



## **Oak Creek Club Homeowners Association**

Board of Directors Virtual Meeting

Tuesday November 12, 2024

6:30 P.M.

### **Board Package**

Prepared By: Tamika Davis, On Site Community Manager  
Community Association Management Professionals

209 West Street, Suite #302, Annapolis, Maryland 21401

(703) 821-2267

Oak Creek Club Homeowners Association  
Board of Directors Virtual Board Meeting  
Tuesday, November 12, 2024, @ 6:30 pm  
Upper Marlboro MD, 20774  
AGENDA

Call to Order: 6:30 pm.

**Explanation of Virtual Meeting Protocol/Agenda Order:** Tamika Davis

**Approval of the September Board Meeting Minutes, Organization meeting minutes:** (Tab A)

**Special Guest:** Cpl. Battle, Prince Georges County Police Dept.

**Special Guest:** Robin Manougian-Senior Client Executive, The Baldwin Group  
(Associations Insurance Carrier)

**Land Swap Update:** Jessica Hill, Board President

**Management Report:** Tamika Davis (Tab B)

**Covenants Report:** TaShawn Andrews, Covenants Administrator (Tab C)

**Committee Reports:** (Tab D)

**Committee Meeting Minutes:** (Tab E)

**Maturing Investments Memo:** (Tab F)

**Consent Agenda:**

1. Approval of the vote made on Thursday September 12, 2024, to approve the Traffic Logix proposal to replace the speed radar sign on Mary Bowie Parkway. (Tab G)
2. Approval of the vote made on Wednesday September 18, 2024, to replace the Bolin Terrace Barrier arm and install a safety sensor. (Tab H)
3. Approval of the vote made on Tuesday October 1, 2024, to approve the installation of the 2024 Holiday lights. (Tab I)

**New Business:**

1. Review and Approval of Committee Volunteer Form (s) (Tab J)
2. Review and Approval of the Association's insurance renewal proposal for the policies expiring 11/30/2024 (Tab K)
3. Review and Approval of Social Committee Party Favors (Tab L)

4. Review and Approval of the proposed 2025 Budget. (Tab M)

Resident Forum: 25 Minutes

Adjournment: 8:30 pm

Executive Sessions:

1. Account #R0678236L0371348 Request to waive late fees (Tab N)
2. Account #R0621265L0424080 Request to waive NSF fee (Tab O)
3. Account #R0557740L0424122 Request for reimbursement for gate arm damage (Tab P)
4. Account # R0865541L0424079 Covenants Denied Modification (Tab Q)
5. Account # R0485023L0251663 Covenants/Confidentiality

**Oak Creek Club Homeowners Association  
Board of Directors Meeting  
Tuesday, September 10, 2024 @ 6:30 P.M.  
Virtual**

**Board Members Present:**

Dwight Ward- President  
Keith Pierce – Vice President  
Jessica Hill - Secretary  
Travis Witmer - Board Member

**Board Members Absent:**

Remi Duyile – Treasurer

**Others Present:**

Tamika Davis- Community Manager (CAMP)  
TaShawn Andrews - Covenants Administrator (CAMP)  
Members at large

**Call to Order:**

Dwight Ward called the meeting to order at 6:30 P.M.

**Explanation of Virtual Meeting Protocol:**

Tamika Davis explained the meeting protocol and gave an overview of the agenda.

**Approval of the June Board Meeting Minutes:**

Keith Pierce moved to approve the June 2024 Board Meeting Minutes. Travis Witmer seconded the motion, which passed by unanimous vote.

**Management Report:**

Tamika Davis provided the community with the Management Report. This report summarized the action items completed by the management team since the June 2024 Board Meeting.

**Covenants Report:**

TaShawn Andrews provided the community with the Covenants Report.

**Committee Reports/Meeting Minutes:**

Shani Haden provided the community with the Facilities Committee report.  
Julien Brown provided the community with the Access Committee report.  
Letia Ballard provided the community with the Social Committee report.  
Pamela Rachel provided the community with the Elections Committee report.  
Marisa Reid provided the community with the Budget and Finance Committee report.

**Maturing Investments:**

Keith Pierce moved to approve the reinvestment of the following maturing CDs in accordance with the association's investment ladder. Dwight Ward seconded the motion, which passed by unanimous vote.

- Synchrony Draper UT                    \$100,000            Maturity Date 09/17/2024
- Pacific Western Beverly Hills        \$100,000            Maturity Date 09/24/2024
- Comenity Bank Jumbo                 \$100,000            Maturity Date 09/16/2024

**Consent Agenda:**

**DMV Gate Arm Repair for Bamberg Way Exit Lane and Deer Run Resident Lane:**

Dwight Ward moved to ratify the Board of Directors vote made on Wednesday, July 31, 2024, to approve the DMV gate arm repair proposals for Bamberg Way and Deer Run resident lane in the amount of \$25,501.15 to be expensed from Repair & Replacement Reserves. Keith Pierce seconded the motion, which passed by unanimous vote.

**DMV Gate Repair for the Fox Turn Resident Lane Transponder Reader:**

Dwight Ward moved to ratify the Board of Directors vote made on Sunday, August 4, 2024, to approve the DMV gate repair proposal for the Fox Turn resident lane transponder reader in the amount of \$8,310.40 to be expensed from Repair & Replacement Reserves. Jessica Hill seconded the motion, which passed by unanimous vote.

**Old Business:**

**Review and Approval of Dead Conservation Area Tree Removal:**

Keith Pierce moved to approve the McFall & Berry proposal for the tree removal in the amount of \$2,624.83 to be expensed from Landscaping General. Dwight Ward seconded the motion, which passed by unanimous vote.

**Review and Approval of the DMV Gates Proposal to Replacement the Clubhouse Entry Gate Arm:**

Keith Pierce moved to approve the DMV Gates proposal to replace the clubhouse gate arm and install a lane separation bollard with a safety sensor in the amount of \$21,011.00 to be expensed from Repair & Replacement Reserves. Jessica Hill seconded the motion, which passed by unanimous vote.

**New Business**

**Committee Appointments:**

Jessica Hill moved to approve the appointments of Brooke Sanders and Tyree Webster to the Grounds Committee and Gabrielle Webster to the Finance Committee. Keith Pierce seconded the motion, which passed by a unanimous vote.

**Review and Approval of the 2024 Annual Audit:**

Dwight Ward moved to approve the 2023 audit draft prepared by The Goldklang Group and the utility deposit write-offs of \$6,595 from 2014. Keith Pierce seconded the motion, which passed by unanimous vote.

**Review and Approval of Irrigation maintenance proposals/upgrades:**

Jessica Hill moved to approve the Aquaman proposal for irrigation repairs in the amount of \$33,740, to be expensed from Repair & Replacement Reserves, and to approve the installation of the base manager monitoring system in the amount of \$2,500 to be expensed from General Repairs and Maintenance. Keith Pierce seconded the motion, which passed by unanimous vote.

**Review and Approval of the McFall and Berry fall plantings change recommendation:**

Dwight Ward moved to approve the McFall and Berry recommendation to replace the fall plantings of Pansies and Violas at the community entrances with Dusty Millers and Color Guard Yucca. Keith Pierce seconded the motion, which passed by unanimous vote.

**Review and Approval of the 2024-2025 McFall and Berry snow removal contract:**

Dwight Ward moved to approve the McFall and Berry 2024/2025 snow removal contract, which will be expensed from Repairs and Maintenance. Jessica Hill seconded the motion, which passed by unanimous vote.

**Review and Approval of the Main Gate entry pedestrian and Pine Valley exit pedestrian gate repair:**

Keith Pierce moved to approve the repair of the Main Gate and Pine Valley pedestrian gates, totaling \$15,105, to be expensed from the Repair & Replacement Reserves. Jessica Hill seconded the motion, which passed by unanimous vote.

**Review and Approval of Swale Repair for Mary Bowie Parkway:**

Keith Pierce moved to approve the Paradise Landscaping invoice for \$5,947.00 for swale repair on Mary Bowie Parkway near Lonsdale Court to be expensed from Landscaping General. Dwight Ward seconded the motion, which passed by unanimous vote.

**Resident Forum:**

Homeowners discussed the following issues:

- Update on the Bolin Terrace gate arm repair
- Residents would like to discuss plans to save money and address areas to cut costs, i.e., Christmas lights and social events.
- Residents are concerned regarding HOA dues increase
- The Facilities Committee has a vacancy

**Follow Up Items:**

Management will send a proposal to the Board for the Bolin Terrace gate arm repair.

**Executive Session:**

At 8:26 P.M., by a motion duly made and seconded, the Board voted unanimously to enter Executive Session to review owner accounts and appeals.

**Open Session:**

The Board returned to open session at 8:54 P.M.

By a motion duly made and seconded, the Board voted unanimously to deny the appeal for account # R0297344L0251814 to reconsider the denied exterior modification made by the Covenants Committee.

By a motion duly made and seconded, the Board voted unanimously to reschedule the executive sessions for the following accounts below to a later date.

- Account #R0297736L0252209
- Account #R0688572L0252022
- Account #R0297341L0251811
- Account #R0365209L030

**Adjournment:**

By a motion duly made and seconded, the Board voted unanimously to adjourn the meeting at 9:05 P.M.

**Oak Creek Club Homeowners Association  
Board of Directors Organizational Meeting  
Tuesday, October 22, 2024  
6:30 P.M.  
Virtual**

**Board Members Present:**

Jessica Hill - President  
Kip Banks-Vice President  
Dwight Ward – Treasurer  
Suzann King - Treasurer  
Dr. Lenora Gant– Member at Large

**Others Present:**

Susan Blackburn - President (CAMP)  
Tamika Davis - On-Site Community Manager (CAMP)  
Members at large

**Call to Order:**

Dwight Ward called the meeting to order at 6:32 PM.

**Welcome & Introductions**

Tamika Davis welcomed the community to the October 2024 Organizational Meeting and introduced the Board members.

**Amendment of the Agenda:**

Board Secretary Suzann King made a motion to amend the agenda to add the Social Committees catering contract for approval in new business. The motion was seconded by Kip Banks and passed by a vote of three in favor (Suzann King, Kip Banks, Jessica Hill) and two opposed (Dwight Ward, Dr. Lenora Gant).

**Election of Officers:**

Kip Banks moved to elect Jessica Hill as Board President. The motion was seconded by Suzann King and passed by a unanimous vote.

Suzann King moved to elect Kip Banks as Vice President. Jessica Hill seconded the motion which passed by a unanimous vote.

Jessica Hill moved to elect Dwight Ward as Treasurer. Dwight Ward seconded the motion which passed by a unanimous vote.

Suzann King nominated herself as Secretary. Dwight Ward seconded the motion which passed by a unanimous vote.



**Assignment of Committee Liaisons:**

Following discussion, Suzann King moved to assign Jessica Hill to the Facilities and Social Committee, Kip Banks to the Traffic Safety Committee and Grounds Committee, Dwight Ward to the Budget and Finance Committee and herself to the Communications Committee and the Elections Committee. Jessica Hill seconded the motion which passed by a vote of four in favor (Suzann King, Dwight Ward, Kip Banks, Jessica Hill) and one abstention (Dr. Lenora Gant). No liaisons were assigned to the Access Committee or the Covenants Committee.

**Review and Approval of the 2025 Meeting Dates**

Jessica Hill moved to approve the 2025 Board and Town Hall meeting dates, changing the November 11<sup>th</sup> meeting to the 18<sup>th</sup> and adding an additional Town Hall for July 8<sup>th</sup>. Kip Banks seconded the motion, which passed by a unanimous vote.

**Board Meetings**

- 1/14/2025 @ 6:30 PM Planning Session
- 2/11/2025 @ 6:30 PM
- 4/8/2025 @ 6:30 PM
- 6/10/2025 @ 6:30 PM
- 9/9/2025 @ 6:30 PM
- 11/18/2025 @ 6:30 PM

**Town Hall Meetings**

- 3/11/2025 @ 6:30 PM
- 5/13/2025 @ 6:30 PM
- 7/8/2025 @ 6:30 PM

**Hybrid Board Meeting Discussion:**

Jessica Hill moved that the management team proceed with obtaining proposals for hybrid meetings to start in November 2024. Dwight Ward seconded the motion, which passed by a unanimous vote.

**Planning Session:**

Suzann King moved to incorporate additional Board meetings, including a Board of Directors Retreat & Strategic Planning Session, in preparation for planning session discussions. This motion was seconded by Kip Banks and passed by a unanimous vote.

**Social Committee Catering Contract for the 2024 Holiday Party:**

Jessica Hill moved to approve the catering contract with Good Tidings for the holiday party scheduled for December 6<sup>th</sup>, in the amount of \$27,652.72. Suzann King seconded the motion which passed by a vote of three in favor (Kip Banks, Suzann King, Jessica Hill) and two abstentions (Dwight Ward, Dr. Lenora Gant).

