tasks needed to extend useful life. They are not all inclusive; we do not imply that is all that is necessary for good maintenance. Manufacturers’ brochures, service specialty companies, and other qualified sources should be consulted to establish the full array of actions needed for proper preventive maintenance.

FUNDING FROM RESERVE VERSUS OPERATING ACCOUNT - There could be components in this study the association is funding from the operating account. When there are, we recommend they be funded from the reserves. When components are worked on it usually extends their useful life - a proper reserve expense. Reserve funds are intended to keep property components in good repair and to replace those that need replacing; operating funds are intended for maintenance and reoccurring operating expenses.

MAINTENANCE/REPAIR/REPLACEMENT TIPS & RESERVE CONSIDERATIONS

THERE ARE THREE LEVELS of care needed to maximize the useful life of equipment and property components: 1) Maintenance, 2) Repair and 3) Replacement.

MAINTENANCE is taking care of a component by doing such tasks as sealing pavement cracks to prevent water from undermining the base, painting to prevent metal corrosion or wood rot, lubricating moving parts on mechanical equipment, fan belt adjustments, etc. An example of maintenance - an asphalt parking lot of 1000 square yards develops a 10-foot-long crack in the surface. The crack can be sealed for about a dollar a linear foot. By doing so, water will not seep through the asphalt causing damage to the base course. That simple maintenance action extended the useful life of the pavement at minimum cost. Assume the crack was not sealed and it grew to a 12' by 12' base damaged area. Cost of repairs would be approximately 60 times as much as fixing the crack. If the damaged area was not repaired and eventually the entire lot had to be replaced it would cost considerably more. Therefore, the prudent thing to do is good maintenance. It's the least costly of the three levels of work. It involves the least expenditure of funds and is the best way to maximize useful life.

PRIOR TO TOTALLY REPLACING a component, e.g., a roof, a fence, an air conditioner, etc., all measures should be taken to extend the useful life of the component with repairs. If the roof is leaking do not automatically think the entire roof needs to be replaced. Most leaks occur around penetrations and flashed areas and they can be repaired for less than replacing the entire roof. Fence posts almost always rot out at ground level before the rest of the fence. Posts can be replaced without purchasing a complete new fence. The same applies to most mechanical/electrical equipment. Tube leaks frequently occur in boilers; compressor failures occur in air conditioners and circuit breakers wear out in electric panels. These kinds of failures are repairable without replacing the entire component. The reserve table should be used as an aid in establishing budgets - not as a work plan. When used as a budget management tool its effectiveness will be recognized when funds are readily available to do work - when it must be done. Do not use the remaining useful life data as a work plan. It should be treated as a "window of probable expectancy", based on statistical information, historical trends, conditions at time of survey and experience of when repair or replacement is most likely to be needed. Actual work should not be done until needed. For example, if paving is estimated to need replacement in five years but it's not a problem at that time, put it off until it is a problem. Conversely, if repairs are necessary sooner, do them sooner.

WHEN CONTRACTING for services, seek competitive bids and purchase only what's necessary to restore the component to its "like original" condition. Include state-of-the-art improvements but avoid over buying or substantially enhancing a component beyond its original condition. Such improvements are not included in the cost estimates.

CATASTROPHIC FAILURES to such components as footers, foundations, floors, exterior walls and total replacement of utility systems, etc., are not included in the table. They are not included because they are not predictable and it is rare that these components must be replaced in total. We do recommend a reasonable annual amount be set aside for some repairs and reflect that in the reserve table.

FUNDING FOR RESERVES SHOULD BE FAIR TO ALL OWNERS; past, present, and future. The worst-case scenario for a property is to have no money set aside to pay for repairs/replacements forcing the current owners to pay the total cost. Additionally, having insufficient reserves also presents some injustices as illustrated by the following example:

Mr. and Mrs. "X" owned a unit at the property for the first ten years of its existence when reserve funding was suppressed and insufficient to take care of future problems. Mr. and Mrs. "X" sell their unit and leave. Five years after they leave the pavement and sidewalks need to be repaired. Mr. & Mrs. "Y" now own the unit and receive notice they are to be "specially assessed" to pay for the repair costs.

For demonstration purposes let's say the pavement and sidewalk repairs costs \$150,000 and the association has \$50,000 in the reserve account. Let's also assume there are 100 units at this property.

Over the last fifteen years, past and present owners set aside \$50,000 to take care of the \$150,000 expenditure. Expressed in \$/year that equates to \$3,333/yr. or \$33.33 per owner per year.

Mr. & Mrs. "X" had the benefit of good paving and sidewalks for 10 years at a total cost to them of \$333.30. Unfortunately for Mr. & Mrs. "Y", they only used the components for five years, but it will cost them \$1166.50 for their share of the repairs.

Calculations for the above are as follows:

$$5 \text{ years they lived there} \times \$33.33/\text{yr.} = \$166.50$$

The difference between amount in reserves and repair costs divided by number of unit owners:

$(\$150,000 - 50,000) / 100$	= <u>\$1000.00</u>
Total cost to Mr. & Mrs. "Y"	= \$1166.50

Or said another way:

Mr. and Mrs. "X" used the components for 66% of their useful life but only paid 22% of the repair cost.

Mr. and Mrs. "Y" used the components for 34% of their useful life but had to pay 78% of the cost.

For funding to be fair all owners should contribute their share of the costs for the period they use the component.

READING and UNDERSTANDING TABLES/CHARTS

(Some information may not appear in this study).

RELEVANT DATA

Study fiscal year, inspection date(s), units, association's financial data, and interest/inflation rates.

SUMMARY OF THE ASSOCIATION'S RESERVE FINANCIAL PLAN

Financial summary of study results.

TABLE OF REPAIR & REPLACEMENT RESERVES

The Repair and Replacement Table shows the common or limited common element, average and remaining useful life, and estimated cost for work. This information, for the most part, is self-explanatory; however, when we believe more information is needed, we provide comments or use photographs.

Column

- (1) The property components the association should include in the reserves. Where a 15%, 30%, etc., is shown it means total replacement of the item is not anticipated. If we have omitted or added components that are not common or limited common area responsibility, please inform us so we can provide a revised table. It also applies if the association accomplishes the work from their annual operating expense and a reserve set-aside is not needed. If components are included that are operating expenses, we leave it to others to determine the correct tax consequence of the component.
- (2) Approximate quantity and unit of measure. The following abbreviations are used; however, they may not all appear in this study:

AC – Acres	LF - Linear Feet	SY - Square Yards
AnAvg - Annual Average	LS - Lump Sum	TN - Tons
BLD - Building	HP - Horsepower	UN - Units
EA - Each	RC - Replacement Cost	> - Greater Than
CY - Cubic Yards	SF - Square Feet	< - Less Than
- (3) The components' average useful life (Avg). Leading publications on useful life data, our own experiences and historical trends are used to determine average useful life.
- (4) Our best estimate of the remaining useful life (RUL). Some components in the table may not fail precisely as shown. We use the remaining useful life in conjunction with the estimated cost to calculate the annual contribution needed to fund the component. Actual remaining useful life can be significantly different.
- (5) Estimated costs are in current dollars; actual cost can be significantly different. Estimates are based on similar work in the greater Washington area, association experience, industry publications, such as R.S. Means and HomeTech, contractors and other reliable sources. It assumes the association will competitively seek bids and obtain a fair price in today's market. Some work, such as balconies, roofing, garages, façade, boiler, and chiller replacements, etc. may need the services of an engineer or architect to determine scope and oversee repairs. Those estimates take precedence over those shown in the table. Some costs can be more predictable than others, i.e., when roofs and pavements are replaced, the entire component will most likely be replaced so a total replacement cost can be estimated. Other components, i.e., closed loop piping, plumbing, electrical and fire protection systems may not need total replacement and will continue to perform with sub-system repairs. For these components, we reserve a reasonable amount for this work.
- (6) Distribution of the funds the association had (is projected to have) at the start of their fiscal year or the amount we were requested to use. The program distributes a prorated amount to each component.
- (7) The amount needed to fund the balance of the requirement.

- (8) The contribution needed to fund the 1st year applying the cash flow method. Contributions from year to year are mainly adjustments for inflation.
- (9) The contribution needed to fund the 1st year applying the component method. Contributions from year to year can vary significantly.

30-Year Comparison of Financial Plans

Column

- (10) - Fiscal Year.
- (11) - Projected annual expenses.
- (12) - Cumulative expenses over 30-years.
- (13) and (16) - Interest earned per funding plan based on previous year-end balance.
- (14) and (17) - Contribution per funding plan, inflation applied.
- (15) and (18) - Projected year-end balance per funding plan.

GRAPHS

Graphs depict the projected contributions and year end balances for each plan. The contribution objective should be to have a consistent contribution, year after year, that can be maintained with inflation adjustments. Avoid fluctuating contributions as they can impose financial hardships on owners. The plot objective for the reserve balance is to have the year end balances always above the "X" axis. If it falls below, it indicates a special assessment or loan will be needed to support the reserves.

SUMMARY

- 30-Year Income - projected from interest and owners.
- 30 & 50-Year Minimum/Maximum Balances - includes contingency for unforeseen events.

PROPERTY COMPARISON

The "Property Comparison" chart compares the property's current funding to the last 100 properties we have studied. The comparison shows the maximums, minimums, property averages and medians compared to your property. Property features differ from one property to another so consider these as averages only and not a true comparison on your property to another similar property. Three comparisons are made:

- % Funded - Ratio of the current to the ideal Reserve Balance for each component in the Reserve Table. The ratio is a product of the "used-up" life, useful life, and component cost.
- Reserve Depletion Factor - Number of years amount-on-hand will fund (It's the same as the "go broke" date if no more money is added to the reserves).
- AOH-Dedicated reserve funds at start of study fiscal year.
- Cost Per Owner – Average contribution per owner needed to meet the reserve requirement. Dollar amounts will vary from property to property based on construction features, common/limited common elements, past contributions to the reserves and other factors that may not result in a true comparison.

Photo deleted in sample.

Photo deleted in sample.

Your HOA is a 375-unit townhome community located in Your Town, VA, Photo is typical of the housing style.

Community center with meeting room and kitchen is on the upper floor. Bathhouse is situated below.



Windows and doors will need replacement when they fail or deteriorated.

Kitchen is in fair condition; all kitchens eventually need to be updated.



After years of use bathrooms and shower rooms need refurbishing.

When decks are replaced composite materials should be used. Composites have a longer useful life and require far less maintenance.



Reserve provides for pool filters, water supply/return piping, chemical treatment equipment and other system components.