### **Resident Forum**

Homeowners commented on the following issues:

The Procedure for the Election of Officers.

Leveraging the developer to build a larger clubhouse.

Combining committees.

Expanding the communication platform to include a mobile app

Committee members using a community-provided email address

Display of the Resolution on Procedure for Elections during the meeting

Committee training

Homeowner issue tracking from Town Hall and Board meetings.

### **Adjournment:**

By a motion duly made and seconded, the Board voted unanimously to adjourn the meeting at 8:43 P.M.

## Memorandum

To: Oak Creek Club Homeowners Association Communications Committee

From: Tamika Davis, On-Site Community Manager Community Association Management Professionals (CAMP)

Date: Tuesday, November 5, 2024

Re: Management Report 11/2/2024

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Please see some items addressed by the management team from 9/4/2024-11/6/2024:

- At the Annual Meeting on Tuesday, October 8, 2024, the membership elected three new members to the Oak Creek Club Board of Directors: Kip Banks, Dr. Lenora Gant, and Suzann King. Following this meeting, the newly formed Board convened for an organizational meeting on Tuesday, October 22, 2024, to collaboratively assign the Board positions. The newly established positions are as follows: Jessica Hill-Board President, Kip Banks-Vice President, Dwight Ward-Treasurer, Suzann King-Secretary, Dr. Lenora Gant-Member at Large
- The fountain at Oak Creek Club, located on Mary Bowie Parkway, is serviced once a month, usually around the 5th. It's important to note that the water from the fountain is used for irrigation at the golf course. This process requires careful coordination between the management team, Lake Source (the fountain management vendor), and the golf course staff to apply blue dye, which helps prevent the development of blue grass on the golf course.
- It's Angel Tree season again. Gifts for the Angels are due to Stacey Ann Baugh by Saturday 11/23/2024. If you have any questions, please call Stacey at (202) 481-3565 or email [staceyannbaugh@gmail.com](mailto:staceyannbaugh@gmail.com).
- The speed radar sign damaged by Bates Trash removal on Mary Bowie Parkway on Tuesday, September 3, 2024, has been replaced.
- On September 11, 2024, the hot water heater located in the guardhouse was replaced due to a leak that resulted in the absence of hot water. The replacement was necessary to restore the functionality of the hot water system in the guardhouse.
- Teen Bingo was hosted in the clubhouse by Doreen Upshur Adair on September 21, 2024. All homeowners were welcome to attend. The committee received great feedback for future events.
- On October 28, 2024, McFall and Berry successfully replaced the dead trees along Hawley Lane, Briarley Place, Westerlo Court, and Mary Bowie Parkway. To support the healthy establishment of these new trees, green water bags have been strategically placed around them. This will provide consistent hydration during their initial growth phase, fostering their development in the community.
- The Homeowners Association website has been updated as of Thursday, October 24, 2024, to include valuable recent and historical landscape

information. We encourage you to explore the site, as it can provide insights and enhance your understanding of our community's land swap transaction.

- Trappro has been effectively addressing the beaver-related tree damage in Pine Valley since October 28, 2024. Their presence has led to significant progress in managing the impact on both street trees and those in the restoration area. To date, one beaver has been captured, demonstrating our proactive approach to this issue. Regrettably, the beavers that have been captured are subject to euthanasia and are not relocated.

Thank you again for your support.



## Covenants Report for October 2024

### Exterior Modification Application Overview

For **October**, the committee approved **3 of the 3** applications submitted.

If you are interested in making exterior modifications to your home, please get in touch with the management office during the planning stage of your project. We will be glad to help you through the covenant's approval process! For the Covenants Committee to properly review the modification applications, they must be submitted to the management office on the **Tuesday before** their regularly scheduled monthly meeting unless otherwise noted. The Covenants Committee meets on the Third Tuesday of every month.

Exterior Modification Applications	October 2024				Total 2024		
	Total # Processed	Total # Approved	Total # Awaiting Information	Percentage Approved	Total # Processed	Total # Approved	Percentage Approved
	3	3	0	100%	79	58	80.5%

### Violation Overview

For **October**, 80 % of the **35 issued** violations were maintenance-related. 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 2024			Total 2024		
	Total Issued	Total Resolved	Total Unresolved	Total #Issued	Total Resolved	Total Unresolved
	35	27	204	296	92	204

Category	% of Total
Rubbish and Debris	6%
Maintenance	80%
Landscaping	3%
Parking	3%
Architectural	3%
Pets	2%
Unsightly	3%
<b>Total</b>	<b>100%</b>

Oak Creek Social Committee  
Board Updates  
November 2024

- The Committee has completed 4 successful events this year:
  - Easter event
  - Mother's Day jewelry making event
  - Paint with Pops Father's Day event
  - Oak Creek Day 90's Block Party
  - Teen Bingo
  - Harvest Day
  - Knit and Crochet events
  
- In addition to these events, the Committee is currently working on planning the following events for the end of the year:
  - Photos with Santa
  - Adult Holiday Party

Gabrielle Powell will be stepping down as Chair of the Social Committee, and from the Committee as a whole, at the end of this year. Letia Ballard was voted in as the next Chair and has graciously accepted.

The committee has one final request for board approval for the year, for favors for the adult holiday party. The committee wanted to do something fun and different this year and has voted to have custom charcuterie boards as favors for the event. The committee, respectfully, requests the Board's consideration of this request. It is important for the Board to know how closely the Committee Chair has been tracking the Committee's budget this year and that the cost of these favors fits well into the remainder of the budget.

Here are the details on the favor and the total expected cost. The boards will be customized to say Oak Creek as opposed to the wording that is currently seen on the image.:



### Order Summary ▲



<b>Bamboo Pizza &amp; Cutting Board</b>	<b>\$3,952.00</b>
Extra Charge <span>?</span>	\$45.00
Bamboo	
Qty: 325	

<b>Subtotal (1 products)</b>	<b>\$3,997.00</b>
Shipping	\$302.58
Tax	\$239.82

[Tax Exempt?](#)

[Enter Coupon Code](#)

**Total** **\$4,539.40**

Due to the time it will take to have these items personalized and shipped, these items will need to be ordered immediately after Board approval, should the Board provide approval.

Thank you in advance for your consideration of this matter as well as your support of the Committee's initiatives throughout the year.

We will see you at our two final events!



Oak Creek HOA  
Elections Committee Update  
November 12, 2024 Board Meeting

Committee Members: Pamela Rachal, Yolanda Ricks, Suzann King (HOA Board member).  
Jessica Hill will step off the committee as the Board member.

Key Accomplishments: September 11, 2024 – November 5, 2024.

#### Candidate Forum

- Developed and implemented the agenda and guidelines for the Candidate Forum.
- Identified key topic areas and created a broad list of questions to be provided to candidates.
- Extended the candidate forum to 90 minutes, given the number of candidates (8).
- Hosted and managed the Candidate Forum.

#### Counting the Ballots

- Developed a draft of the process for receiving and counting the ballots. This draft, which will be submitted to the Board for a vote to codify the process, was utilized in this year's election.
- Requested HOA Management publicly request volunteers for counting the ballots, ideally getting 2-3 volunteers.
  - These volunteers would work with a member of the Elections committee and an HOA Management company representative.

#### Annual Meeting

- Developed a draft of the process for announcing the results to the community at the Annual Meeting. This draft, which will be submitted to the Board for a vote to codify the process, was utilized in this year's election.
- Provided an overview of the ballot counting process during the meeting.
- Announced the range of votes candidates received, from the highest to the lowest.
- Announced the three candidates with the highest votes, sharing how many each received.
- To ensure full transparency, committee recommended that the Annual Meeting be recorded and posted to the HOA website. Additionally, the committee recommended that the number of votes received by each candidate be posted the website. Both recommendations were reviewed by HOA legal counsel and were implemented.

Committed to a developing a Lessons Learned document to identify successes with and future opportunities for improvement in the Board Elections process.

Oak Creek Club Homeowners Association

14505 Mary Bowie Parkway

Upper Marlboro MD, 20774

**Grounds Committee Updates**

**Thursday, March 28, 2024**

**2024 Goals Status**

- Sangerville Circle Project- Approve McFall & Berry Proposal
- Grounds Committee membership- Requires Board review and approval

**Sangerville Circle Project**

- The purpose of this project is to enhance the landscape found on Sangerville Circle. The final rendering of the project has been attached to this report.
- Moriah Benjamin (the Grounds Committee Representative from CAMP) sent a Request for Information to three vendors: McFall & Berry, Ciminelli's Landscape, and Complete Landscaping.
- The committee received three bids from the aforementioned vendors and selected McFall & Berry at the last meeting held on March 14, 2024.
- It is important to note that the Grounds Committee did not have a quorum at the meeting held on 3/14. However, this project has been open for three years, and the Grounds Committee requests that the Board approve the proposal recommended by McFall & Berry to enable the work to begin in April, which is the perfect time to plant due to the weather.

Vendor	Proposal	Cost
McFall & Berry	Plants, Crape Myrtle, post, and fence	\$10,403.60
Complete Landscaping	Plants, trees, stone, boulders	\$12,175.00
Ciminelli's Landscape	Fence, plants, paver path	\$15,480

**Committee Membership**

- The Grounds Committee has failed to meet quorum many times over the last three years. Recently, due to various life circumstances, three members have withdrawn from the committee, leaving the total committee membership at four.
- The current committee members are Stephanie Brown, Charles Stewart, Kenneth Howard, and Jacqueline Magruder.
- Moriah Benjamin has sent multiple notices to the Oak Creek Community, advertising for new members, but so far, there have been no inquiries.
- I understand that the committee charter specifies a requirement of five members. However, if we are unable to recruit more members, please consider combining the Grounds Committee with another committee. This would allow us to leverage the strengths of both teams and create a more efficient and effective committee. I respectfully request that the Board consider all options and make a decision that will result in the most productive outcome.

Oak Creek Club Homeowners Association  
14505 Mary Bowie Parkway  
Upper Marlboro MD, 20774  
**Grounds Committee Board Update**  
**Tuesday, November 5, 2024**

**2024 Goals Status**

- Form a solid cohesive committee to meet quorum at each meeting
- Develop a project register to assist with prioritizing committee work

**Sangerville Circle Project**

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and effective committee. I respectfully request that the Board consider all options and make a decision that will result in the most productive outcome.

## Weekly Access Committee / Camp Meeting Notes

October 23, 2024 @ 2:00 PM

### Incident Report:

- Gate strikes total for the month (Jan): 9
- Gate strikes total for the month (Feb): 16
- Gate strikes total for the month (Mar): 11
- Gate strikes total for the month (Apr): 17
- Gate strikes total for the month (May): 14
- Gate strikes total for the month (June): 7
- Gate strikes total for the month (July): 11
- Gate strikes total for the month (Aug): 4
- Gate strikes total for the month (Sep): 7
- Gate strikes total for the month (Oct): 2
- Gate strikes total for the year 2024: 96
  - Resulting in damage: 59 (1 entry damage)
  - Money collected: \$63,000
  - Money owed: 37 claims pending.

### Gate Entrances Report:

- Main Entrance
  - Resident gate arm operator recommended replacement. Action by AC required.
- Clubhouse
  - (No incidents since implementation of the bollards and yellow cones).
- Bamberg
- Bolling Terrace
- Deer Run
- Deer Run Estates
  - Visitor gate entrance requires LED replacement. Action by AC required.
  - Missing tip on exit gate (left side /leaving). Chesapeake Iron and DMV Gates proposals pending.
- Pine Valley
- Queen Anne
  - Missing tips on resident gate (right side).
- Fox Turn
  - (No incidents for the last 3 weeks)

### New Gate Equipment Report:

- Bamberg
  - Exit lane – New barrier arm
- Fox Turn
  - Resident lane – New barrier arm gate operator
  - Visitor lane – New barrier arm gate operator
  - Exit lane – New barrier arm gate operator

- Exit lane – New bi-fold gate operator
- Transponder reader
- Pine Valley
  - Resident lane – New barrier arm gate operator
  - Resident lane – New bi-fold gate operator
  - Visitor Lane – New bi-fold gate operator
  - Exit lane – New barrier arm gate operator
  - Exit lane – New bi-fold gate operator
- Deer Run Estate
  - Resident lane – New barrier arm gate operator
  - Resident lane – New bi-fold gate operator
  - Visitor lane – New bi-fold gate operator
- Deer Run
  - Resident lane – New barrier arm gate operator
  - Resident lane – New safety sensor
  - Resident lane – New bi-fold gate operator
  - Visitor lane – New barrier arm gate operator
  - Exit lane – New bi-fold gate operator
- Clubhouse
  - Entrance – New barrier arm
  - Entrance – New bollards
- Main Gate
  - Exit lane – New barrier arm gate operator
- Queen Anne
  - Exit lane – New bi-fold gate operator
  - Exit lane – New barrier arm gate operator
  - Golf cart gates – 2 New bi-fold gate operators