Tot-lots need replacement at end of life and fill replenishment every 2-years-children falling on non-absorbing material causes 70% of tot-lot injuries. Equipment cost will vary with features desired.



Multi-purpose court was recently color coated. Reserve provides for the next time this work will be needed and rebuilding of the court at end of its useful life.



Pavement condition is fair to good. See our recommendations in the "Comments" section for proper care of asphalt pavements. Well maintained pavement enhances property appearance.



Reserve provides for stone repairs, name restoration, cleaning, flood lights, electric panels, wiring and other work needed to keep entrance features in good condition.



Stockade fencing is placed on the East and West property lines. Spot repairs are being made to extend useful life; total replacement will eventually be needed.

PHOTOGRAPHS



Masonry retaining walls are a "life-of-the property" component-no allowance for total replacement, only spot repairs. Major failure would be catastrophic. Metal railing replacement is a reserve component.



No reserve allowance for dredging or other major pond work as the pond is reported to be County responsibility. Dam valve, spillway, erosion control and litter control is association responsibility.



Mailbox replacement will be needed as doors, locks, hinges and other failures occur.



Entry for street lights considers poles, wiring, fixtures and controls will be repaired as needed. No assumption all units will need to be replaced at the same time.



A reasonable amount to replace dead or diseased trees and shrubbery. Does not include normal landscaping upkeep which is funded from the operating account nor large scale improvements.



Also included in the reserves are signs, sign posts, doggie stations, and other miscellaneous components. Well-maintained components enhance property appearance.

APPENDIX A

TABLE OF REPAIR/REPLACEMENT RESERVES AND YEARS 1-10 EXPENSES

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Reserve Study

COMPONENT	APPROX/MT QUANTITY	USEFUL LIFE (YRS)	ESTIMATED COST IN CURRENT \$	DISTRBTN OF AOH AS OF 1-Jan-26	BALANCE NEEDED TO FUND RESERVE	FY26 CONTRIBUTION	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
							(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
COMMUNITY CENTER																
ROOFING																
ROOFING-SHINGLES	SF	20	9,960	4,720	5,240	3,140	9,960	0	0	0	0	0	0	0	0	0
GUTTERS/DOWNSPOUTS	LF	30	3,960	1,880	2,080	120	0	0	0	0	0	0	0	0	0	5,100
FAÇADE																
FACADE/CAULK/WATERPROOFING	LS	1	2,000	950	1,050	630	2,000	2,060	2,120	2,180	2,240	2,300	2,370	2,440	2,510	2,580
SIDING REPLACEMENT	LS	40	21,960	10,400	11,560	350	0	0	0	0	0	0	0	0	0	0
WINDOWS/DOORS/HARDWARE																
WINDOWS	EA	40	29,750	14,090	15,660	470	0	0	0	0	0	0	0	0	0	0
WINDOW SHUTTER PAIRS	EA	40	900	430	470	10	0	0	0	0	0	0	0	0	0	0
DOOR-DOUBLE	EA	25	17,100	8,100	9,000	1,080	0	0	0	19,140	0	0	0	0	0	0
DOOR-SINGLE	EA	25	10,050	4,760	5,290	630	0	0	0	11,250	0	0	0	0	0	0
COMMON AREA DOORS	LS	10	1,500	710	790	90	0	0	0	1,680	0	0	0	0	0	0
DECKS/WALKWAYS																
REAR DECK	SF	30	18,600	8,810	9,790	280	0	0	0	0	0	0	0	0	0	0
SIDE DECK	SF	30	3,600	1,700	1,900	50	0	0	0	0	0	0	0	0	0	0
MEETING ROOM																
HARDWOOD FLOORING	SF	20	12,200	5,780	6,420	480	0	0	0	0	0	0	0	14,860	0	0
CERAMIC/PORCELAIN TILE	SF	30	3,050	1,440	1,610	50	0	0	0	0	0	0	0	0	0	0
FURNISHINGS	EA	15	4,000	1,890	2,110	420	0	0	4,230	0	0	0	0	0	0	0
CEILING LIGHTING FIXTURES	EA	30	2,250	1,070	1,180	40	0	0	0	0	0	0	0	0	0	0
KITCHEN																
RENOVATION	EA	20	6,000	2,840	3,160	1,890	6,000	0	0	0	0	0	0	0	0	0
BATHROOMS																
RENOVATION	EA	25	10,000	4,740	5,260	630	0	0	0	11,190	0	0	0	0	0	0
MECHANICAL/PLUMBING/ELECTRICAL																
MECHANICAL																
A/C & HEATING-2015	TN	15	7,500	3,550	3,950	260	0	0	0	0	0	0	0	0	9,400	0
A/C & HEATING-2017	TN	15	7,500	3,550	3,950	220	0	0	0	0	0	0	0	0	0	0
A/C & HEATING-2018	TN	15	7,500	3,550	3,950	200	0	0	0	0	0	0	0	0	0	0
A/C & HEATING-2019	TN	15	10,000	4,740	5,260	240	0	0	0	0	0	0	0	0	0	0
PLUMBING																
WATER HEATER 100 GAL-199,000 BTU	EA	13	9,000	4,260	4,740	570	0	0	0	10,070	0	0	0	0	0	0
PLUMBING/CONDENSATE/DRAINS	LS	50	22,000	10,420	11,580	230	0	0	0	0	0	0	0	0	0	0
ELECTRICAL																
COMMON AREA PANELS/WIRING	LS	40	19,000	9,000	10,000	300	0	0	0	0	0	0	0	0	0	0
BUILDING MOUNTED LIGHTS	EA	30	12,000	5,680	6,320	380	0	0	0	0	0	0	0	0	0	15,470
BATTERY BACKUP/EXIT LIGHT FIXTURES	EA	15	2,100	990	1,110	170	0	0	0	2,290	0	0	0	0	0	0
FIRE PROTECTION/SECURITY																
FIRE ALARM & SPRINKLER SYSTEM	LS	40	24,000	11,370	12,630	380	0	0	0	0	0	0	0	0	0	0
SECURITY ENTRY SYSTEM	LS	15	5,000	2,370	2,630	200	0	0	0	0	0	0	0	6,090	0	0
MISC. MECHANICAL/PLUMBING/ELECTRICAL/FIRE	LS	1	1,500	710	790	470	1,500	1,540	1,590	1,630	1,680	1,730	1,780	1,830	1,880	1,930

TABLE OF REPAIR/REPLACEMENT RESERVES AND YEARS 1-10 EXPENSES

COMPONENT	APPROX'MT QUANTITY	USEFUL LIFE (YRS)	ESTIMATED COST IN CURRENT \$	DISTR'BTN OF AOH AS OF 1-Jan-26	BALANCE NEEDED TO FUND RESERVE	FY26 CONTRIBUTION ASH FLOW METHODS	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	
							(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)		
PARK BENCHES	EA	20	1	2,000	950	1,050	630	1,050	0	0	0	0	0	0	0	0	
MULCH REPLENISHMENT	SF	2	1	2,540	1,200	1,340	800	1,340	0	2,690	0	2,840	0	3,010	0	3,180	
TOTAL RECREATION				334,490	158,390	176,100	24,660	41,240									
OTHER PROPERTY FEATURES																	
ENTRANCE(S)																	
ENTRANCE FEATURE WALLS/SIGNAGE	LS	10	5	10,000	4,740	5,260	630	1,050	0	0	0	11,190	0	0	0	0	
ELECTRIC SERVICE-PANELS/WIRING/LIGHT FIXTL	LS	15	8	5,000	2,370	2,630	200	330	0	0	0	0	0	6,090	0	0	
TREES/SHUBBERY																	
TREES/SHUBBERY-DISEASED/DEAD REPI	LS	1	1	2,000	950	1,050	630	1,050	2,000	2,060	2,120	2,180	2,240	2,300	2,370	2,440	
FENCING																	
3 RAIL FENCE- BLOOMS QUARRY LANE	LF	30	10	26,960	12,770	14,190	850	1,420	0	0	0	0	0	0	0	34,750	
RETAINING WALLS/RAILINGS																	
MASONRY RETAINING WALLS	LS	1	1	1,000	470	530	320	530	1,000	1,030	1,060	1,090	1,120	1,150	1,180	1,220	
STOCKADE FENCE-PROPERTY LINE	LF	40	20	44,520	21,080	23,440	700	1,170	0	0	0	0	0	0	0	0	
4' ALUMINUM RAIL FENCE-ABOVE RETAINI	LF	40	20	47,700	22,590	25,110	750	1,260	0	0	0	0	0	0	0	0	
MAIL BOXES																	
MAILBOX-STREET	UN	25	5	58,600	27,750	30,850	3,700	6,170	0	0	0	0	65,600	0	0	0	
SITE LIGHTING																	
POLE LIGHTING	EA	30	10	207,900	98,450	109,450	6,550	10,950	0	0	0	0	0	0	0	#####	
STORM WATER FACILITIES																	
DAM GATE VALVE	LS	40	20	18,000	8,520	9,480	280	470	0	0	0	0	0	0	0	0	
4' CHAIN LINK FENCE AROUND POND	LF	40	20	31,500	14,920	16,580	500	830	0	0	0	0	0	0	0	0	
OTHER SITE FEATURES																	
SITE ITEMS	LS	1	1	1,500	710	790	470	790	1,500	1,540	1,590	1,630	1,680	1,730	1,780	1,830	
TOTAL OTHER PROPERTY FEATURES				454,680	215,320	239,360	15,580	26,020									
TOTAL RESERVES				\$1,256,480	\$595,030	\$661,450	\$64,740	\$108,180	\$64,200	\$8,230	\$71,180	\$39,100	#####	\$9,210	\$202,440	\$69,120	\$29,500

Notes:
 All dollars rounded to nearest \$10. Totals may not add due to rounding.
 One year remaining useful life indicates tcomponent useful life is used up.

YEARS 11-30 EXPENSES

COMPONENT	USEFUL LIFE ESTIMATED AVG YEH COST IN (YRS) CURRENT \$	RESERVE STUDY																						
		(3)	(4)	(5)	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055
COMMUNITY CENTER																								
ROOFING																								
ROOFING-SHINGLES	20 1	9,960																						
GUTTERS/DOWNSPOUTS	30 10	3,960												16,230										
FAÇADE																								
FAÇADE/CAULK/WATERPROOFING	1 1	2,000																						
SIDING REPLACEMENT	40 20	21,960												34,910										
WINDOWS/DOORS/HARDWARE																								
WINDOWS	40 20	29,750												47,300										
WINDOW SHUTTER PAIRS	40 20	900												1,430										
DOOR-DOUBLE	25 5	17,100																						34,700
DOOR-SINGLE	25 5	10,050																						20,390
COMMON AREA DOORS	10 5	1,500																						
DECKS/WALKWAYS																								
REAR DECK	30 21	18,600												30,300										
SIDE DECK	30 21	3,600												5,860										
MEETING ROOM																								
HARDWOOD FLOORING	20 8	12,200																						
CERAMIC/PORCELAIN TILE	30 18	3,050																						23,580
FURNISHINGS	15 3	4,000																						
CEILING LIGHTING FIXTURES	30 18	2,250																						
KITCHEN																								
RENOVATION	20 1	6,000																						
BATHROOMS																								
RENOVATION	25 5	10,000																						20,290
MECHANICAL/PLUMBING/ELECTRICAL																								
MECHANICAL																								
A/C & HEATING-2015	15 9	7,500																						
A/C & HEATING-2017	15 11	7,500																						
A/C & HEATING-2018	15 12	7,500																						
A/C & HEATING-2019	15 13	10,000																						
PLUMBING																								
WATER HEATER 100 GAL-199,000 BTU	13 5	9,000																						
PLUMBING/CONDENSATE/DRAINS	50 30	22,000																						44,640
ELECTRICAL																								
COMMON AREA PANELS/WIRING	40 20	19,000												30,210										
BUILDING MOUNTED LIGHTS	30 10	12,000																						
BATTERY BACKUP/EXIT LIGHT FIXTURES	15 4	2,100												3,260										
FIRE PROTECTION/SECURITY																								
FIRE ALARM & SPRINKLER SYSTEM	40 20	24,000												38,150										
SECURITY ENTRY SYSTEM	15 8	5,000																						
MISC. MECHANICAL/PLUMBING/ELECTRICAL/FIRE	1 1	1,500																						
TOTAL COMMUNITY CENTER		283,980												2,380	2,440	2,500	2,570	2,650	2,690	2,760	2,850	2,900	2,970	3,040
PAVEMENTS/CONCRETE																								
PAVEMENTS																								
COMMUNITY CENTER																								
PREVENTIVE MAINTENANCE	4 3	2,900												4,500										5,880
PAVEMENT OVERLAY	15 7	17,670												29,500										
BASE/SUB-BASE/REPAIRS	15 7	2,210												3,680										
SMITH DRIVE																								
PREVENTIVE MAINTENANCE	4 3	11,860												18,400										24,070

YEARS 11-30 EXPENSES

Reserve Study

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COMPONENT	USEFUL LIFE ESTIMATED AVG YEM COST IN (YRS) CURRENT \$	YEARS 11-30 EXPENSES																						
		(3)	(4)	(5)	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055
PAVEMENT OVERLAY	15 7 72,200														120,520									
BASE/SUB-BASE/REPAIRS	15 7 9,020														15,060									
JONES DRIVE																								
PREVENTIVE MAINTENANCE	4 3 8,190							11,520				12,710								15,070				16,620
PAVEMENT OVERLAY	15 7 49,820														83,160									
BASE/SUB-BASE/REPAIRS	15 7 6,230														10,400									
CONCRETE/PAVERS																								
SIDEWALKS/CURBS/GUTTERS OTHER CONCRETE	4 1 3,230							4,550				5,010				5,390				5,940				6,550
TOTAL PAVEMENTS/CONCRETE	183,330																							
RECREATION																								
SWIMMING POOL																								
BATHHOUSE																								
POOL(S)	25 11 50,000																							
RENOVATE SHOWER ROOMS																								
WHITECOAT-ADULT POOL	5 3 21,780										32,980						37,260						42,090	
WHITECOAT-WADING POOL	5 3 4,750										7,190						8,120						9,180	
FILTER/PUMPS/WATER LINES-SINGLE TANK	25 5 20,000																						40,560	
COPING/TILES/WALLS & FLOORS	14 1 35,700																						70,690	
POOL FURNITURE	8 4 20,320																						39,270	
REPLACE CONCRETE DECK	50 30 66,370																						132,640	
6' CHAIN LINK FENCE	30 20 9,890																							
4' CHAIN LINK FENCE	30 20 1,500																							
ADULT POOL COVER	10 5 8,930																		16,040					
WADING POOL COVER	10 5 1,000																		1,800					
MULTI-PURPOSE COURT(S)																								
COLOR COATNETS	5 4 5,600												8,530											
MAJOR COURT REPAIRS	30 20 32,000												50,870											
BASKETBALL STANDARD	25 15 7,600																							
10' CHAIN LINK FENCE	30 20 11,610																							
TOT LOT(S)																								
METAL AND PLASTIC EQUIPMENT	25 5 34,000																							68,990
PARK BENCHES	20 1 2,000																							
MULCH REPLENISHMENT	2 1 2,540																							
TOTAL RECREATION	334,490																							
OTHER PROPERTY FEATURES																								
ENTRANCE(S)																								
ENTRANCE FEATURE WALLS/SIGNAGE	10 5 10,000																							
ELECTRIC SERVICE-PANELS/WIRING/LIGHT FIXTURE	15 8 5,000																							
TREES/SHUBBERY																								
TREES/SHUBBERY-DISEASED/DEAD REPLACEMENT	1 1 2,000																							
FENCING																								
3 RAIL FENCE- BLOOMS QUARRY LANE	30 10 26,960																							
RETAINING WALLS/RAILINGS																								
MASONRY RETAINING WALLS	1 1 1,000																							
STOCKADE FENCE-PROPERTY LINE	40 20 44,520																							
4' ALUMINUM RAIL FENCE-ABOVE RETAINING WALL	40 20 47,700																							
MAIL BOXES																								
MAILBOX-STREET	25 5 58,600																							118,910
SITE LIGHTING																								
POLE LIGHTING	30 10 207,900																							

YEARS 11-30 EXPENSES

Reserve Study

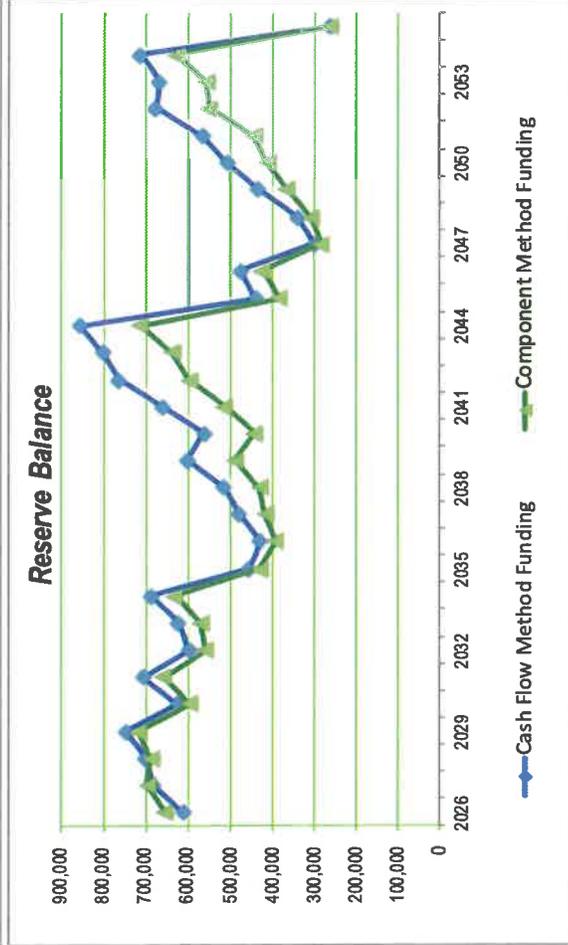
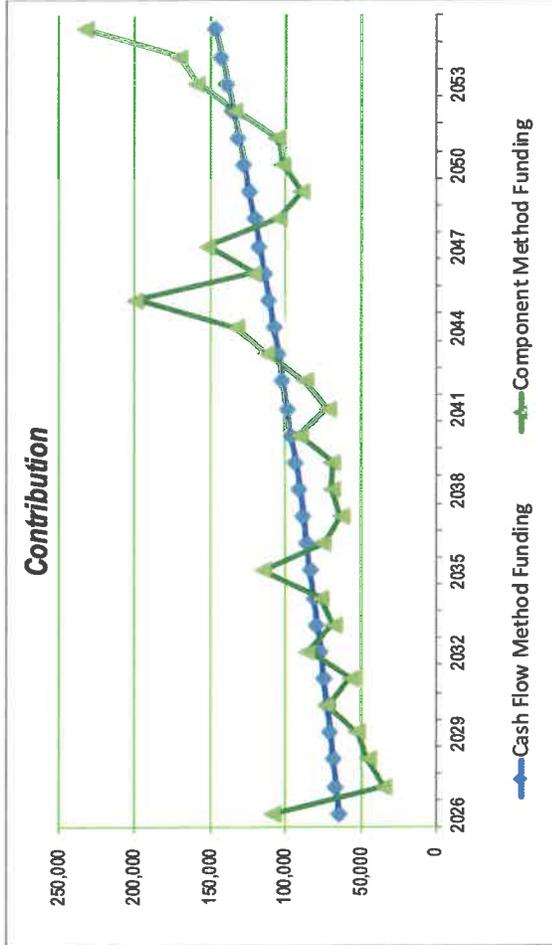
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COMPONENT	USEFUL LIFE ESTIMATED AVG YEM COST IN (YRS) CURRENT \$	(3)	(4)	(5)	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	
					(1)																				
STORM WATER FACILITIES																									
DAM GATE VALVE	18,000	40	20	0	0	0	0	0	0	0	0	0	0	28,620	0	0	0	0	0	0	0	0	0	0	0
4' CHAIN LINK FENCE AROUND POND	31,500	40	20	0	0	0	0	0	0	0	0	0	0	50,080	0	0	0	0	0	0	0	0	0	0	0
OTHER SITE FEATURES																									
SITE ITEMS	1,500	1	1	1,960	2,010	2,060	2,110	2,160	2,220	2,270	2,330	2,380	2,440	2,500	2,570	2,630	2,690	2,760	2,830	2,900	2,970	3,040			
TOTAL OTHER PROPERTY FEATURES																									
				454,680																					
TOTAL RESERVES				\$1,296,480	\$120,240	\$46,860	\$63,080	\$18,540	\$142,750	\$11,520	\$15,590	\$80,000	\$68,760	\$69,750	\$62,590	\$281,070	\$80,510	\$36,620	\$57,410	\$76,700	\$34,020	\$148,890	\$102,450	\$650,490	