**Vendor Report:**

- DMV Gates
  - Oak Creek West Park camera quote pending.
  - Several invoices pending and provided.
- Dunbar
  - Oak Creek West Park camera quote pending
  - Monitoring services upgraded and migrated to the cloud.
  - Completed all camera replacements.  
Audio feature and facial recognition are currently disabled because no notice of audio surveillance. AC action pending.
  - Intercom installation estimated in November (3-month duration).
    - ❖ Database update completed.
    - ❖ Preconstruction meeting pending between Dunbar, DMV Gates and CAMP.
    - ❖ Project plan is forthcoming.
    - ❖ CAMP & Community training pending (November AC Meeting).
  - Requesting another meeting with the AC. (October 23)
  - Cellgate options confirmed:
    - One time QR code
    - Temporary event QR code (limited time period)

- Permanent code

### **Review of Previous Action Items:**

- Ms. Davis / CAMP:
  - Invite Dunbar to next AC meeting. – Complete
  - Request quotes for camera at Oak Creek West Park – Responses are pending from Dunbar and DMV Gates. – In progress
  - Engage vendors regarding missing gate tips at Queen Anne and Deer Run Estates – In progress
  - Begin composing training materials for Cellgate rollout. – In progress
  - Ask Association's Counsel Ray Bia about governance of any fines and trespassing policy. – In progress  
Currently no language in our governing documents. We will need to compose drafts for review. Also producing corporate transparency act correspondence for the community.
  - Remove red stripe from Queen Anne golf gate entrances. – Porter has been tasked.
- Chairman / Access Committee:
  - Acquire quote from Mobile Video Guard and discuss proposal. Coordinate with CAMP to invite owner to AC meeting. – Complete
  - Engage residents of Eagle Ridge and Cedar Creek regarding the Oak Creek West Park entrance. – Complete

### **New Action Items:**

- Ms. Davis / CAMP:
  - AC Meeting October 23, 2024
  - Request updated proof reflecting "Resident's Only" verbiage along with new arrow.
- Chairman / Access Committee:
  - AC Meeting October 23, 2024.
  - Discuss quote replacing visitor arm at Deer Run Estates visitor lane with LED gate arm.
  - Discuss quote replacing resident gate arm operator at Main entrance.
  - Discuss signage required to allow audio recording.
  - Discuss and/or submit signage recommendations to the Board.

### **Backlog Items:**

- Ms. Davis / CAMP:
  - Create a new template to include gate entrance access status updates on the Oak Creek website.
  - Follow-up with DMV Gates regarding e-Loops.
  - Coordinate the implementation of new gate configuration at all gate entrances. – In progress (Queen Anne & Fox Turn pending)
  - Work with CAMP & AC to compose property damage mitigation process.
- Chairman / Access Committee:
  - Review our trespassing policies and signage.
  - Review policy for reimbursement for damages.

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

**Facilities Committee Meeting Minutes  
Thursday August 29, 2024, @ 6:30 pm  
Tennis & Swim Center**

Call To Order: 6:35 pm

**Establish Minute Taker:** Vonda Williams

**Approve Meeting Agenda** – Move to approve the Update

**Approve Meeting Minutes** – Approved to accept the updated change of minutes notes to August 8, 2024 minutes

**Resident Forum:** 25 minutes

- Mr. Keith Pierson (Board)
  - Job well done. Do we have a Program Manager? Will discuss later in the meeting
- Ms. Brook Sanders

**Old Business:**

- Tennis & Swim Center renovation update
  - Improving the lighting
  - Revisit Art later and walk off mats w/logo (not in pricing); need to get a quote
  - Furniture expected to be delivered by end of September
    - Custom rug due to arrive 30 days later (end October)
  - Need to schedule pickup of furniture first week of October (Moriah)
  - \$11,459.11 in the community center fund left
- Tennis & Swim Center Open House Event
  - Target date 2 November 2024
  - Need to match activities w/requested budget
    - Budget – where does funds come from?
    - In Board package – need com up w/estimate
  - Program – 2 to 3 hours (2 to 5 PM)
    - Entertainment
    - Fitness Training
      - Line dancing/Zumba (Patricia)
    - CPR Training – schedule date/free certification (25 residence)
    - Food Trucks -
- Project Manager Presentation
  - Resident PM was invited to meeting but no show



- Ms. Sanders though the request for PM needed to go thru Board
- Request for board engineer (Travis and Dwight) to review proposals and RFPs of large jobs
- We will welcome anyone with constructional experience
- Is there a three PM request for proposal required? (Jessica Till – Board) – Committee was told by HOA cannot request for PM per board. Can we do a discovery? (Cynthia). Once board support was no, facility committee has the authority to research and get proposal (PM) and then provide quotes to board
  - Budget – Renovations for tennis facility \$144,000 w/remaining \$11,459; can ask board to reallocate remaining fund.
- 
- 
- Pool Rules
  - To send rules to HOA and cc'd Cythia and then Cynthia will send to HOA for legal review (Martazash)
  - Pool water was tested (no chlorine or proper amounts which is a health issue)
  - What is the purpose of pool closing on Monday? Maintenance
- RFP for 2025 pool season
  - To pull cost w/Member Splash for 2024 vendors registration (Moriah)
  - Paradise Pools – not specific to how to operate Pool safety
  - Lifeguards to check water every 3 hours

**New Business:**

- Furniture Donations –
  - Area 1 – hallway – silent auction to fund activities
  - UCAP – stop responding
  - Second Chance – (1 Oct) – vote to go with this vendor
- Office Furniture – went to board (\$7295.00) furniture and art work  
Board tables it and included in committee report
- Building Fund was sequestered

**Announcements:**

- Oak Creek HOA Board Meeting – September 10, 2024, 6:30 p.m. (virtual) it will not be rescheduled due to Presidential debate
- Regularly scheduled monthly Facilities Committee Meeting – September 26, 2024, 6:30 p.m., in-person at Tennis & Swim Center

**Adjournment: 8:08pm**

## September Budget and Finance Meeting Minutes

**Date:** September 9, 2024

**Time:** 7:01 PM

**Location:** Zoom Meeting

### Attendees:

- **Committee Members:**
  - Will Abdul
  - London Wills
  - Kristen Stierwalt-Huff
  - Danielle Telesford
  - Marisa Reid
  - Michael McFarlane
- **Management company Representative:** Tamika Davis (CAMP)
- **Residents:**
  - Shani Haden
  - Suzann King
  - Julian Brown
  - Steven Ricks
  - Doreen Adair
  - Jessica Hill

### 1. Welcome

- **Note:** August was a working session; no minutes were recorded.

### 2. Motions Passed

- **Financial Audit:**
  - **Motion:** Approve the draft 2023 financial audit and forward to the Board for final approval.
  - **Moved by:** Michael- I move that we approve the draft 2023 financial audit and forward to the board for final approval.
  - **Seconded by:** Will and passed unanimously with all members voting "Aye."
- **Utility Deposits Write-off:**
  - **Motion:** Write-off utility deposits amounting to \$6,595 due to lack of support for their existence.

- **Moved by:** Michael McFarlane – move that camp write off the utility deposits amounting to \$6,595.00 as there is no support of the existence of the deposits
- **Seconded by:** Danielle Telesford and passed unanimously with all members voting “Aye”
- **CD Reinvestment:**
  - **Motion:** Reinvest the following CDs in accordance with the investment ladder:
    - Synchrony Draper \$100,000 (Maturity Date: 09/17/24)
    - Pacific Western Beverly Hills \$100,000 (Maturity Date: 9/20/2024)
    - Comenity Bank Jumbo \$100,000 (Maturity Date: 9/16/2024)
  - **Moved by:** Marisa Reid- to approve the reinvestment of the following maturing CDs in accordance to the association’s investment ladder
  - **Seconded by:** Michael McFarlane and passed unanimously with all members voting “Aye”

### 3. Budget Discussion

- **HOA Fee Increase:**
  - **Recommendation:** Increase HOA fee by \$23 to balance the budget.
  - **Key Points:**
    - Net loss of -\$324,024
    - Increase in replacement reserve to \$766,100
    - Electricity costs increased by \$20,000
    - Access Patrol costs increased from \$712,860 to \$789,000 to account for holidays and broken gates
    - Homeowner/Social Committee budget increased from \$90K to \$120K

### 4. Presentation Review

- **PowerPoint Presentation:**
  - **Reviewed by:** Marisa Reid
  - **Key Slides:**
    - 2025 Budget Total Expenses
    - 2025 HOA Assessment Increase
    - Replacement Reserve Expenses

## 5. Community Discussion

- **Key Points Raised:**
  - **Resident 1:** Variations in reserve study expenses.
  - **Resident 2:** Concerns about community upgrades and pushback on fee increase.
  - **Resident 3:** Social Committee's need for funding and potential sponsorships.
  - **Resident 4:** Awareness of increases in Dunbar contract.
  - **Resident 5:** Accurate estimation of costs and transparency in budgeting.

## 6. Additional Discussions

- **Holiday Party Fees:** Consideration of charging a fee for the holiday party.
- **Facility Room Rental:** Revenue of \$3,325 against a budget of \$9,600. Potential to increase revenue through rentals.
- **Speeding Fines:** Exploration of new technology to capture license plates for speeding fines.
- **Solar Energy Implementation:** Conduct a cost-benefit analysis to assess viability
- **Charging for Specific Events:** Consider fees or sponsorships for certain community events.
- **Onsite Storage Facilities:** Reduce costs by storing community equipment and decorations internally.
- **Enhancing Clubhouse Utilization:** Expanding or upgrading the clubhouse to accommodate larger events, potentially increasing rental income.

## 7. Next Steps

- **Final Budget Draft:**
  - **Motion:** Present the 2025 draft Budget to the Oak Creek Club Board Members for review and approval.
  - **Moved by:** Kristen Stierwalt-Huff- to present the 2025 draft budget to the Oak Creek Club board members for review and approval. Once approved the draft budget and supplemental informational materials will be sent to the community.
  - **Seconded by:** Marisa Reid
  - **Outcome:** Motion passed unanimously.

## 8. Adjournment

- **Time:** 9:32pm

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

**Elections Committee Meeting Minutes (7<sup>th</sup> Meeting 2024)  
Monday, September 16, 2024, @ 6:30 pm**

Pamela Rachal called the Elections Committee Meeting to order at 6:30 pm.

**Committee Members in Attendance:**

- Jessica Hill – HOA Board Secretary, Committee Member
- Pamela Rachal – Chair
- Yolanda Ricks – Secretary

**Residents in Attendance:**

- Patricia Dowtin
- Suzann King
- Larry Kibler
- Danielle Telesford
- Kathryn Thomas
- Collette Sims
- Brooke Sanders
- Doreen Adair
- Loretta Brown

**Camp Representative:**

- Not present.

**Old Business:**

**1. Approval of meeting minutes for Aug 23, 2024:**

- o Pam Rachal made a motion to request approval of the meeting minutes. Jessica Hill seconded. All Committee members were in favor and the **Motion to approve the Aug. 23, 2024, meeting minutes passed unanimously.**

**New Business:**

**1. Discussion of Questions /Requests Presented to the Committee Regarding Requests to Suspend Voting/Extend Voting:**

- o Pam Rachal went over requests to the Committee regarding requests to extend or delay voting because the Vote HOA Now platform did not include the candidate bios and information that were mailed to residents and uploaded to the oakcreekclubhoa.com website. Pam Rachal indicated that resident concerns had been forwarded to CAMP and legal counsel for the HOA also had been contacted and it was decided that it was too late to alter the Vote HOA Now platform, because it could cause confusion since voting had already begun. In addition, the

Committee asked CAMP for a report from the Vote HOA Now platform, and was provided marketing materials which indicated that a large pdf file could be uploaded in the system. The Committee shared that they thought CAMP had included the Candidate bios on the electronic voting platform, since CAMP is in control of the Vote HOA platform, and Candidate bios were included in the Annual Meeting mailing to residents. Pam Rachal assured attendees that the Committee will engage in a Lessons Learned session which will be open to residents. **Pam Rachal moved to include the community in a post-election lessons learned session, Jessica Hill seconded. All were in favor. The Motion passed unanimously.**

**2. Discussion of the Candidate Forum Agenda and Guidelines.**

- o Pam Rachal shared her screen and provided the agenda and guidelines for the upcoming Candidate Forum to include time limits to answer questions and use of a random generator application for fairness and to ensure all candidates (8) have an opportunity to answer question in random order. For example, all (8) candidates will have an opportunity to answer a question first. All microphones will be muted, with the exception of the Moderator. Pam Rachal also discussed use of the timer on Zoom and will ask CAMP to look into this possibility.

**Resident Forum:**

**Danielle Telesford** – asked “How did the committee come up with the. time for the Resident’s Forum?” Pam Rachal indicated that 90 minutes was in place before the inception of the Elections Committee in June of 2024. Jessica Hill discussed that questions were emailed to the candidates in 2023 at some point before the candidate forum, and a reference was made to Tamika from CAMP sending out Corporate Transparency Act (CTA) information to all 2024 candidates to inform them of the record keeping requirements of this new law.