30-YEAR FINANCIAL PLANS

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FY (10)	Expenses (12)		Cash Flow Method Funding (13)		Component Method Funding (16)		Contribution (18)	
	Annual* (11)	Cumulative (12)	Interest (13)	Contrib'n (14)	Interest (16)	Contrib'n (17)	Balance (15)	Balance (18)
AOH							\$595,030	
2026	64,200	64,200	14,760	64,740	14,760	108,180	663,770	
2027	8,230	72,430	15,140	66,590	16,210	34,620	696,370	
2028	71,180	143,610	16,960	68,490	17,270	45,600	688,060	
2029	39,100	182,710	17,310	70,450	17,060	52,370	718,390	
2030	213,490	396,200	18,520	72,460	17,820	72,760	595,480	
2031	9,210	405,410	15,480	74,530	14,770	57,300	656,340	
2032	202,440	607,850	17,490	76,660	16,330	85,470	557,700	
2033	69,120	676,970	14,800	78,850	13,830	68,110	570,520	
2034	29,500	706,470	15,410	81,110	14,150	76,950	632,120	
2035	333,590	1,040,060	17,070	83,430	15,680	115,280	429,490	
2036	124,910	1,164,970	11,290	85,820	10,650	75,430	390,660	
2037	48,860	1,213,830	10,600	88,270	9,690	63,630	415,120	
2038	66,020	1,279,850	11,840	90,790	10,290	69,770	429,160	
2039	19,480	1,299,330	12,750	93,390	10,640	68,800	489,120	
2040	150,550	1,449,880	14,900	96,060	12,130	91,250	441,950	
2041	12,210	1,462,090	13,920	98,810	10,960	72,450	513,150	
2042	16,580	1,478,650	16,410	101,640	12,730	87,530	596,850	
2043	85,330	1,563,980	18,930	104,550	14,800	111,810	638,130	
2044	73,630	1,637,610	19,870	107,540	15,830	132,920	713,250	
2045	547,920	2,185,530	21,210	110,620	17,690	199,450	382,470	
2046	89,140	2,274,670	10,890	113,780	9,490	120,890	423,710	
2047	304,430	2,579,100	11,770	117,030	10,510	152,270	282,060	
2048	87,530	2,666,630	7,410	120,380	7,000	104,890	306,420	
2049	40,180	2,706,810	8,410	123,820	7,600	89,080	362,920	
2050	62,920	2,769,730	10,690	127,360	9,000	101,660	410,660	
2051	84,360	2,854,090	12,560	131,000	10,180	105,820	442,300	
2052	37,540	2,891,630	14,020	134,750	10,970	134,350	550,080	
2053	164,970	3,056,600	16,780	138,600	13,640	158,700	557,450	
2054	113,930	3,170,530	16,550	142,560	13,820	171,230	628,570	
2055	614,610	3,785,140	17,670	146,640	15,590	232,470	262,020	
SUMMARY			441,410	3,010,720	391,090	3,061,040	262,020	
30-Year Income								
Years 1-30 Min Threshold							262,020	
Years 1-30 Max Threshold							718,390	
Years 31-50 Min Threshold							262,020	
Years 31-50 Max Threshold							918,030	



Notes:
 * An annual average cost. Expenditures can change from year-to-year depending on when actual work is done. Contribution and projections are based on the study fiscal year and will change if estimated cost, useful life, amount-on-hand, contribution and contingency to be preserved change. Data should be considered a more accurate projection for years 1 - 5 than the out-years. Minimum threshold does not include the first year. If component method calculations are included note how column (17) contributions vary from one year to the next.

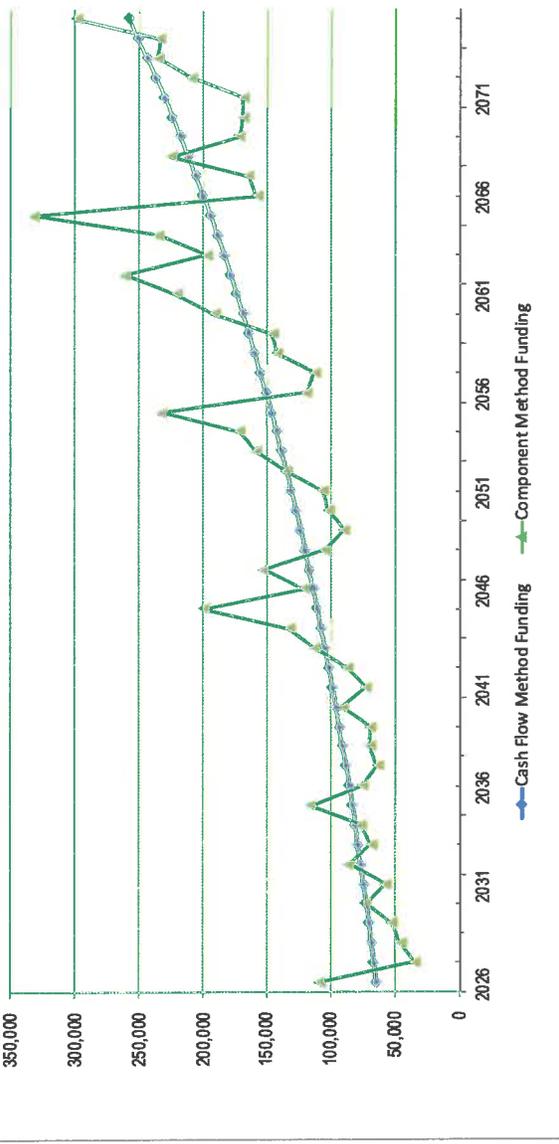
50-YEAR FINANCIAL PLANS

Reserve Study

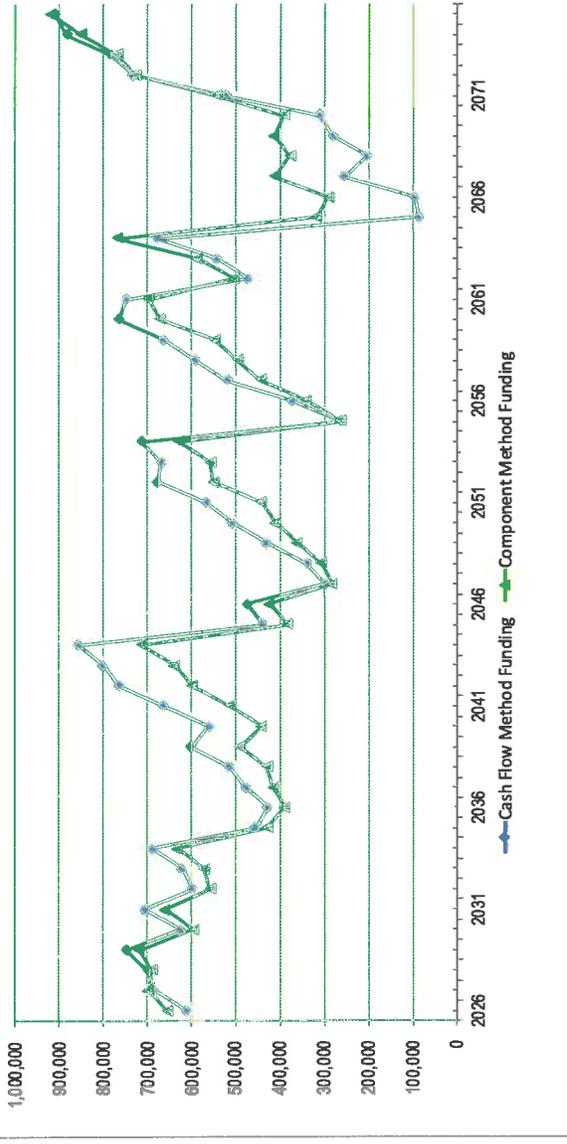
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FY (10)	Expenses Annual* (11)	Cumulative (12)	Cash Flow Method Funding Interest (13)	Contribution (14)	Balance (15)	Component Method Funding Interest (16)	Contribution (17)	Balance (18)
A0H					595,030			595,030
2026	64,200	64,200	14,760	64,740	610,330	14,760	106,180	653,770
2027	8,230	72,430	15,140	66,590	683,830	16,210	34,620	686,370
2028	71,180	143,610	16,960	68,490	696,100	17,270	45,600	688,060
2029	39,100	182,710	17,310	74,650	746,760	17,060	52,370	718,390
2030	213,490	396,200	18,520	72,460	624,250	17,820	72,760	595,480
2031	9,210	405,410	15,480	74,530	705,050	14,770	57,300	658,340
2032	202,440	607,850	17,490	607,850	596,760	16,330	66,470	557,700
2033	69,120	676,970	14,800	78,850	621,290	13,830	68,110	570,520
2034	29,500	706,470	15,410	81,110	686,310	14,150	76,950	632,120
2035	333,590	1,040,060	17,070	83,430	455,220	15,680	115,290	429,490
2036	124,910	1,164,970	11,290	85,820	427,420	10,650	75,430	390,660
2037	48,860	1,213,830	10,600	88,270	477,430	9,890	63,630	415,120
2038	66,020	1,279,850	11,840	90,790	514,040	10,290	69,770	429,160
2039	19,480	1,299,330	12,750	93,390	600,700	10,640	68,800	489,120
2040	150,550	1,449,880	14,900	96,060	561,110	12,130	91,250	441,950
2041	12,210	1,462,090	13,920	98,810	661,630	10,960	72,450	513,150
2042	16,560	1,478,650	16,410	101,640	763,120	12,730	87,530	596,850
2043	85,330	1,563,980	18,930	104,550	801,270	14,800	111,810	638,130
2044	73,630	1,637,610	19,870	107,540	855,050	15,830	132,920	713,250
2045	547,920	2,185,530	21,210	110,620	438,960	17,690	199,450	382,470
2046	89,140	2,274,670	10,890	113,780	474,490	9,490	120,890	423,710
2047	304,430	2,579,100	11,770	117,030	298,860	10,510	152,270	282,060
2048	87,530	2,666,630	7,410	120,380	338,120	7,000	104,890	306,420
2049	40,180	2,706,810	8,410	123,820	431,170	7,600	89,080	362,920
2050	62,920	2,769,730	10,690	127,360	506,300	9,000	101,660	410,660
2051	84,360	2,854,090	12,560	131,000	565,500	10,180	105,820	442,300
2052	37,540	2,891,630	14,020	134,750	676,730	10,970	134,350	550,080
2053	164,970	3,056,600	16,780	138,600	667,140	13,640	158,700	557,450
2054	113,930	3,170,530	16,550	142,560	712,320	13,820	171,230	628,570
2055	614,610	3,785,140	17,670	146,640	262,020	15,590	232,470	262,020
2056	45,540	3,830,680	6,500	150,830	373,810	6,500	119,190	342,170
2057	19,180	3,849,860	9,270	155,140	519,040	8,490	112,280	443,760
2058	101,260	3,951,120	12,870	159,590	590,230	11,010	141,490	495,000
2059	105,950	4,057,070	14,640	164,140	663,060	12,280	146,130	547,460
2060	83,390	4,140,460	16,440	168,830	764,940	13,580	191,370	669,020
2061	210,130	4,350,590	18,970	173,660	747,440	16,590	221,130	696,610
2062	471,700	4,822,290	18,540	178,630	472,910	17,280	261,080	503,270
2063	126,410	4,948,700	11,730	183,740	541,970	12,480	197,090	586,430
2064	68,740	5,017,440	13,440	186,990	675,660	14,540	234,990	767,220
2065	800,180	5,817,620	16,760	194,400	86,640	19,030	331,000	317,070
2066	192,100	6,009,720	2,150	199,960	96,650	7,860	157,990	290,820
2067	49,270	6,058,990	2,400	205,680	255,460	7,210	164,280	413,040
2068	270,550	6,329,540	6,340	211,560	202,610	10,240	224,850	377,580
2069	143,950	6,473,490	5,030	217,610	281,500	9,360	171,430	414,420
2070	201,100	6,674,590	6,980	223,830	311,210	10,280	168,760	392,360
2071	38,460	6,703,050	7,720	230,200	520,700	9,730	168,320	541,950
2072	28,570	6,741,620	12,910	236,810	731,650	13,440	208,610	725,630
2073	210,880	6,952,500	18,150	243,580	782,700	18,000	235,600	768,350
2074	171,560	7,124,060	19,410	250,550	881,100	19,060	233,250	849,100
2075	250,840	7,374,900	21,850	257,720	909,630	21,060	298,710	918,030