**Larry Kibler** – made three comments 1) We have to expand the time to two (2) hours; 2) He would opt for five or six substantive questions rather than have numerous general questions that favor people who may have been on the Board before or on Committees; and, 3) he was concerned that the Committee was being too timid with CAMP on the issue of electronic voting and not having candidate bios.

**Collette Simms** – stated that she was not new to the community, but new to the committee, and asked if it was best to have the candidates meet in a conference room. Pam Rachal and Jessica Hill indicated that Oak Creek was not set up technologically to do hybrid meetings at this time.

**Brooke Sanders** – Thought it was challenging to try to give so many Candidates time to speak since they provide information in the Call for Candidates form and bios. Pam Rachal indicated that she has always found the Candidate Forum to be valuable and

indicated the Committee would be going over the categories of questions later in this meeting.

**Suzann King** – Complimented the Committee on doing so much in a small amount of time and holding seven meetings in less than three (3) months. Ms. King indicated: 1) Time – we are not overthinking. It is important to be fair to all candidates; 2) Process Perspective – she was very disappointed that the electronic voting did not have Candidate bios and that this does not comport with fairness and equity; 3) We need to look at the order of Candidates asking questions and she was glad to see the Committee was addressing this issue; 4) Process Perspective – Why is the electronic voting deadline September 30, 2024, and then October 4, 2024, is the official end of voting for paper ballots? Ms. King indicated that she knows CAMP may need time to count paper ballots, but she does not think there should be two different dates.

#### **New Business (continued):**

##### **1. Discussion of Questions for the Candidate Forum:**

- o Pam Rachal did a screen share of over 80 questions that had been prepared for the Candidate Forum by category and went over the questions in session. Pam Rachal thanked Yolanda Ricks for preparing a majority of the questions for the Committee.
- o Pam Rachal discussed the need to get an email to the Candidates with the questions in advance of the Candidate Forum by Friday, September 20, 2024, and contact CAMP to send the email and inform the Committee whether any emails with questions have been received by the Community for the upcoming Candidate Forum. **Pam Rachal moved that we email CAMP to see if they received any questions for the upcoming Candidate Forum and that we ask CAMP to send the list of questions to the Candidates, no later than Friday, September 20, 2024. Yolanda Ricks seconded. All were in favor. The Motion passed unanimously.**
- o **Pam Rachal made a motion to have CAMP email all candidates and inquire if they are amenable to expanding the Candidate Forum to two (2) hours, instead of 90 minutes, either 6:00 pm to 8:00 pm or 6:30 pm to 8:30 pm. Jessica Hill seconded. All were in favor. The Motion passed unanimously.**

#### **Resident Forum (continued):**

**Larry Kibler** – made three comments: 1) Why are you running again and what are you going to do for me? 2) What have you done for me lately? and, 3) Some questions regarding finances are needed.

**Danielle Telesford** – agrees with Larry and added questions on how to make the situation at the gates better, make the pool better, any ideas to deal with pet waste, what to do if a Committee is not performing or meeting quorum.

**Tasks for CAMP:**

1. CAMP to inform the Committee if we will receive an HOA email address and when members will be added to the list of committee members on the oakcreekhoa.com website. **Original request, Tuesday, July 16, 2024, Committee Meeting Minutes.**
2. **CAMP to email all candidates and inquire if they are amenable to expanding the Candidate Forum to two (2) hours, instead of 90 minutes, either 6:00 pm to 8:00 pm or 6:30 pm to 8:30 pm.**
3. **CAMP to forward to the Committee any questions received for the upcoming Candidate Forum.**
4. **CAMP to send the list of questions, approved by the Committee, to all Candidates (copy the Committee), no later than Friday, September 20, 2024.**
5. **CAMP to inform the committee via email, whether the Zoom platform has a timer that can be seen while on the video conference to help keep time while Candidates answer questions, and if so, advise the Committee on how to use this feature for the upcoming Candidate Forum.**

**Completed Tasks:**

1. The Committee prepared the Agenda and Guidelines for the upcoming Candidate Forum 2024.
2. The Elections Committee prepared a list of over 80 questions separated by category for the upcoming Candidate Forum.
3. The Committee forwarded resident concerns regarding Candidate Bios not being included on the Vote HOA Now platform, after some residents had voted without this information, to CAMP/the Board.
4. The Committee asked CAMP/the Board if voting could be suspended or paused to have the Candidate bios uploaded.

**Adjournment:**

Pamela Rachal adjourned the meeting at 8:23 pm.



**Next Meeting:** TBD. Members will convene via email to set the next meeting date.

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

Virtual

September 18, 2024 6:30 P.M.

**Committee Members Present Remotely:**

Julian Brown – Chair

Gary Yancy – Committee Member (CM)

Jonathan Newton – Committee Member (CM)

Peacola Johnson – Committee Member (CM)

Teika Haymon – Committee Member (CM)

**Committee Members Absent:**

Peter Smith – Vice Chair

**Others Present Remotely:**

Keith Pierce – Oak Creek HOA Board VP

Danielle Telesford – Budget & Finance Committee

Oak Creek Residents

**Call to Order:**

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

**Approval of August 2024 Meeting Minutes:**

Acceptance of AC Meeting Minutes from August 28, 2024 were motioned for approval by CM Haymon and seconded by CM Yancy. The minutes were approved accordingly.

**Incident Report:**

Chairman provided summary of gate strikes to date, including total number, damages, money owed and money collected.

**Gate Entrances Report:**

Chairman provided update on all gate entrances.

**Vendor Updates:**

Chairman provided updates for Dunbar and DMV Gates.

## **Old Business:**

### Review of Previous 2024 Action Items

#### Ms. Davis / CAMP:

- Provide Board the DMV Gates estimates motioned by the AC. – COMPLETE
- Follow-up with Sign Shop for updated proof and quote. – IN PROGRESS
- Coordinate pilot of gate arms utilizing a sensor. – PENDING
- Secure proposal requests or surveys for camera installation/surveillance at: – PENDING
  - Oak Creek Park West entrance
  - Cedar Creek
  - Eagle Ridge
- Follow-up with DMV Gates regarding: – PENDING
  - Gate arm configuration/timing for Fox Turn resident entrance.
  - Gate are configuration/timing for Pine Valley resident entrance.
  - Queen Anne resident entrance broken/missing tips (top right gate)
- Research the total number of entries at all the gates.

#### Chairman / Access Committee:

- Compile AC responses to Budget & Finance Committee questions regarding Fox Turn guardhouse requirements. – COMPLETED
  - Create a graphical representation of the financials associated with the guardhouse. – COMPLETED
  - Be sure to ask any potential contractor about the zoning process for the construction and costs associated with it. – PENDING
- Review/observe proposed new signage from Sign Shop for visibility. – IN PROGRESS
- Review our trespassing policies and signage. – PENDING
- Review/draft policy for reimbursement for gate damages. – PENDING

## **New Business:**

### Sign Shop quote/mockup review.

- The AC discussed and reviewed an updated proof that included larger arrows. Additionally, the AC would like a proof that shows only lane instructions for visitors to possibly reduce confusion.

### Cell Gate Training materials review.

- Forthcoming

### **Resident Forum:** 20 minutes (2 minutes per person)

Comments and/or questions were provided by five different residents.

**Review of New Action Items:**

Ms. Davis / CAMP:

- Coordinate meeting between Board, AC and/or the community to discuss and level set access expectations following deployment of new Cell Gate system.
- Request an additionally proof that reflects a visitors sign only.

Chairman / Access Committee:

- Compose September 2024 AC meeting minutes.

**Adjournment:**

A motion was made to adjourn by CM Haymon and seconded by CM Johnson. Chairman Brown adjourned the AC meeting at 7:45pm.

**Oak Creek Club Homeowners Association  
Facilities Committee Meeting Minutes  
September 26, 2024 6:30pm**

**Committee Attendees**

Cynthia Whittenburg – Chair  
Shani Haden – Co-Chair  
Patricia Partee – Treasurer  
Vonda Williams  
Denise Milligan  
Marilyn Akinfolarin

**Resident Attendees**

Danielle Telesford  
Doreen Adair  
Suzann King  
Delecia Hampton

**CAMP Staff Attendee**

Tamika Davis-Mgr

**Minutes Taker**

Shani Haden – Co-Chair

Cynthia Whittenburg called the meeting to order at 6:34 pm.

**Meeting Minutes**

August Meeting Minutes approved.

**Special Guest**

Ed Garcia -President, Paradise Pools  
Tyrone Jackson- Chief Operations Officer, Paradise Pools

During the meeting, the operations of Paradise Pools practices for the Oak Creek pool were brought into question. Concerns included:

1. Visible debris (oil film, leaves, hair, flower petals, bugs, cloudy water and algae blooms in the water.
2. The infrequent testing of the water.
3. The observed low levels of chlorine in the water.

Committee Members expressed the need for clarification regarding these issues to ensure the safety and well being of Oak Creek residents utilizing the pool. Staffing operations came into question regarding administration of chlorine. During the 2024 pool season Mr. Jackson confirmed there are 3 lifeguards and Leadership visits every two weeks. Mr. Jackson recommended the purchase of a CAT 6000 to manage pool chemical levels.

**Old Business:**

- 25 pieces of old Swim Tennis Furniture was picked up 9/26/24 donated to US Vets with the exception of the gray side table which will be utilized in the buildings updated design. Additional old furniture donation will be picked up 10/1/24.
- Designer furniture installation date: 9/27/24.
- Custom rug delivery-delayed.
- Art Work selection-tabled.

**New Business**

- Painter Richard changed the recessed lights 9/19/24. The light bulb changes can increase the brightness 2 additional levels above the current use.
  - Chair Cynthia Whittenburg confirmed she meets with the designer weekly and the next scheduled meetings are 9/30/24 and 10/2/24.
  - Committee in favor of a walk thru as well.
- 
- Motion: It was moved to proceed with the Swim Tennis Building Open House Event as planned 11/2/24, Budget \$5,505.00.  
Vote Results:  
In Favor: Marilyn Akinfolarin, Vonda Williams, Patricia Partee, Cynthia Whittenburg  
Opposed: Shani Haden  
Abstentions: Denise Milligan  
**The motion passed with a majority vote.**
  
  - Motion: It was moved to proceed with Project Manager assistance for corrections to the Tot Lot, resurfacing and updates to the tennis court and pool deck furniture improvements.  
Vote Results:  
In Favor: Cynthia Whittenburg, Shani Haden, Vonda Williams  
Opposed: None  
Abstentions: Marilyn Akinfolarin, Patricia Partee, Denise Milligan  
**The motion did not pass.**
  
  - Motion: It was moved to request new RFPs for pool service for the 2025 pool season.  
Vote Results:  
In Favor: Cynthia Whittenburg, Shani Haden, Vonda Williams  
Opposed: Marilyn Akinfolarin, Patricia Partee  
Abstentions: Denise Milligan-No Response  
**The motion did not pass.**

- **Motion:** It was moved to request new RFPs for a new pool management system for the 2025 pool season.

**Vote Results:**

**In Favor:** Cynthia Whittenburg, Shani Haden, Vonda Williams, Marilyn Akinfolarin, Patricia Partee

**Opposed:** None

**Abstentions:** Denise Milligan-No Response

**The motion passed.**

**CAMP Task Items:**

- Tamika Davis confirmed the taken wallpaper by designer staff will be returned.
- Tamika Davis will confirm the remaining budget available to the Facilities Committee.
- Schedule Pool Furniture site visit to meet with the committee.
- Schedule Tennis Court vendor site visit to meet with the committee.

**Resident Forum:**

Key points discussed included:

1. Why didn't the Board vote in favor of the pool being open seven days/week when a special cleaning is not taking place on Mondays. Resident clarification from the Board requested.
2. Removal of a pool registration system-FOB use only.
3. Project Management service requests from resident experts.
4. Charter change is not needed for subject matter consultant services.

**Adjournment:** 8:14 pm

**Next meeting:** 10/24/24 6:30 pm Swim Tennis Facility-In Person

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

**Elections Committee Meeting Minutes (8<sup>th</sup> Meeting 2024)  
Tuesday, October 1, 2024, @ 6:30 pm**

Pamela Rachal called the Elections Committee Meeting to order at 6:31 pm (ET).

**Committee Members in Attendance:**

- Jessica Hill – HOA Board Secretary, Committee Member
- Pamela Rachal – Chair
- Yolanda Ricks – Secretary

**Residents in Attendance:**

- Suzann King • Danielle Telesford • Doris Tucker • Doreen Adair
- Cheryl Hawkins • Julian Brown • Martine Payton • Artisha Polk
- Sheila Lebrun-James • Rheiya Florence • Dwight Ward • Keith Pierce
- Steven Ricks • Aaron White

**Camp Representative:**

- Not present.

**Old Business:**

**1. Approval of meeting minutes for September 16, 2024:**

- o Yolanda Ricks made a motion to request another approval of the 9/16/24, meeting minutes, which were approved via email by all Elections Committee members on 9/18/24. Jessica Hill seconded. All Committee members were in favor and the **Motion to approve the September 16, 2024, meeting minutes passed unanimously.**

**New Business:**

**1. Elections and Vote Count Process Draft:**

- o Pam Rachal went over the Elections and Vote Count Process, providing a share screen on Zoom of the draft document. Items discussed included what happens 60 days before the Annual Meeting of homeowners (list of homeowners in good standing is generated from Ciranet). This list is used to set up the Vote Now HOA database for electronic voting. This list is also used to ensure that paper ballots



are compliant. The Annual Meeting Notice was discussed. Counting the Ballots was discussed including that only votes submitted prior to the close of the election are counted. Paper ballots are stored in a lockbox until ballots are counted and paper ballots compared to electronic ballots to ensure one vote per household (unless a homeowner owns more than one property). Ballots are counted by at least one member of the Elections Committee, a homeowner in good standing and a representative of the HOA Management Company. Pam Rachal noted that the Annual Meeting Notice requires that the return envelope have the names and addresses of the resident. Also, Ms. Rachal indicated for next year we should ensure that paper ballots have a place for names and addresses for residents. Ms. Rachal also indicated that these recommended changes would take care of those residents with multiple Oak Creek properties. Announcing the Election results was discussed to include informing residents via all platforms (email, text, Facebook).

**2. Discussion of the first Organizational Meeting after Announcement of winners of the Board Election.**

- o Jessica Hill asked whether this meeting will be a regular annual meeting where officers are elected? Ms. Hill indicate that in October of 2023 there was no documentation of how to break a tie for any particular HOA Board position. Per Ms. Hill, it was decided that the person with the higher vote count would win. Ms. Hill indicated that this was an ad hoc process, and she had questions, going forward, regarding whether the process be operationalized and documented for future elections. Pam Rachal indicated that this may be a bit outside of the purview of the Elections Committee. However, Pam Rachal indicated we should document this issue and obtain an official position from the HOA Board/Legal Counsel.

**Resident Forum:**

**Martine Payton** – Discussed the Residents' involvement volunteering to count ballots: three residents would audit all the paper ballots at the Oak Creek Swim and Tennis Clubhouse. CAMP would have a laptop to check names and addresses of residents who voted by paper ballot to ensure they were in good standing and did not also vote electronically. Ms. Payton was not in favor of posting election result totals because it may be discouraging to candidates. Also, Payton was in favor of issuing totals by candidate number (without candidate names). Ms. Payton was shocked at the low percentage of voter turnout. Pam Rachal recalled that in 2020, she counted ballots with Tamika and no other resident assistance.

**Suzann King** – Commented that we need to clarify that there is only one voting deadline for paper and electronic ballots. Pam Rachal indicated that the VOTE HOA NOW platform had to be corrected by CAMP this year because the electronic voting was set to end on September 30, 2024, in the system and Elections was told this could not be altered to correct the date to October 4, 2024, when the date actually could be corrected, and in fact was corrected after checking with the Vote HOA Now representative. Pam Rachal

explained that she thought that the electronic ballot controls when both electronic and paper ballots are received from the same property address for counting.

**Artisha Polk** – stated that she is impressed with the Elections Committee and appreciated the link to the recorded Candidate Forum. Ms. Polk thanked Elections for our process, and she indicated that she likes policy and is in favor of full disclosure for voting and wants full transparency.

**Julian Brown** – Thanked the Elections Committee for its work and stated that he was encouraged to run for the HOA Board again because he was told he was a close 3<sup>rd</sup> place last time. Mr. Brown indicated we may want to have some more formal qualifications for the HOA Board. Pam Rachal indicated that the Elections Committee rewrote the Candidate Form to elicit more information on qualifications. Pam Rachal said that our Committee is focusing on documenting the Elections process. Jessica Hill noted that while the Committee thought that Candidate Bios were attached to the Electronic Voting System, and they were not, the Committee quickly collaborated with the HOA Management Office to ensure that there was a link to candidate information on the oakcreekclubhoa.com website.

**Danielle Telesford** – Indicated that she owns multiple homes in the community, and she received an electronic link for one home and not the other. However, each of her homes received a mail-in ballot. Ms. Telesford said that 10 people she knew did not know that there was an election and that she believes no meetings of the HOA should be held on a holiday (Example, the October 31, 2023, HOA Organizational Meeting).

**Dwight Ward** (HOA President) – Recommended to Management that paper ballots are dropped each day and date stamped each day and that CAMP keep a log to cross check. Then after 5 pm (ET) on the election voting cut-off, ballots don't count. Mr. Ward indicated that the HOA Bylaws at Article 3 provides that no Class A owner with a delinquency of 60 days at the time of the meeting can have their vote count. Pam Rachal and Jessica Hill indicated that there is a disconnect between what we get for support from HOA Management with regard to logging and checking for residents in good standing.

**Suzann King** – Indicated that to add to the process, maybe 90 days before an election that residents update their information in Ciranet and that we get a legal interpretation. Ms. King also said that residents should be up to date on dues to be eligible to vote in an upcoming election.

**Keith Pierce** – Is the Elections Committee planning to run the Election and Vote Count Process document past the HOA Board's legal counsel, in particular, how to handle delinquencies and voting, or checking that delinquencies are cured by the day of an Annual Meeting? Pam Rachal indicated that the election voting started on September 9, 2024. Jessica Hill indicated that we are trying to determine how CAMP prepares the delinquency list.

**New Business (continued):**

### 3. Discussion of Upcoming Counting of Ballots, Monday, October 7, 2024:

- o Pam Rachal indicated that she and Jessica Hill were not available to count ballots, but indicated that in past elections, two to three residents participated in counting the ballots. Yolanda Ricks indicated that the Committee had requested resident and HOA Management involvement for transparency and as of approximately 2 pm (ET) the Elections Committee was told by HOA Management that Elections would not receive the support that had been provided in past elections. Yolanda Ricks asked the HOA President, Dwight Ward, if he would reconsider his response to the Committee's request for resident and CAMP support for ballot counting or provide a reason why this request was initially declined. Ms. Ricks emphasized that CAMP had control of the voting platform Vote HOA Now as well as Ciranet. **Mr. Ward indicated he had a question regarding Indemnification for the HOA Board's counsel with regard to the volunteers.** Yolanda Ricks indicated her support for the Committee sending an email to the HOA Management to be forwarded to the HOA counsel on the issue and Mr. Ward indicated that we could move forward with resident volunteers and HOA Management support pending a response from the HOA Board counsel.
- o Pam Rachal moved that we accept the counting of ballots with three residents and HOA Management support and that the Elections Committee announce the results at the HOA Annual Meeting on Tuesday, October 8, 2024. Jessica Hill seconded. All were in favor. The Motion passed unanimously.
- o Yolanda Ricks made a motion to have the HOA Management forward an email drafted by the Elections Committee, to the HOA Counsel regarding indemnification of volunteers and addressing the voting status of residents who cure lack of good standing requirements by the date of the Annual Meeting. Pam Rachal seconded. All were in favor. The Motion passed unanimously.

#### Tasks for CAMP:

1. CAMP to post September 16, 2024, meeting minutes. Original request, Wednesday, September 18, 2024.
2. CAMP to send out an email to obtain three resident volunteers for counting ballots on Monday, October 7, 2024.
3. CAMP to forward to HOA Counsel Ray Via, a question from Board President Dwight Ward, regarding indemnification of volunteers to count ballots, and for the Elections Committee to announce the top three winners of the 2024 Oak Creek Board Election on Tuesday, October 8, 2024.

**Completed Tasks:**

1. The Committee prepared a draft of the Elections and Vote Count Process.
2. The Elections Committee conducted the Candidate Forum and arranged for the HOA Management to record the meeting and send residents a link to the recording.

**Adjournment:**

Pamela Rachal adjourned the meeting at 8:37 pm (ET).

**Next Meeting:** TBD. Members will convene via email to set the next meeting date.

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

**Grounds Committee Meeting Agenda**  
**Wednesday, October 2, 2024, 7:00 pm**

Call To Order: 7:00 pm

**Establish Minute Taker:**

**Old Business:**

- Committee discussion and vote on the Sangerville Circle Project
- Vote on adding pet waste stations; Identify Streets for Additional Pet Waste Signage
- Establish a plan for the Yard of the Month Program

**New Business:**

- Welcome new members!
- Vote for committee Chair, Co-chair, and Secretary
- Confirm the next Committee meeting and meeting cadence
- Review the committee charter, tips for taking meeting minutes, and ABC's of parliament
- Discuss the Grounds RFP for the landscaping vendor search
- Discuss and vote on the Board recommendation to install lights on the cluster mailboxes
- Status of pet waste station installation
- Confirm the next Board meeting and when committee reports are due

**Resident Forum:** 25 minutes

**Review Action Items**

**Adjournment: 8:25 pm**

**Meeting Attendance**

Grounds Committee	Attendance 10/2	Attendance	Attendance	Attendance	Attendance
Brooke Walker	Yes				
Charles Snow	Yes				
Charles Steward	Yes				
Ken Howard	No				
Lynne Todd	Yes				
Stephanie Brown	Yes				
Tyree Webster	No				
Visitors 10/2					
Keith Pierce	Yes				
Jessica Hill	Yes				
Suzann King	Yes				
Steven Ricks	Yes				
Julian Brown	Yes				
Danielle Telesford	Yes				
Tyree Webster	No				

Grounds Committee Project List	Initiation	Planning	Execute	Monitor/Control	Close	Backburner
Landscaping RFP	x					
Pet Waste Stations	x					
Identify streets for additional Pet Waste Signage	x					
Lighting Cluster Mailboxes	x					
Yard of the Month Program						
Sangerville Circle Project						x

**1. Meeting Notes:**

**2. Introductions**

- Stephanie Brown- 7 year resident- interested in cleaning up grounds less trash, keep value of excellence in community
- Brooke Sanders 15-year resident. Was on ground committee for 9 years in past
- Chuck Snow-7 year resident. Joined because of pet station issue/lights at mailboxes
- Lynn Todd-16 year resident. Big on environment. Involved with environmental groups
- Jacqueline MacGruder-Resident since 2006. Concerned about vendors dumping trash
- Keith Pierce-Board member & Liaison

**3. Voted for chair and co-chair**

- Stephanie Brown-chair

- Charles Stewart-co-chair

4. Discussed meeting frequency:

- Once per month initially and then we can revisit it.
- First Tuesday
- 6:30 pm-8 pm

5. Action Items for committee:

6. RFP for landscaping
- Read RFP
  - Send feedback to Stephanie to compile for CAMP on or before 10/9
  - Grounds will revise RFP schedule, the goal is to approve RFP at next meeting on 11/5

7. Areas of concern for current landscaper McFall:

- Chemical Treatments being done?
- Tree-trimming completion?
- Enduring plant life?
- Is it just a maintenance contract?
- Landscaping/snow removal on same contract?
- Reporting mechanisms for vendor-who holds vendor accountable?
- Can landscapers meet with the Ground Committee?
- Remove stakes from established trees

8. Read Bylaws and Committee Charter before next meeting

9. Action items for CAMP:

- Send community-wide survey: should we install pet waste stations?
- Are the bylaws for Grounds or all Oak Creek HOA?
- Send meeting link for remainder of 2025- first Tuesday, 6:30 pm-8 pm
- Grounds will revise RFP schedule, the goal is to approve RFP at next meeting on 11/5
- Is there a conflict of interest, if grounds committee members recommend a vendor name be added to the landscape list?
- Is the Pet Waste stations in the budget for 2024 or 2025?
- Should we add pet waste station maintenance to landscape RFP?



10. Approved (Robert's Rule) actions today

- Yes- lighting at cluster mailboxes, present to Board
  - Is Solar lights an option?
- Yes-Pet Waste Stations
- Motion was passed to move forward to the board and then retracted for further review\*
  - Research Pet waste station need and how it will impact the community.
  - First, send survey to residents if pet waste stations are wanted

11. Resident Forum (20 minutes)

- Pet Waste Stations
- Is it feasible?
- Can pet waste removal be added to landscape contract? Is this a good idea?
- Motion was passed to move forward to the board and then retracted for further review

12. Resident Forum

- Jessica Hill
  - Concerned about costs associated with pet waste stations
  - Mentioned that Board meets on 2<sup>nd</sup> Tues so that we don't conflict with our meeting.
  - Asked about all vendors in RFP selection list
    - *McFall and Berry*
    - *Complete*
    - *Artistic Landscaping*
    - *Clippers*
- Steven Ricks
  - Concerned about Pet Waste Stations devaluing homes
  - Fly infestation issues
  - Wanted to have us retract the decision to move to the board. **This was granted. See above. \***
- Suzanne King
  - Stated what committee can only meet for defined purposes.
  - Agreed to hold vendors accountable
  - Maryland Homeowners Act: provision 11b-111, MD real property article, must conduct meetings in public; can only meet in closed sessions 8 times
- Danielle Telesford

- Was curious about different types of waste stations to prevent fly infestation.
- Wants lights at mailboxes
- \$256,245 Landscape budget 2024, includes snow removal
- \$164,184 McFall Berry allocation 2024
- She mentioned that McFall Berry also does snow removal-own line item
- She is on the Finance committee

Adjourned at 8:25 PM

Next meeting: Tuesday, November 6, 2024, 6:30 pm-8 pm

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

**Budget and Finance Committee Virtual  
Meeting Minutes**

**Date:** Monday, October 21, 2024

**Call To Order:** 7:01 P.M.

**Minute taker:** Danielle Telesford

**Location:** Virtual

**Attendees:**

- Marisa Reid (Chair)
- Will Abdul (Co-chair)
- Kristen Stierwalt-Huff
- Michael McFarlane
- Danielle Telesford
- CAMP Representative – Tamika Davis
- Other attendees included homeowners.