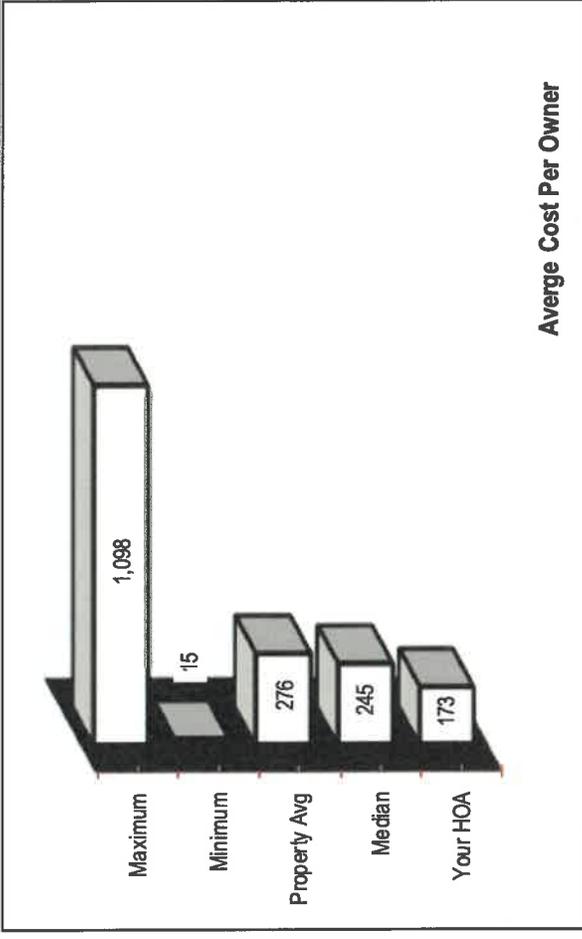
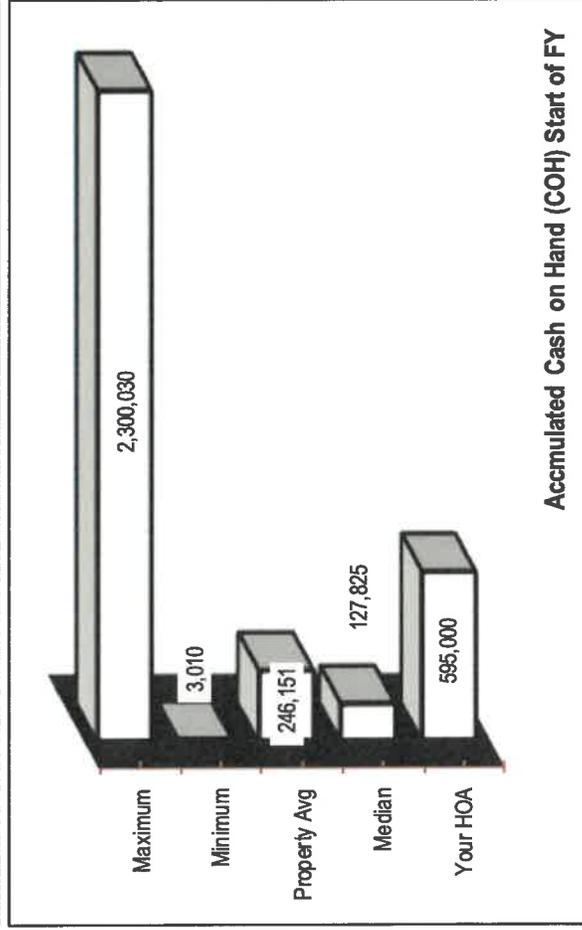
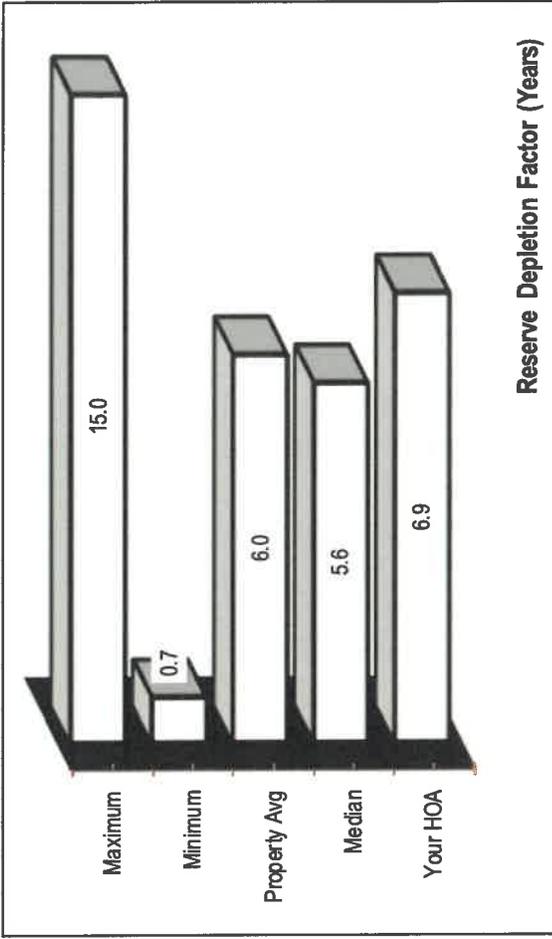
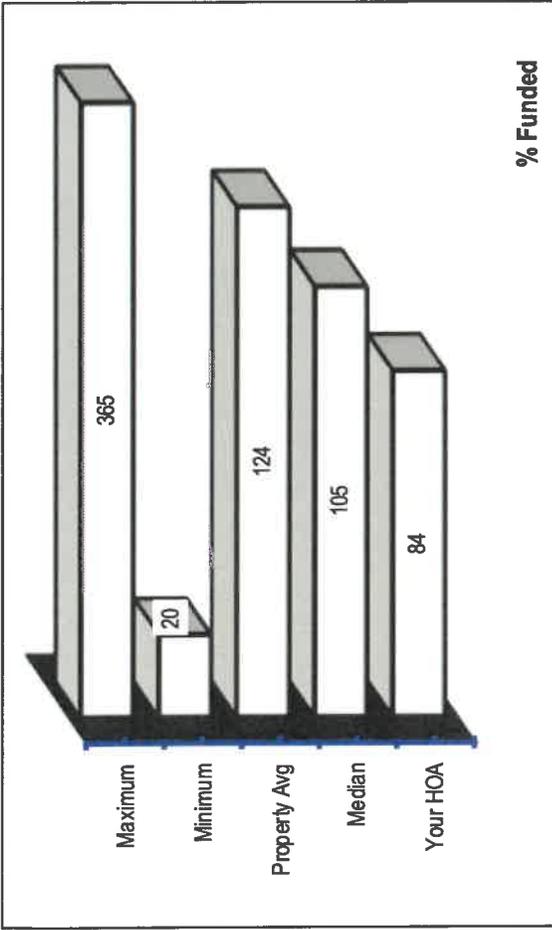
Contribution



Reserve Balance



COMPARISON TO OTHER PROPERTIES
Sample Size = 100 HOA's/POA's



Legend:

This comparison only compares the first study year to other properties.
 % Funded – Used-up life divided by Useful Life times Current Cost.
 Reserve Depletion Factor – Number of years the amount-on-hand will fund if no more is contributed to the reserves.
 AOH - Reserve funds available at start of fiscal year.
 Cost Per Owner - The average cost per owner to meet the reserve requirement compared to other properties.

COMMENTS

Attention is directed to columns (1) COMPONENT, (3) AVG and (4) REM USEFUL LIFE, and (5) ESTIMATED COST IN CURRENT DOLLARS on Page A1. These entries, along with reserve savings at the start of the fiscal year and contingency built into the funding plan, determine the annual contribution needed to support the reserves. The remaining useful life approximates the time period when funding should be available for repair/replacement work. Good maintenance and repair practices prior to replacement can extend component useful life; conversely, poor or no maintenance/repair will shorten life and result in more cost to the association. Following comments are provided for components that may need

COMMUNITY CENTER	
ROOFING	Association will be replacing NLT FY26.
GUTTERS/DOWNSPOUTS	Useful life can be extended by securing loose nails/clamps, reconnecting or replacing separated or missing sections, sealing leaks and removing leaves and debris to prevent water and ice damage.
FAÇADE	As needed spot repairs to masonry, siding, shutters, sealing windows, doors, walls, expansion joints and other openings to keep buildings weather tight.
SIDING REPLACEMENT MECHANICAL	Assumes the association will eventually find it desirable to replace the siding to improve building appearance. Useful life of mechanical equipment is highly dependent on proper servicing at established frequencies. In some cases spot repairs can be made to keep them operating; eventually, most equipment needs to be replaced.
PLUMBING	Plumbing systems eventually fail, total replacement, and in some cases, repairs can be effective in extending useful life.
ELECTRICAL	Replacement as needed of common area switchgear, panels, disconnects, wiring and other electrical
FIRE PROTECTION/SECURITY	Fire alarm and sprinkler systems will need eventual upgrade when replacement parts are difficult to obtain or system deterioration jeopardizes effectiveness.
SECURITY ENTRY SYSTEM	Access to the building is controlled by a security access system. Replacement will be needed when replacement parts are no longer available.
MISC.	A annual expenditure to keep in good repair common area mechanical, plumbing and electric systems that are not reserved for elsewhere. Air Handlers, fan coil units, heat exchangers, coils, unit heaters, motors, pumps, gauges, valves, controls, ceiling can light fixtures and other kinds of failures need repairs when problems occur.
MECHANICAL/PLUMBING/ELECTRICAL/FIRE	

PAVEMENTS/CONCRETE	
PAVEMENTS	The following recommendations should be implemented to extend pavement useful life. 1) Have a preventive maintenance program - preventive maintenance consist of sealing open cracks (equal to or greater than 1/8"), repair wearing surface/base/sub-base areas that have failed (distinguished by "alligator" or "chicken wire" cracking), apply a seal coat to the entire surface and repaint traffic markings. An additional benefit of sealcoating and traffic markings is the pavement will look uniform and that enhances property appearance. Funding for this work is identified as "Preventive Maintenance" and/or "Immediate Repairs for Life Extension." Although we allow for preventive maintenance to be done every four years, if cracks open or asphalt failures occur sooner they should be repaired as needed. Contingency built into the funding plan should be more than adequate to fund this work, 2) Be prepared to repave all asphalt around the time period shown in the table. When repaving there are two possible courses of action, a) mill only near gutter pans to preserve proper drainage and place back 1-1/2" (or more) of compacted asphalt throughout, and b) total milling of all asphalt and repave to thickness removed. Notes: a) Asphalt is an oil based product - price varies with the cost of a barrel of oil, and b) When pavements are shared with adjacent properties quantity shown is one-half the shared amount. 3) Although we allow for 100% of the asphalt to be repaved our experience supports a smaller percentage of the base/sub-base will need repairs prior to overlaying.
SIDEWALKS/CURBS/GUTTERS OTHER CONCRETE	Repairs as needed to keep components in good repair. Work should be done concurrently with pavement work; pricing should be better because contractor is on site.

RECREATION	
WHITECOAT	Whitecoating is normally needed about every five years. Although we allow for this work to occur on that schedule, the decision to whitecoat should be evaluated when pools are drained.
COPING/TILES/WALLS & FLOORS	An average budget amount every other whitecoating cycle to correct problems usually found in the pool shell. Major catastrophic repairs caused by high water table flotation or major wall/floor failures are not budgeted for in
POOL FURNITURE	Some pool chairs, tables and other furnishings will need servicing or replacement to keep them in good
REPLACE CONCRETE DECK	Assumes the pool deck will eventually need to be replaced.

OTHER PROPERTY FEATURES	
ENTRANCE(S)	Provides for masonry repairs/repointing, name restoration, cleaning, flood lights, electric panels, wiring and other work needed to keep entrance features in good condition.
FENCING	Chain link fence useful life can be extended by replacing missing tie wires, stretching fabric and painting to control rust. Wood fencing can have its life extended by replacing missing slats, straightening posts and screw fastening loose members. When fencing is replaced install at least 6x6" posts - fence will be sturdier and last longer.
SITE ITEMS	Repairs/replacements to signs, sign posts, low height wood retaining walls, storm drainage, dog stations, and other miscellaneous items.

EXCLUSIONS	
PRESSURE WASHING/PAINTING/STAINING CATASTROPHES	Not included in the reserves. Maintenance work, properly funded from the operating account. Are not predictable events - no reserve allowance. If one occurs funding from other sources may be needed if the contingency built into the reserves is insufficient to cover expenses.
STRUCTURAL INSPECTION	Of buildings are not included as part of the reserve study. This study is to develop funding needed to keep capital components in good repair, it is not an inspection of structural components to identify problems that could jeopardize the structural integrity of buildings. Structural inspections are done by engineers specializing in that kind of work.

JC Building Maintenance Services, Inc. Renewal

Memorandum

To: Oak Creek Club Homeowners Association Board of Directors

From: Courtney Spalding, Covenants Administrator Manager Community Association Management Professionals (CAMP)

Date: November 7, 2025

Re: JC Building Maintenance 2026 Service Proposals

Suggested Motions:

- *I move to approve JC Building Maintenance for 2026 Part-Time Day Porter Services at a monthly cost of \$2,995.00, expensed from the "Amenity Center" under the "Repair and Maint. - Amenity Center"*
- *I move to approve JC Building Maintenance for 2026 Additional Summer Coverage (May 25 - September 7) at a monthly cost of \$1,603.20, expensed from the "Amenity Center" under the "Repair and Maint. - Amenity Center"*
- *I move to approve the JC Building Maintenance proposal for 2026 Grounds & Handyman Porter Services at a monthly cost of \$3,341.88, expensed from the "General (Site Items)" under the "Repairs and Maint. - General."*
- *I move to approve JC Building Maintenance for 2026 Weekend Clubhouse Cleaning Services at a per-service rate of \$165.00, expensed from the "Amenity Center" under the "Repair and Maint. - Amenity Center"*

Summary: JC Building Maintenance Services submitted four proposals for the 2026 service year covering routine day porter work, summer extended coverage, grounds and handyman services, and weekend clubhouse cleaning. The proposals maintain consistency with 2025 service levels and reflect minor pricing adjustments tied to labor and minimum wage changes.

Each proposal includes standard JC Maintenance contract terms: 30-day written cancellation, 3% monthly compounded late fee, non-solicitation clause, and optional employee health benefits in compliance with state law. The service agreements also include regular quality control inspections and consistent communication with management.

Proposal Summaries:

1. Part-Time Day Porter Services – Monday through Friday, 20 hours weekly. Includes daily cleaning of clubhouse, restrooms, kitchen, and guardhouse. Monthly cost: \$2,995.00.
2. Additional Summer Coverage – May 25 through September 7, 2026. Adds 8 weekly hours (Tuesdays & Fridays extended). Monthly cost: \$1,603.20. Holiday coverage: \$230 per holiday.
3. Grounds & Handyman Porter Services – Two days per week (Tuesdays/Thursdays, 8 hours daily). Tasks include grounds policing, trash liner replacement, minor painting, and light repairs. Monthly cost: \$3,341.88 (\$2,891.88 labor + \$515.00 car allowance).
4. Weekend Clubhouse Cleaning Services – Post-event cleaning as needed. \$165.00 per service. JC Maintenance provides all materials.

Attachments

- 2026 Part-Time Cleaning Day Porter Proposal
- 2026 Additional Summer Coverage Proposal
- 2026 Grounds & Handyman Porter Proposal
- 2026 Weekend Clubhouse Cleaning Proposal

Management Recommendation: Management concurs with the recommendation. JC Building Maintenance has consistently provided quality, responsive, and professional service. Approval is recommended for all four proposals as outlined.

Action Needed: Board approval of the four JC Building Maintenance service proposals for the 2026 contract year. Upon approval, management will execute the agreements and update the 2026 budget accordingly.



BUILDING MAINTENANCE SERVICES INC

Interior & Exterior painting • Office Cleaning • Carpet Cleaning • Turn Over Cleaning

September 19, 2025

**Oak Creek Club Homeowners Association
14505 Mary Bowie Parkway
Upper Marlboro, MD 20774
301.390.1721**

Re: Proposal for 2026 Additional Summer Hours for Day Porter Services at Oak Creek Club HOA.

As per your request I respectfully submit the price to perform the below services at the location listed above

Scope of Work (attached) 2026 Additional Cleaning Porter Hours from 5/25/26-9/7/26.

- Dayporter Services for clubhouse from 5/25/26-9/7/26. Additional 8 hours weekly in adjacent to existing 20 hour weekly services. Per schedule below;
- Tues & Fri: coverage to be extended until 3pm daily (an additional 4 hours daily)
- JC Maintenance to provide all labor and materials.

Price is:

Monthly\$1,603.20 Monthly

Price does not include holiday pay to be charged separate if coverage is requested

**Holiday Coverage.....\$230.00 ea. (Memorial Day, 4th of July, Labor Day)
(employee gets holiday pay for holidays)**

Price will increase during the duration of this contract if county or state minimum wage increases

if the price is acceptable, please sign the bottom portion of this letter and email it to my attention so that I may process it immediately.

Respectfully

Ana Granados

X

Signature & Date

****Price will increase during the duration of this contract if county or state minimum wage increases passed what is currently projected
***All Past due invoices will be subject to a late fee penalty of 3% compounded monthly. In the event of non-payment, the customer will be responsible for all reasonable costs incurred in collecting the debt, including, but not limited to, legal fees, collection agency fees, and court costs.*



Oak Creek Club Scope of Work

CLUBHOUSE

- Clean entrance doors and door glass daily.
- Disinfect all high-volume touch areas. (door handles, doors, etc)
- Sweep/mop tiles doors as needed.
- Vacuum, carpeted floors as needed.
- Dust furniture daily.
- Clean kitchen area daily,
- Clean office area daily.
- Empty trash cans and replace liner as needed.
- Clean exercise room, wipe equipment with disinfectant, vacuum floors, clean mirrors, etc. as needed.
- Clean party room area as needed.

RESTROOMS

- Mop and sweep floors
- Disinfect all high-volume touch areas. (door handles, doors, glass surfaces etc)
- Wash all fixtures, mirrors and commodes
- Replace soap, towel and toilet paper supplies (paper products provided by Jc Maintenance)
- Wash urinals and toilets with disinfectant
- Wipe down ceramic tile walls and stalls

TENNIS COURT AREA

- Clean area accordingly.
- Disinfect high volume touch areas.

POOL (in season)

- Police area for trash & debris, change out trash liners as needed.
- Wipe down entrance/exit doors to pool area
- Disinfect high volume touch areas
- Sweep area as necessary

GUARDHOUSE

- Sweep/damp wipe floor as needed.
- Clean bathroom as needed.
- Empty trash and replace liner as needed.
- Dust furniture/blinds as needed.



STAFF RESPONSIBILITIES

- Staff are expected to follow dress codes as follows:
 - Shirts always tucked in.
 - Shirt and Khaki Pants (Jeans allowed if approved by management)
 - No headwear unless approved by Management or working outside.
 - Safety shoes, back braces, eyewear, gloves, and other PPEs as needed.
- Staff will provide as much notice as possible if unable to work a set shift.