**1. Welcome and Introductions**

- a. Marisa Reed welcomed attendees and introduced Gabrielle Webster as the new committee member.

**2. Approval of the September Meeting Minutes**

- a. Motion: Michael McFarlane- I move to approve the minutes.
- b. Seconded by: Danielle Telesford and passed unanimously with all members voting "Aye."

**3. Review of the 2025 Budget Draft**

- a. Marisa Reed introduced the 2025 proposed budget and noted the expenses are used to maintain the community.
  - i. Three budget options presented (found on cover letter sent to community)
  - ii. Reviewed slide #8 - **2025 HOA Assessment Increase** on budget power point sent to community (Will Abdul)

- iii. Reviewed slide #9 - **Options to Fund 2025 Budget Deficit** on budget power point sent to community (Michael McFarlane)
- iv. Reviewed slide #12 - **2025 Budget – Total Expenses by Category** on budget power point sent to community (Will Abdul)

b. Committee Recommendation

- i. The Budget and Finance Committee recommended to the board **Option 1** due to unsustainable reliance on operating reserves, the necessity to cover ongoing expense increases and prevention of future special assessments.

**4. Resident Forum and Community Q&A**

a. Resident #1 concerns –

- i. Potential cost-saving measures, specifically regarding pool furniture replacement
- ii. Questioned if the reserve study account for wear and tear
- iii. The committee is looking at the replacement of furniture and for refurbishment. The refurbishment may be cost-effective or not.
- iv. Yes, we have the reserve study completed every 3 years. It looks at the items that need to be replaced, their lifespan, and useful life.
- v. Next year, we will spend about \$1.3 M in reserve expenses in 2025 or 2026. These funds are accounted for in the replacement fund.

b. Resident #2 concerns –

- i. Overspending and lack of budget cuts in major areas
- ii. High management fees and access control costs
- iii. Is this the first time we pulled \$90K? This is so unfair to the community. Even if we spend the money. We are supposed to be fiscally responsible.

c. Resident #3 concerns –

- i. Emphasis on cuts being made.

d. Resident #4 concerns –

- i. Transparency in budget recommendations and audits.
- ii. Questioned if the budget committee can recommend cuts to other committees.
- iii. We can advise other committees, but we don't have the authority to cut. Reasonable request for the Budget Committee to share suggestions made to other committees. Need to look at our charter on conferring with the other committees.

e. Resident #5 concerns –

- i. Expressed cutting the larger contracts such as access, landscaping, and management.
- ii. Has the committee looked into management being off site to save cost?
- iii. CAMP noted that the office gets a lot of visitors in the office to address tasks that can't be performed online. The gym also

contributes to the operating expenses of the swim and tennis center.

- iv. The Access budget line item was adjusted to reflect the amounts expended for damaged gates, holidays, and committee events.
- f. Resident #6 –
  - i. Who performs our audits and how often?
  - ii. Who chooses the auditors?
  - iii. CAMP responded that an audit is performed every year as required by law. The current auditor is GoldKlang. The Board receives the financials at the same time as CAMP.
  - iv. The committee noted that there was an RFP process to select the auditor. There were several firms, and the source of the firms was not clear.
- g. Resident #7 –
  - i. Why is the audit performed yearly? Thinks it should be less frequent to save costs. He then realized that he was referring to reserve study and not the audits.
  - ii. The committee responded that the community was under development and growing very quickly.
- h. The Board will decide on the fee on November 12, 2024. We look forward to the community's suggestions helping us in the future.

**Adjournment:** 8:03 pm

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

**Grounds Committee Meeting Agenda**  
**Tuesday, October 29, 2024, 6:30 pm**

Call To Order: 6:30 pm

**Establish Minute Taker:**

**Old Business:**

- Committee discussion and vote on the Sangerville Circle Project
- Vote on adding pet waste stations; Identify Streets for Additional Pet Waste Signage
- Establish a plan for the Yard of the Month Program
- Grounds Committee read charter and landscape RFP

**New Business:**

- Review and approve Pet Waste Station community survey
- Review and approve Landscape RFP
  - Approve RFP schedule
- Follow up on decisions from last meeting:
  - Install lights cluster mailboxes
- Introduce Grounds project list
  - Prioritize what do we want to accomplish in 2024 and 2025?
  - New project ideas?

Grounds Committee Project List	Initiation	Planning	Execute	Monitor/Control	Close	Backburner
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Landscaping RFP	x							
Pet Waste Stations	x							
Identify streets for additional Pet Waste Signage	x							
Lighting Cluster Mailboxes	x							
Yard of the Month Program								
Sangerville Circle Project								x

- McFall/Berry Walkthrough
  - Results and next steps
  - Trees in HOA owned spaces
    - Homeowners continue to treat, trim, and mulch?
    - HOA assume all treatment? We are paying McFall/Berry for this service, being done by homeowners.
  - Confirm the next Board meeting and when committee reports are due

**Resident Forum:** 25 minutes

**Review Action Items**

Adjournment: 8:30 pm

**Meeting Attendance**

Grounds Committee	Attendance 10/2	Attendance 10/29	Attendance	Attendance
Brooke Walker	Yes			
Charles Snow	Yes			
Charles Steward	Yes			
Ken Howard	*			
Lynne Todd	Yes			
Stephanie Brown	Yes			
Tyree Webster	*			



**MEMORANDUM**

**TO:** Board of Directors  
Oak Creek Club HOA

**FROM:** Tamika Davis, On-Site Community Manager  
Community Association Management Professionals (CAMP)

**DATE:** Tuesday, November 5, 2024

**RE:** Maturing Investments/September 2024 Financial Summary

Suggested Motion: "I move to approve the reinvestment of the following maturing CDs in accordance with the Association's investment ladder."

Description	Maturity Date	Investment Amount
US Treasury Bill	11/30/2024	\$ 75,000
Texas Exchange Crowley TX	12/11/2024	\$ 150,000

The above listed CDs will mature before the next Board meeting in February 2025. As the Association does not currently need these funds, we recommend that the Board reinvest them according to the Association's investment ladder.

As of the end of September the fund balances were as follows:

- Repair & Replacement Fund: \$2,218,349
- Community Center Fund: \$15,950
- Special Projects Fund: \$130,308

At the end of September, the Association had \$2,005,226 in cash and investments.

At the end of September, the Association had an operating deficit of \$10,415 which was \$15,596 over budget. This is a variance of .005% from the annual budget.

\$692,942 in infrastructure repairs have been made year to date and paid for from the Repair & Replacement Reserve Fund.

As of September 2024, the Association had a balance of \$303,397 in Accounts Receivable on the Balance Sheet. The Allowance for Doubtful Accounts is (\$86,600) leaving the projected collectible balance at \$216,797, which is 7% of the annual assessments. An Accounts Receivable balance between 3% and 5% is the gold standard for receivables in the common interest community industry. Transponders are deactivated once a homeowner's account reaches three months of unpaid assessments. Delinquent accounts meeting collection referral criteria are referred to the Associations collection attorney at the end of every month.

Memorandum

To: Oak Creek Club Board of Directors

From: Tamika Davis, On-Site Community Manager  
Community Association Management Professionals (CAMP)

Date: Monday, November 4, 2024

Re: Ratification of the vote taken on Thursday, September 12, 2024, to authorize the replacement of the speed radar sign located on Mary Bowie Parkway.

Suggested Motion: "I move to ratify the vote taken on Thursday, September 12, 2024, by the Board of Directors to approve the Traffic Logics proposal in the amount of \$9,732.94 to replace the damaged speed radar sign on Mary Bowie Parkway to be expensed from Repair & Replacement Reserves."

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Please see the attached supporting documentation for the Board vote taken on Thursday, September 12, 2024.

**RE: Traffic Logix-Speed Radar Sign proposal-Mary Bowie Parkway-Board Action Needed**

**Travis Witmer <twitmer@woodlawnllc.com>**

Thu 9/12/2024 11:34 AM

To: Tamika Davis <tdavis@oakcreekclub.com>; WARD DWIGHT <Drupeward@gmail.com>; Keith Pierce <keithpierce807@gmail.com>; Remi Duyile <remiduyilessa@gmail.com>; Jess Hill <jessica.hillocc@gmail.com>  
Cc: TaShawn Andrews <tandrews@oakcreekclub.com>

I support moving forward with this work understanding it will be reimbursed by Bates' insurance company.

Sincerely,

Travis Witmer  
Project Manager  
Woodlawn Development Group

11700 Plaza America Drive  
Suite 310  
Reston, VA 20190

O. 703-649-5113

**From:** Tamika Davis <tdavis@oakcreekclub.com>

**Sent:** Tuesday, September 10, 2024 3:28 PM

**To:** WARD DWIGHT <Drupeward@gmail.com>; Keith Pierce <keithpierce807@gmail.com>; Remi Duyile <remiduyilessa@gmail.com>; Travis Witmer <twitmer@woodlawnllc.com>; Jess Hill <jessica.hillocc@gmail.com>  
**Cc:** TaShawn Andrews <tandrews@oakcreekclub.com>

**Subject:** Fw: Traffic Logix-Speed Radar Sign proposal-Mary Bowie Parkway-Board Action Needed

Good Afternoon, Oak Creek Club Board of Directors,

Please refer to the attached proposal regarding the replacement of the damaged speed radar sign at the intersection of Mary Bowie Parkway and Argos Place. The speed radar sign was damaged on Tuesday, September 3, 2024, due to an incident involving Bates Trash Removal. It's important to note that speed wasn't a factor in the damage; it was caused by driver error. A claim has been filed with Erie Insurance under Claim #A00006167933. The replacement cost has been estimated at \$3,732.94, with a lead time of three to four weeks. I am seeking Board approval to proceed with the order for this replacement sign as soon as possible. The next Board meeting is not scheduled until November, and this expense exceeds my approval authority. If approved, the replacement cost will be expensed from the Repair and Replacement reserves, and the accountant will reallocate the payment to insurance settlements upon reimbursement. I was unable to include this in the board package as I received the quote today. Please feel free to reach out if you have any questions or require additional information to aid in your decision-making process. Thank you for your attention to this matter. Tamika

Tamika Davis, CMCA®

On-Site Community Manager – (CAMP)

Oak Creek Club Homeowners Association

14505 Mary Bowie Parkway

Upper Marlboro, MD 20774

Phone (301) 390-1721 | [www.OakCreekClubHOA.com](http://www.OakCreekClubHOA.com)

[manager@oakcreekclub.com](mailto:manager@oakcreekclub.com)

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**From:** Karen Amzallag <[kamzallag@trafficlogix.com](mailto:kamzallag@trafficlogix.com)>  
**Sent:** Tuesday, September 10, 2024 8:08 AM  
**To:** Tamika Davis <[tdavis@oakcreekclub.com](mailto:tdavis@oakcreekclub.com)>  
**Subject:** RE: Traffic Logix Follow Up Oak Creek Club Homeowners Association, MD

Good morning Tamika,

I hope you are doing well. Attached you will find your EV15SD quotation to review along with the spec sheet. Upon receipt of your signed and dated quotation, I will gladly get your order processed.

The lead time for shipment of your order is approximately 3-4 weeks form date of order entry.

Let us know if you have any questions!

Thank you for your continued support and Best Regards,

**Karen Amzallag**  
**Account Manager - North East, USA**

**Tel:** 866-915-6449 Ext. 234

**Cell:** 514-992-1093

**Email:** [kamzallag@trafficlogix.com](mailto:kamzallag@trafficlogix.com)

**Order Status:** [customerservice@trafficlogix.com](mailto:customerservice@trafficlogix.com)

**Radar Sign Support:** [support@trafficlogix.com](mailto:support@trafficlogix.com)

**Camera Support:** [camerasupport@logixits.com](mailto:camerasupport@logixits.com)

**From:** Tamika Davis <[tdavis@oakcreekclub.com](mailto:tdavis@oakcreekclub.com)>  
**Sent:** September 6, 2024 4:10 PM  
**To:** Karen Amzallag <[kamzallag@trafficlogix.com](mailto:kamzallag@trafficlogix.com)>  
**Subject:** Re: Traffic Logix Follow Up Oak Creek Club Homeowners Association, MD

**EXTERNAL EMAIL:** Exercise caution. **DO NOT** open attachments or click links from unknown senders or unexpected email.