COMPENSATION FOR EMPLOYEES:

- Paid holidays (6 per year)
 - New Years
 - Memorial Day
 - Independence Day
 - Labor Day
 - Thanksgiving
 - Christmas Day

**** If property requires a coverage for any of these holidays, we will provide one porter with extra charge. ** \$38 per hour with a 4 hour Min. per person**

Onsite Employee Health Benefits

*Please Note, this agreement does not include costs of health insurance for any onsite employee. As this is an optional benefit to full time employees upon their choice to accept or decline. If employee does accept coverage, a small percentage of the cost for employer contribution will be added monthly to this agreement. ****(note *health coverage benefits are required to be offered by state law)**



Cancellation

Agreement may be cancelled by either party with a thirty (30) day written notice. If contract is terminated or expires it is agreed and understood that the client or any 3rd party contractor will not solicit employees working for JC Building Maintenance Service Inc or any of its affiliates for employment of any kind for a period of (1) year after the expiration or termination of this contract. If done so, JC Building Maintenance will impose a fee (3) times the monthly contract amount for hiring our employees.

Terms of Agreement:

Contract is based upon 365 days per year and extends for 12 months with no increase in cost within that year of contract work JC Building Maintenance' obligation for manpower, equipment, supplies and materials ends on the date of termination and surplus supplies and materials will be removed from premises.

QUALITY CONTROL

JC Building Maintenance Services is committed to providing quality service to all of our customers. We work with you to successfully implement a quality process within your facility that reflects your philosophy and commitment to quality.

Regular inspections by management personnel are an integral part of our quality program. Our ability to constantly assess and document the level of service our customers are receiving is a large part success. Our quality inspection program includes:

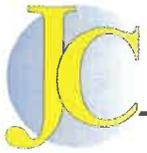
- Monthly/ quarterly inspections by the operation manager.
- Both random and scheduled inspections by the operation manager.

With your approval **JC Building Maintenance Service** will institute a "Customer Satisfaction Survey" to measure your quality perceptions of our work. We track complaints and/or take corrective/preventive measures based on the nature and frequency of the occurrence of defects. These measures are tracked on a regular basis and their results are reviewed to determine areas of improvement.

Customer Communications:

Frequent communications is a key element of our project management plan. Your on-site Project Management is readily available to handle your requests, and will provide you with information about your facility on a regular basis. We make it easy for you to communicate with us. With cell-phones, and emails. We're never out of reach.

Cell phones are provided to **JC Building Maintenance Services** staff members based on the needs of the individual facility. As a result, we can provide immediate response to any situation that may occur in your facility. Customers are provided with emergency contact information.



BUILDING MAINTENANCE SERVICES INC

Interior & Exterior painting • Office Cleaning • Carpet Cleaning • Turn Over Cleaning

September 19, 2025

Oak Creek Club Homeowners Association
14505 Mary Bowie Parkway
Upper Marlboro, MD 20774

Re: Proposal for 2026 Grounds/ Handyman Porter Services at Oak Creek Club HOA.

As per your request I respectfully submit the price to perform the below services at the location listed above.

Scope of Work

- 1 Grounds/Light Handyman Porter Tuesdays and Thursdays 8 hours daily.
- Handyman for the entire property
- Police/ground entire property in sections*
- Change out exterior property trash liners throughout the property.
- Touch up paint where needed* Client to provide paint and supplies as needed.
- Provide miscellaneous handyman services throughout the property as needed. Client to provide supplies as projects come up* or the option for us to billback costs for supplies needed*
- Client to provide supplies and exterior trash liners**
- JC Building Maintenance to provide labor & car allowance (gas)
- Report to management for any management needs

Dayporter schedule may be re-arranged or adjusted by management convenience

Price Breakdown as follow;

- Car Allowance Cost (Car usage & gas).....\$515.00 Monthly.
- Handy Man Labor Cost.....\$2,891.88 Monthly

Total Amount Due Monthly \$3,341.88 Monthly

All invoices are due by the 20th of each month. Past due invoices may incur a monthly 3% compounded late fee*

Price will increase during the duration of this contract if county or state minimum wage increases

***This includes supervision by regional manager.**

if the price is acceptable please sign the bottom portion of this letter and email it to my attention so that I may process it immediately.

X _____
Signature & Date

Respectfully

Ana Granados

*** Price will increase during the duration of this contract if county or state minimum wage increases passed what is currently included/ projected in the above price ** All Past due invoices will be subject to a late fee penalty of 3% compounded monthly. In the event of non-payment, the customer will be responsible for all reasonable costs incurred in collecting the debt, including, but not limited to, legal fees, collection agency fees, and court costs.*



STAFF RESPONSIBILITIES

- Staff are expected to follow dress codes as follows:
 - Shirts always tucked in.
 - Shirt and Khaki Pants (Jeans allowed if approved by management)
 - No headwear unless approved by Management or working outside.
 - Safety shoes, back braces, eyewear, gloves, and other PPEs as needed.
- Staff will provide as much notice as possible if unable to work a set shift.



COMPENSATION FOR EMPLOYEES:

- Paid holidays (6 per year)
 - New Years
 - Memorial Day
 - Independence Day
 - Labor Day
 - Thanksgiving
 - Christmas Day

**** If property requires a coverage for any of these holidays, we will provide one porter with extra charge. ** \$40 per hour with a 4 hour Min. per person**

If a service day falls on one of the above holiday-(tues/ thurs) then service will continue on the following day (wed/ fri) after said holiday, unless coverage is requested to be completed on the holiday day itself.

Onsite Employee Health Benefits

*Please Note, this agreement does not include costs of health insurance for any onsite employee. As this is an optional benefit to full time employees upon their choice to accept or decline. If employee does accept coverage, a small percentage of the cost for employer contribution will be added monthly to this agreement. ****(note*health coverage benefits are required to be offered by state law)**



Cancellation

The agreement may be cancelled by either party with a thirty (30) day written notice. If contract is terminated or expires it is agreed and understood that the client or any 3rd party contractor will not solicit employees working for JC Building Maintenance Service Inc or any of its affiliates for employment of any kind for a period of (1) year after the expiration or termination of this contract. If done so, JC Building Maintenance will impose a fee (3) times the monthly contract amount for hiring our employees.

Terms of Agreement:

Contract is based upon 365 days per year. JC Building Maintenance' obligation for manpower, equipment, supplies and materials ends on the date of termination or expiration and surplus supplies and materials will be removed from premises.

Invoice Late Fees & Collection Costs

All Past due invoices will be subject to a late fee penalty of 3% compounded monthly. In the event of non-payment, the customer will be responsible for all reasonable costs incurred in collecting the debt, including, but not limited to, legal fees, collection agency fees, and court costs.

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Regular inspections by management personnel are an integral part of our quality program. Our ability to constantly assess and document the level of service our customers are receiving is a large part success. Our quality inspection program includes:

- Monthly/ quarterly inspections by the operation manager.
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BUILDING MAINTENANCE SERVICES INC

Interior & Exterior painting • Office Cleaning • Carpet Cleaning • Turn Over Cleaning

September 19th 2025

**Oak Creek Club Homeowners Association
14505 Mary Bowie Parkway
Upper Marlboro, MD 20774**

Re: **Proposal for 2026 Part Time Cleaning Day Porter Services at Oak Creek Club HOA.**

As per your request I respectfully submit the price to perform the below services at the location listed above.

Scope of Work (attached)

- 1 Dayporter (20) hours weekly, Mon-Fri
- JC Maintenance to provide all labor and materials.

Dayporter schedule may be re-arranged or adjusted by management convenience

Price is:

**Monthly
Each 20th due \$2,995.00**

*** Price will increase during the duration of this contract if county or state minimum wage increases passed what is currently included/ projected in the above price ***

***This includes supervision by regional manager, Toilet tissue, paper towels, cleaning supplies provided by JC Building Maintenance Services.**

if the price is acceptable, please sign the bottom portion of this letter and email it to my attention so that I may process it immediately.

Respectfully

Ana Granados

X

Signature & Date

*** Price will increase during the duration of this contract if county or state minimum wage increases passed what is currently included/ projected in the above price ** All Past due invoices will be subject to a late fee penalty of 3% compounded monthly. In the event of non-payment, the customer will be responsible for all reasonable costs incurred in collecting the debt, including, but not limited to, legal fees, collection agency fees, and court costs.*



Oak Creek Club Scope of Work

CLUBHOUSE

- Clean entrance doors and door glass daily.
- Sweep/mop tiles doors as needed.
- Vacuum, carpeted floors as needed.
- Dust furniture daily.
- Thoroughly clean rest rooms daily.
- Clean kitchen area daily,
- Clean office area daily.
- Empty trash cans and replace liner as needed.
- Clean exercise room, wipe equipment, vacuum floors, clean mirrors, etc. as needed.
- Clean restrooms daily; as follows;
 - Mop and sweep floors
 - Wash all fixtures, mirrors and commodes
 - Replace soap, towel and toilet paper supplies (paper products provided by (JC Building Maintenance)
 - Wash urinals and toilet with disinfectant
 - Wipe down ceramic tile walls and stalls
- Clean party room area as needed.
- Police management office exterior grounds for trash/ small debris to include (pool area, management sidewalk and walkway surrounding building, management parking lot)

GUARDHOUSE

- Sweep/damp wipe floor as needed.
- Clean bathrooms daily
- Empty trash and replace liner as needed.
- Dust furniture/blinds as needed.



STAFF RESPONSIBILITIES

- Staff are expected to follow dress codes as follows:
 - Shirts always tucked in.
 - Shirt and Khaki Pants (Jeans allowed if approved by management)
 - No headwear unless approved by Management or working outside.
 - Safety shoes, back braces, eyewear, gloves, and other PPEs as needed.
- Staff will provide as much notice as possible if unable to work a set shift.



COMPENSATION FOR EMPLOYEES:

- Paid holidays (6 per year)
 - New Years
 - Memorial Day
 - Independence Day
 - Labor Day
 - Thanksgiving
 - Christmas Day

**** If property requires a coverage for any of these holidays, we will provide one porter with extra charge. ** \$38 per hour with a 4 hour Min. per person**

If a service day falls on one of the above holiday) then service will continue on the following day after said holiday, unless coverage is requested to be completed on the holiday day itself.

Onsite Employee Health Benefits

*Please Note, this agreement does not include costs of health insurance for any onsite employee. As this is an optional benefit to full time employees upon their choice to accept or decline. If employee does accept coverage, a small percentage of the cost for employer contribution will be added monthly to this agreement. ****(note *health coverage benefits are required to be offered by state law)**



Cancellation

The agreement may be cancelled by either party with a thirty (30) day written notice. If contract is terminated or expires it is agreed and understood that the client or any 3rd party contractor will not solicit employees working for JC Building Maintenance Service Inc or any of its affiliates for employment of any kind for a period of (1) year after the expiration or termination of this contract. If done so, JC Building Maintenance will impose a fee (3) times the monthly contract amount for hiring our employees.