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**From:** Karen Amzallag <[kamzallag@trafficlogix.com](mailto:kamzallag@trafficlogix.com)>  
**Sent:** Tuesday, September 10, 2024 8:08 AM  
**To:** Tamika Davis <[tdavis@oakcreekclub.com](mailto:tdavis@oakcreekclub.com)>  
**Subject:** RE: Traffic Logix Follow Up Oak Creek Club Homeowners Association, MD

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Let us know if you have any questions!

Thank you for your continued support and Best Regards,

**Karen Amzallag**

**Account Manager - North East, USA**

**Tel:** 866-915-6449 Ext. 234

**Cell:** 514-992-1093

**Email:** [kamzallag@trafficlogix.com](mailto:kamzallag@trafficlogix.com)

**Order Status:** [customerservice@trafficlogix.com](mailto:customerservice@trafficlogix.com)

**Radar Sign Support:** [support@trafficlogix.com](mailto:support@trafficlogix.com)

---

Re: Fw: Traffic Logix-Speed Radar Sign proposal-Mary Bowie Parkway-Board Action Needed

Dwight Ward <drupeward@gmail.com>

Thu 9/12/2024 11:37 AM

To:Tamika Davis <tdavis@oakcreekclub.com>

Cc:Keith Pierce <keithpierce807@gmail.com>;Remi Duyile <remiduyiless@gmail.com>;Travis Witmer <twitmer@woodlawnllc.com>;Jess Hill <jessica.hillocc@gmail.com>;TaShawn Andrews <tandrews@oakcreekclub.com>

I vote to move forward with this replacement.

On Tue, Sep 10, 2024 at 3:29 PM Tamika Davis <tdavis@oakcreekclub.com> wrote:

Good Afternoon, Oak Creek Club Board of Directors,

Please refer to the attached proposal regarding the replacement of the damaged speed radar sign at the intersection of Mary Bowie Parkway and Argos Place. The speed radar sign was damaged on Tuesday, September 3, 2024, due to an incident involving Bates Trash Removal. It's important to note that speed wasn't a factor in the damage; it was caused by driver error. A claim has been filed with Erie Insurance under Claim #A00006167933. The replacement cost has been estimated at \$3,732.94, with a lead time of three to four weeks. I am seeking Board approval to proceed with the order for this replacement sign as soon as possible. The next Board meeting is not scheduled until November, and this expense exceeds my approval authority. If approved, the replacement cost will be expensed from the Repair and Replacement reserves, and the accountant will reallocate the payment to insurance settlements upon reimbursement. I was unable to include this in the board package as I received the quote today. Please feel free to reach out if you have any questions or require additional information to aid in your decision-making process. Thank you for your attention to this matter. Tamika

Tamika Davis, CMCA®

On-Site Community Manager – (CAMP)

Oak Creek Club Homeowners Association

[14505 Mary Bowie Parkway](#)

Upper Marlboro, MD 20774

Phone (301) 390-1721 | [www.OakCreekClubHOA.com](http://www.OakCreekClubHOA.com)

[manager@oakcreekclub.com](mailto:manager@oakcreekclub.com)

Re: Fw: Traffic Logix-Speed Radar Sign proposal-Mary Bowie Parkway-Board Action Needed

Jess Hill <jessica.hillocc@gmail.com>

Tue 9/10/2024 9:10 PM

To:Tamika Davis <tdavis@oakcreekclub.com>

Cc:WARD DWIGHT <Drupeward@gmail.com>;Keith Pierce <keithpierce807@gmail.com>;Remi Duyile <remiduyilessa@gmail.com>;Travis Witmer <twitmer@woodlawnllc.com>;TaShawn Andrews <tandrews@oakcreekclub.com>

Hi Tamika,

I am in favor of moving forward with the purchase of the new speed radar sign.

Thanks,

Jessica Hill, Secretary

On Tue, Sep 10, 2024 at 3:29 PM Tamika Davis <tdavis@oakcreekclub.com> wrote:

Good Afternoon, Oak Creek Club Board of Directors,

Please refer to the attached proposal regarding the replacement of the damaged speed radar sign at the intersection of Mary Bowie Parkway and Argos Place. The speed radar sign was damaged on Tuesday, September 3, 2024, due to an incident involving Bates Trash Removal. It's important to note that speed wasn't a factor in the damage; it was caused by driver error. A claim has been filed with Erie Insurance under Claim #A00006167933. The replacement cost has been estimated at \$3,732.94, with a lead time of three to four weeks. I am seeking Board approval to proceed with the order for this replacement sign as soon as possible. The next Board meeting is not scheduled until November, and this expense exceeds my approval authority. If approved, the replacement cost will be expensed from the Repair and Replacement reserves, and the accountant will reallocate the payment to insurance settlements upon reimbursement. I was unable to include this in the board package as I received the quote today. Please feel free to reach out if you have any questions or require additional information to aid in your decision-making process. Thank you for your attention to this matter. Tamika

Tamika Davis, CMCA®

On-Site Community Manager – (CAMP)

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[manager@oakcreekclub.com](mailto:manager@oakcreekclub.com)

**COURRIEL EXTERNE:** Faites preuve de prudence. **NE PAS** ouvrir les pièces jointes ou cliquer sur les liens provenant d'expéditeurs inconnus ou de courriels inattendus.

Sounds good, thank you.

Tamika Davis, CMCA®

On-Site Community Manager – (CAMP)

Oak Creek Club Homeowners Association

14505 Mary Bowie Parkway

Upper Marlboro, MD 20774

Phone (301) 390-1721 | [www.OakCreekClubHOA.com](http://www.OakCreekClubHOA.com)

[manager@oakcreekclub.com](mailto:manager@oakcreekclub.com)

---

**From:** Karen Amzallag <[kamzallag@trafficlogix.com](mailto:kamzallag@trafficlogix.com)>

**Sent:** Friday, September 6, 2024 4:03 PM

**To:** Tamika Davis <[tdavis@oakcreekclub.com](mailto:tdavis@oakcreekclub.com)>

**Subject:** RE: Traffic Logix Follow Up Oak Creek Club Homeowners Association, MD

Hi Tamika,

Sure thing. I provided you with informal pricing below and I will gladly prepare an official quotation and get back to you as soon as I have a freight rate from our Logistics Department. Upon receipt, all we will need is for you to please review, sign, date and return to me for order placement.

The lead time for shipment of your order is approximately 3-4 weeks from date of order entry.

Thank you and Best Regards,

**Karen Amzallag**  
**Account Manager - North East, USA**



To: Tamika Davis <[tdavis@oakcreekclub.com](mailto:tdavis@oakcreekclub.com)>

Subject: RE: Traffic Logix Follow Up Oak Creek Club Homeowners Association, MD

Good day Tamika,

Thank you for your email request and contacting Traffic Logix for your radar requirements. My name is Karen Amzallag and I'm the Account Manager for Maryland. We are sorry to hear that you need a radar replacement. I am wondering if you or someone from your HOA had a chance to contact Support to troubleshoot your existing EV15SD (Slow Down) solar radar sign that was purchased from us in 2021? If this has already been administered and there is no salvaging, please find your informal price below and in the meantime until I get an accurate freight rate to complete your official quotation.

Evolution EV15SD (Slow Down) White Solar Radar Sign with Lead Acid Battery Backup and UMB included, Part #EV15SDEWL-SOLLA, Price \$3,149/ea., attached is the spec sheet.

Let us know if you have any questions or concerns!

Thank you for your continued support and Best Regards,

**Karen Amzallag**  
Account Manager - North East, USA

Tel: 866-915-6449 Ext. 234

Cell: 514-992-1093

Email: [kamzallag@trafficlogix.com](mailto:kamzallag@trafficlogix.com)

Order Status: [customerservice@trafficlogix.com](mailto:customerservice@trafficlogix.com)

Radar Sign Support: [support@trafficlogix.com](mailto:support@trafficlogix.com)

Camera Support: [camerasupport@logixits.com](mailto:camerasupport@logixits.com)

From: HubSpot Forms <[noreply@notifications.hubspot.com](mailto:noreply@notifications.hubspot.com)>

Sent: September 3, 2024 11:18 AM

To: Info Trafficlogix <[info@trafficlogix.com](mailto:info@trafficlogix.com)>

Subject: New submission on HubSpot Form "TL NA Contact Form"

**EXTERNAL EMAIL:** Exercise caution. **DO NOT** open attachments or click links from unknown senders or unexpected email.

**COURRIEL EXTERNE:** Faites preuve de prudence. **NE PAS** ouvrir les pièces jointes ou cliquer sur les liens provenant d'expéditeurs inconnus ou de courriels inattendus.

Re: Traffic Logix-Speed Radar Sign proposal-Mary Bowie Parkway-Board Action Needed

Keith Pierce <keithpierce807@gmail.com>

Thu 9/12/2024 1:50 PM

To: Travis Witmer <twitmer@woodlawnllc.com>

Cc: Tamika Davis <tdavis@oakcreekclub.com>; Dwight Ward <Drupeward@gmail.com>; Remi Duyile <remiduyilessa@gmail.com>; Jess Hill <jessica.hillocc@gmail.com>; TaShawn Andrews <tandrews@oakcreekclub.com>

Hello Tamika,

I'm in agreement and submits my approval.

Keith

On Sep 12, 2024, at 11:33 AM, Travis Witmer <twitmer@woodlawnllc.com> wrote:

I support moving forward with this work understanding it will be reimbursed by Bates' insurance company.

Sincerely,

Travis Witmer  
Project Manager  
Woodlawn Development Group

11700 Plaza America Drive  
Suite 310  
Reston, VA 20190

O. 703-649-5113

From: Tamika Davis <tdavis@oakcreekclub.com>

Sent: Tuesday, September 10, 2024 3:28 PM

To: WARD DWIGHT <Drupeward@gmail.com>; Keith Pierce <keithpierce807@gmail.com>; Remi Duyile <remiduyilessa@gmail.com>; Travis Witmer <twitmer@woodlawnllc.com>; Jess Hill <jessica.hillocc@gmail.com>

Cc: TaShawn Andrews <tandrews@oakcreekclub.com>

Subject: Fw: Traffic Logix-Speed Radar Sign proposal-Mary Bowie Parkway-Board Action Needed

Good Afternoon, Oak Creek Club Board of Directors,

Please refer to the attached proposal regarding the replacement of the damaged speed radar sign at the intersection of Mary Bowie Parkway and Argos Place. The speed radar sign was damaged on Tuesday, September 3, 2024, due to an incident involving Bates Trash Removal. It's important to note that speed wasn't a factor in the damage; it was caused by driver error. A claim has been filed with Erie Insurance under Claim #A00006167933. The replacement cost has been estimated at \$3,732.94, with a lead time of three to four weeks. I am seeking Board approval to proceed with the order for this replacement sign as soon as possible. The next Board meeting is not scheduled until November, and this expense exceeds my approval authority. If approved, the replacement cost will be expensed from the Repair and Replacement reserves, and the accountant will reallocate the payment to insurance settlements upon reimbursement. I was unable to include this in the board package as I received the quote today. Please feel free to reach out if you have any questions or require additional information to aid in your decision-making process. Thank you for your attention to this matter. Tamika

Tamika Davis, CMCA®

On-Site Community Manager (CAMP)

Oak Creek Club Homeowners Association

14505 Mary Bowie Parkway

Upper Marlboro, MD 20774

Phone (301) 390-1721 | [www.OakCreekClubHOA.com](http://www.OakCreekClubHOA.com)

[manager@oakcreekclub.com](mailto:manager@oakcreekclub.com)

<image005.png>

From: Karen Amzallag <kamzallag@trafficlogix.com>

Sent: Tuesday, September 10, 2024 8:08 AM

To: Tamika Davis <tdavis@oakcreekclub.com>

Subject: RE: Traffic Logix Follow Up Oak Creek Club Homeowners Association, MD

Good morning Tamika,

I hope you are doing well. Attached you will find your EV15SD quotation to review along with the spec sheet. Upon receipt of your signed and dated quotation, I will gladly get your order processed.

The lead time for shipment of your order is approximately 3-4 weeks from date of order entry.

Let us know if you have any questions!