Terms of Agreement:

Contract is based upon 365 days per year. JC Building Maintenance' obligation for manpower, equipment, supplies and materials ends on the date of termination or expiration and surplus supplies and materials will be removed from premises.

Invoice Late Fees & Collection Costs

All Past due invoices will be subject to a late fee penalty of 3% compounded monthly. In the event of non-payment, the customer will be responsible for all reasonable costs incurred in collecting the debt, including, but not limited to, legal fees, collection agency fees, and court costs.

QUALITY CONTROL

JC Building Maintenance Services is committed to providing quality service to all of our customers. We work with you to successfully implement a quality process within your facility that reflects your philosophy and commitment to quality.

Regular inspections by management personnel are an integral part of our quality program. Our ability to constantly assess and document the level of service our customers are receiving is a large part success. Our quality inspection program includes:

- Monthly/ quarterly inspections by the operation manager.
- Both random and scheduled inspections by the operation manager.

With your approval **JC Building Maintenance Service** will institute a "Customer Satisfaction Survey" to measure your quality perceptions of our work. We track complaints and/or take corrective/preventive measures based on the nature and frequency of the occurrence of defects. These measures are tracked on a regular basis and their results are reviewed to determine areas of improvement.

Customer Communications:

Frequent communications is a key element of our project management plan. Your on-site Project Management is readily available to handle your requests, and will provide you with information about your facility on a regular basis.



BUILDING MAINTENANCE SERVICES INC

Interior & Exterior painting • Office Cleaning • Carpet Cleaning • Turn Over Cleaning

September 19, 2025

**Oak Creek Club Homeowners Association
14505 Mary Bowie Parkway
Upper Marlboro, MD 20774**

Re: Proposal for 2026 Weekend Cleaning at Oak Creek Club HOA.

As per your request I respectfully submit the price to perform the below services at the location listed above.

Scope of Work (attached)

- 1 cleaner for clubhouse cleaning on weekend after event.
- JC Maintenance to provide all labor and materials.

Price is:

..... \$165.00 per service

if the price is acceptable, please sign the bottom portion of this letter and email it to my attention so that I may process it immediately.

Respectfully

Ana Granados

X

Signature & Date

*** Price will increase during the duration of this contract if county or state minimum wage increases passed what is currently included/ projected in the above price ** All Past due invoices will be subject to a late fee penalty of 3% compounded monthly. In the event of non-payment, the customer will be responsible for all reasonable costs incurred in collecting the debt, including, but not limited to, legal fees, collection agency fees, and court costs.*

Budget and Finance Committee MEMO – 2026 Budget Recommendation and Recommendation to Reinvest an Expiring CD

Memorandum

To: Oak Creek Club Homeowners Association Board of Directors

From: Oak Creek Club Budget and Finance Committee

Date: November 6, 2025

Re: 2026 Budget Recommendation and Recommendation to Reinvest an Expiring CD

Suggested Motion for the Board: *"I move to approve the 2026 Budget for Oak Creek Club which includes an annual assessment increase of \$26, resulting in a monthly assessment of \$254 per household, and to approve select items from the committee budget requests, allocating \$162,250 in capital expenditures from the Operating Surplus account"*

Summary: This memo provides two recommendations for approval to the Oak Creek Club Board of Directors: 1) the proposed 2026 Budget for Oak Creek Club with an increase in the monthly assessment and 2) reinvestment of the funds from an expiring CD.

2026 Oak Creek Club HOA Budget Committee Recommendation

The committee reviewed the income and expenses for the 2026 Oak Creek Club Budget and determined that an increase in Homeowner Assessment is required to offset the projected budget shortfall of \$368,288.

Income	2025 Budget	2026 Draft Budget	Change
Regular Assessments	\$3,212,064	\$3,578,352	\$366,288
Transfer from Surplus	\$147,924	\$0	(\$147,924)
Other Income	\$173,888	\$179,800	\$5,912
Bad Debt Allocation	(\$70,692)	(\$120,600)	(\$49,908)
Reserve Contribution	(\$710,440)	(\$745,960)	(\$35,520)

Net Income	\$2,752,744	\$2,891,592	\$138,848
Expense	2025 Budget	2026 Budget	Change
Utilities	\$266,440	\$308,188	\$41,748
Landscape Maintenance	\$286,556	\$284,079	(\$2,477)
Pool Expenses	\$77,000	\$84,900	\$7,900
General Repair & Maintenance	\$198,644	\$180,530	(\$18,114)
Access Patrol Services	\$789,000	\$859,000	\$70,000
Other Operating Expenses	\$268,628	\$272,830	\$4,202
Professional Fees	\$41,775	\$72,800	\$31,025
Collection Expense	\$14,400	\$10,000	(\$4,400)
Homeowner Activities	\$201,777	\$193,640	(\$8,137)
Insurance/ Real Property Taxes	\$72,668	\$87,500	\$14,832
Management Fee	\$386,376	\$388,625	\$2,249
Administration	\$120,155	\$123,500	\$3,345
Other Expense	\$29,325	\$26,000	(\$3,325)
Total Expenses	\$2,752,744	\$2,891,592	\$138,848
Net Surplus/Deficit	\$0	\$0	\$0

The Budget & Finance Committee recommends an annual assessment increase of \$26, resulting in a monthly 2026 assessment of \$254 per household. Additionally, to address the 2026 budget shortfall, we propose the approval of select items from the committee budget requests and allocating \$162,250 in capital expenditures from the Operating Surplus account. The following table shows the Budget category, Shortfall/Capital Expenditure, and proposed funding source. For detailed information, please refer to the attached revised supporting budget documentation, proposed budget, and detailed spreadsheet.

Budget Category	2026 Budget Shortfall/ Capital Expenditures	Proposed funding	Projected 2025 Year End Surplus Balance	Resulting Balance	Monthly Assessment Increase	Current Monthly Assessment	2026 Monthly Assessment	% Increase
Operating Budget	\$366,288	Assessment Increase	N/A	N/A	\$26	\$228	\$254	11.40%
Capital Expenses	\$162,250	Operating Surplus	\$873-855	\$711,605	N/A	N/A	N/A	N/A

The shortfall is caused by a combination of key factors including an overall decrease in income and an increase in expenses, which are noted below.

Income

- Non-Assessment income declined \$227,400:
- Bad debt allocation increase of \$49,908
- Reserve contribution increase of \$35,520
- Transfer from Operating Surplus, YoY reduction, \$147,924

Expenses

- Overall expenses increased \$138,848
- Utilities increased \$41,748
- Access control increased \$70,000
- Professional fees increased \$31,025

Rationale

The Operating Fund Surplus is an unrestricted pool of funds that the HOA can use to cover unexpected expenses. The auditor recommended that it be maintained at about 10 to 20% of the HOA budget. In 2024 and 2025, budget shortfalls of \$90,564 and \$147,924, respectively were covered by transfers from the Operating Fund Surplus. The Operating Fund Surplus is projected to decline 39% at Year End 2025, from \$1,424,977 to \$873,855, driven by:

- 2025 Budget Shortfall: \$147,924
- Repair & Replacement Shortfall: \$329,419
- Balance Due for Cell Gate: \$73,779

Continuing to rely on the Operating Fund Surplus to cover operating deficits is not sustainable. This approach could lead to:

- Significant depletion of the Operating Fund Surplus
- Larger annual increases in monthly assessments in future years
- Potential special assessments to fund projects or unforeseen expenses

It is more prudent to address rising expenses through incremental annual assessment increases, while reserving Operating Fund Surplus to cover capital expenditures or unforeseen expenses.

The committee has anecdotal evidence that other communities are paying significantly higher amounts for similar amenities. We would like to request the completion of a benchmarking study for monthly assessments in comparable communities including River Creek in 2026.

Budget and Finance Committee Recommendation:

The Budget & Finance Committee recommends an annual assessment increase of \$26, resulting in a monthly 2026 assessment of \$254 per household. Additionally, we propose the approval of select items from the committee budget requests, allocating \$162,250 in capital expenditures from the Operating Surplus account.

Attachments:

1. **Revised Oak Creek 2026 Budget Supporting Documentation**
The PowerPoint presentation provides context for the Oak Creek budget and outlines the recommendation to increase the HOA month fee.
2. **Draft 2026 Proposed Budget**
Submitted to the residents in accordance with HOA regulations.
3. **Draft Oak Creek Budget Spreadsheet**
This one-page document provides a detailed line-item breakdown of budget activity, comparing 2025 figures with projections for 2026.

Reinvestment of CD

Budget and Finance Committee The committee recommends the reinvestment of U.S. Treasury, JP Morgan CD at 4.5% in the amount of \$75K expiring on November 15, 2025.

The recommendations listed above are presented unanimously by a quorum of HOA B&F Committee members listed below:

B&F Committee members

Marisa Reid, Chair
Will Abdul, Co-chair
Danielle Telesford

Kristen Stierwalt-Huff

Management Recommendation (if any): No additional recommendations currently.

Action Needed: Board/Management to review the submitted 2026 Draft Budget and take proper action at the November 12, 2025 Board meeting to allow for enough time to mail required notice to the membership.

TAB

A

X. Resident Forum (20mins)

XI. Adjourn

Next Meeting: 12-9-25

I. Executive/Closed Session – Board Only

§ 11B-111. Meetings of homeowners association or its governing body.

“(4) A meeting of the board of directors or other governing body of the homeowners association or a committee of the homeowners association may be held in closed session only for the following purposes:

- (i) Discussion of matters pertaining to employees and personnel;
- (ii) Protection of the privacy or reputation of individuals in matters not related to the homeowners association’s business;
- (iii) Consultation with legal counsel on legal matters;
- (iv) Consultation with staff personnel, consultants, attorneys, board members, or other persons in connection with pending or potential litigation or other legal matters;
- (v) Investigative proceedings concerning possible or actual criminal misconduct;
- (vi) Consideration of the terms or conditions of a business transaction in the negotiation stage if the disclosure could adversely affect the economic interests of the homeowners association;
- (vii) Compliance with a specific constitutional, statutory, or judicially imposed requirement protecting particular proceedings or matters from public disclosure;
- (viii) Discussion of individual owner assessment accounts;

(5) If a meeting is held in closed session under paragraph (4) of this section: (i) An action may not be taken and a matter may not be discussed if it is not permitted by paragraph (4) of this section; and (ii) A statement of the time, place, and purpose of a closed meeting, the record of the vote of each board or committee member by which the meeting was closed, and the authority under this section for closing a meeting shall be included in the minutes of the next meeting of the board of directors or the committee of the homeowners association.”