**Traffic Logix Corporation**  
 3 Harriett Lane  
 Spring Valley, NY 10977 USA  
 Tel: (866) 915-6449  
 Fax: (844) 405-6449  
[www.trafficlogix.com](http://www.trafficlogix.com)

**Quote Number QUO-40262-S7K8V4**

Created Date 9/9/2024

Expiration Date 9/30/2024

Prepared by Karen Amzallag

**EV15SD SOLAR RADAR SIGN QUOTATION**

**Contact: Tamika Davis**  
 Phone: 301-390-1721  
 Email: [manager@oakcreekclub.com](mailto:manager@oakcreekclub.com)

**Oak Creek Club HOA**  
 14505 Mary Bowie Parkway  
 Upper Marlboro, MD 20774  
 United States

**Standard Features (Included) – Evolution Signs**

- The Evolution radar feedback signs come with 1 year\* of unlimited SafePace Cloud access. SafePace Cloud is renewable annually with bundling and multi-year term discounts available.
- Sign powers down when no traffic present
- Programmable Speed Violator Flashing Strobe Light
- Ambient Light Sensor and Automatic Brightness adjustment
- Banding Mount Bracket
- Bluetooth

*\* The 12-month trial period for SafePace Cloud begins upon shipment of the product(s) and is reserved for new Traffic Logix customers or for Traffic Logix customers who are renewing the Cloud service.*

**Special Notes**

- Freight rate based on standard delivery with no special offloading services included.

**Quote Line Items – All Prices shown are in \$ US Dollar**

Product	Product Code	Quantity	Sales Price	Total Price
Evolution 15 Solar (SLOW DOWN) - Fixed Message RED LED - White Faceplate - 50W Solar Panel - Includes UMB - Lead Acid Battery Backup	EV15SDEWL-SOLLA	1.00000	\$3,149.00	\$3,149.00

**Totals**

Subtotal: \$3,149.00  
 Freight: 395.00  
 Sales Tax (if applicable): \$188.94  
**Grand Total: \$3,732.94**

**Terms:** 1% - 10 days – Net 30

**Payment:** MC, VISA, AMEX. Credit card payments over \$10K will include an additional 2% fee.

**Tax:** IF TAX EXEMPT, Please Provide Tax Exempt Certificate with Order.

**Freight:** Freight quotation is valid for a period of 21 days after it is issued. Beyond that, freight quotations will require confirmation or adjustment.

**Changes/Returns:** 30% for standard orders and 50% on custom orders.



Traffic Logix Corporation  
3 Harriett Lane  
Spring Valley, NY 10977 USA  
Tel: (866) 915-6449  
Fax: (844) 405-6449  
[www.trafficlogix.com](http://www.trafficlogix.com)

Quote Number **QUO-40262-57K8V4**  
Created Date 9/9/2024  
Expiration Date 9/30/2024  
Prepared by Karen Amzallag

### Delivery Requirements

Please Indicate the availability of the following as this determines the freight costs:

1. Do You have a Loading Dock? - Yes/No
2. Do you have a Fork Lift and Pallet Jack to unload? - Yes/No
3. Can access be gained by a 53 foot truck for delivery? - Yes/No
4. Is the delivery address a Construction site? - Yes/No
5. Is the delivery address a Military site? - Yes/No
6. If shipping to Military site, Is a U.S. Driver required? - Yes/No

### Quote Acceptance Information

Signature Keith B Pierce  
Name KEITH B PIERCE  
Title VICE PRESIDENT  
Date 9/12/2024

Thank you for choosing Traffic Logix. Please sign and return to:

[kamzallag@trafficlogix.com](mailto:kamzallag@trafficlogix.com)  
Karen Amzallag  
Account Manager  
C: 514-992-1093  
O: 866-915-6449 Ext.234



## SafePace® Evolution 15

The Traffic Logix SafePace® Evolution 15 is the lightweight sign with full size impact.

The Traffic Logix SafePace 15 driver feedback sign is a portable, lightweight radar sign with full size 15" digits. A speed activated message to slow down alerts speeding drivers. Digits are dual color while messaging is available in a choice of red or amber. The Evolution 15 sign can be mounted at multiple locations with universal mounting options and can function autonomously for weeks at a time with optional battery power.



### EV 15 Specifications

Digit Size	15"
Height	33.1"
Weight	28 lbs
24/7, 365 Scheduling	✓
Data Collection	✓
Solar Compatibility	✓
Battery Operated	✓
Universal Mounting	✓
Cloud Compatibility	✓
Trailer Compatibility	✓
Dolly Compatibility	✓
Hitch Compatibility	✓
Warranty	2 Years

### Features

**MUTCD compliant** with static "YOUR SPEED" message and highly visible 15" LED digits that are visible from up to 600 ft away.

**Dual Color Display:** LED digit color can be programmed to change based on driver speed

**User-friendly software interface** allows you to manage sign parameters such as threshold speeds and violator strobe remotely.

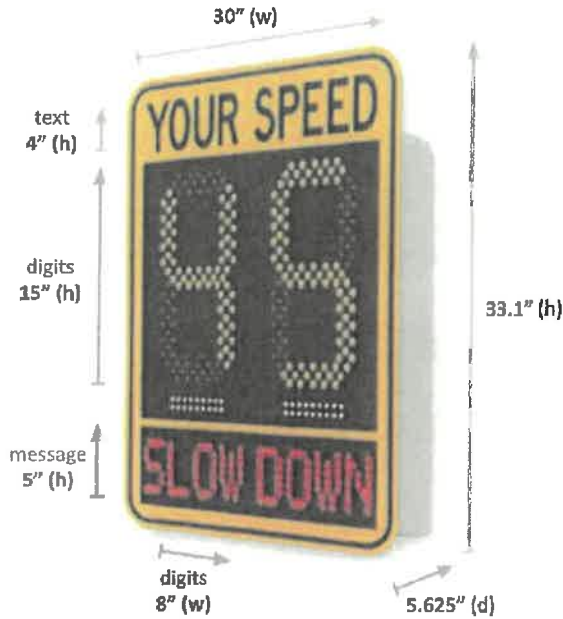
**Ultra low power consumption** including the most power-efficient radar technology available, optional solar power, and optional battery power that allows the sign to function autonomously for **up to five weeks**.

**Stealth Mode** allows the sign to collect baseline traffic data while speed display appears blank to motorists.

**Slow Down Messaging:** Sign flashes "Slow Down" message at drivers who exceed designated speed.

**Superior construction** and durability for long-lasting performance.

**Universal Mounting:** Optional mounting brackets let you use one sign at multiple locations with the turn of a key.



Feature	Specifications
Dimensions	
Digits	15"(h) x 8"(w)
LED Message Text	Letters 5"(h) spell "SLOW DOWN", 1line
Unit with "YOUR SPEED" sign mounted	Full size sign: 33.1"(h) x 30"(w) x 5.625"(d)
Sign Weight (includes "YOUR SPEED" sign (2 lbs) mounted)	
AC Powered	28 lbs
Battery Powered Model	28 lbs (not including batteries)
Solar powered model	28 lbs (does not include batteries, solar panel or bracket)
General Specifications	
Operating Temperatures F (C):	-40° (-40°) to 185° (85°)
3-Digit Speed Display with Slow Down message	Miles per hour (mph) 3-99. Kilometers per hour (km/h) 5-160.
Faceplate	High-Intensity prismatic reflective sheeting on "YOUR SPEED" signs with black colored text. MUTCD approved colors and format
Communications	Bluetooth, GSM/GPRS
Programming	SafePace® Pro management software SafePace® Cloud remote management 24/7 365 day unlimited programming and scheduling

Feature	Specifications
Power Options (Electrical Specifications)	
AC power input	100~240 V AC
DC power Input	12 V DC
DC battery options	12V, 18Ah Lead acid batteries
Solar panel option	50W or 90W solar panel
Radar	
Internal Radar:	Doppler (FCC approved)
Model	DF 300
Radar RF out	5 mW maximum
Radar f-center	24.125 GHz center +/- 25 MHz
Pickup distance	Up to 1,200 feet
Beam angle	24° (vertical) x 17° (horizontal)
Beam polarization	linear
CE Mark (Radar)	Yes
Display	
LEDs	484
Digits (Amber)	224 LEDs: Color: Yellow (590 nm) Viewing angle at 50% IV: 30° Partial Flux (Brightness): 9000 – 22400 Ev,(lux)/LED
Digits (Red)	224 LEDs: Color: Red (633 nm) Viewing angle at 50% IV: 30° Partial Flux (Brightness): 7100 – 18000 Ev,(lux)/LED
Slow Down Message	227 LEDs: Color: Red 633 nm) Viewing angle at 50% IV: 30° Partial Flux (Brightness): 7100 – 18000 Ev,(lux)/LED
Speed Violator Strobes	36 LEDs: Color: White (2700 K – 6500 K) Viewing angle at 50% IV: 150° Luminous Flux: typically 33lm @ 4000 K Luminous Efficacy: typically 176 lm/W @4000 K
Ambient light sensor	1 sensor and automatic brightness adjustment
Enclosure	
Construction	Vandal resistant, lightweight polymer. Matte black front for reduced glare and maximum contrast. Light gray body to minimize heat absorption
Weatherproof Rating	Weatherproof, NEMA 3, IP55 level compliant. Non-sealed and ventilated
Warranty	
Sign	2 years
Batteries	1 year

Memorandum

To: Oak Creek Club Board of Directors

From: Tamika Davis, On-Site Community Manager  
Community Association Management Professionals (CAMP)

Date: Monday, November 4, 2024

Re: Ratification of the vote taken on Wednesday, September 18, 2024, to approve the Bolin Terrace gate repairs.

Suggested Motion: "I move to ratify the vote Taken by the Board of Directors on Wednesday, September 18, 2024, to approve the DMV Gates estimate for the replacement of the entry gate arm at Bolin Terrace and the installation of a safety sensor in the amount of \$12,448.00 to be expensed from the Repairs and Replacement Reserves."

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Please find attached the documentation supporting the Board's decision made on Wednesday, September 18, 2024, concerning the necessary repairs to the gate arm and the installation of a safety sensor at the Bolin Terrace Gate.



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**Re: Fw: Oak Creek/Tamika Davis - Estimate for the Bolin Terrace Lane - Barrier Arm Gate Operator Replacement w/ LED Arm & Safety Sensor**

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**From** Remi Duyile <remiduyilessa@gmail.com>  
**Date** Wed 9/18/2024 8:14 PM  
**To** Tamika Davis <tdavis@oakcreekclub.com>

Hello Tamika,

I approve the repairs.. Please proceed

Thanks

On Wed, Sep 11, 2024 at 4:51 PM Tamika Davis <[tdavis@oakcreekclub.com](mailto:tdavis@oakcreekclub.com)> wrote:

Good Afternoon, Oak Creek Club Board of Directors, Please find attached the proposal for repairing the Bolin Terrace entry gate arm, as it is currently inoperable. The total cost of the repair is \$12,448, and if approved, it will be expensed from the repair and replacement reserves. As of 8/31/2024, there was a remaining balance of \$2,225,147 in the Repair and Replacement Reserves. Please let me know if you have any additional questions or concerns and if it's okay to proceed. Thank you, Tamika

Tamika Davis, CMCA®  
On-Site Community Manager – (CAMP)  
Oak Creek Club Homeowners Association  
14505 Mary Bowie Parkway  
Upper Marlboro, MD 20774  
Phone (301) 390-1721 | [www.OakCreekClubHOA.com](http://www.OakCreekClubHOA.com)  
[manager@oakcreekclub.com](mailto:manager@oakcreekclub.com)

---

**From:** [service@dmvgates.com](mailto:service@dmvgates.com) <[service@dmvgates.com](mailto:service@dmvgates.com)>

**Sent:** Monday, September 10, 2024, 5:01 PM

**To:** Tamika Davis <[tdavis@oakcreekclub.com](mailto:tdavis@oakcreekclub.com)>; Tamika Davis <[tdavis@oakcreekclub.com](mailto:tdavis@oakcreekclub.com)>

**Cc:** TaShawn Andrews <[tandrews@oakcreekclub.com](mailto:tandrews@oakcreekclub.com)>; Moriah Benjamin <[assistantmgr@oakcreekclub.com](mailto:assistantmgr@oakcreekclub.com)>; Michael Peretz <[Michael@dmvgates.com](mailto:Michael@dmvgates.com)>; Andres Betancourt <[andres@dmvgates.com](mailto:andres@dmvgates.com)>; DMV Office <[office@dmvgates.com](mailto:office@dmvgates.com)>

**Subject:** Oak Creek/Tamika Davis - Estimate for the Bolin Terrace Lane - Barrier Arm Gate Operator Replacement w/ LED Arm & Safety Sensor



Dear Tamika,

I hope this email finds you well.

Attached is our Estimate for the **Bolin Terrace Lane - Barrier Arm Gate Operator Replacement w/ LED Arm & Safety Sensor.**

We look forward to working with you on this project.

Feel free to contact us if you have any questions or concerns.

Respectfully,

--

 **THANKS,**

 photo

**Jenny Orlanics**

Customer Service Manager  
DMV Gates and Security Solutions

TF: [888-958-5815](tel:888-958-5815) | O: [202-505-4445](tel:202-505-4445) | D: [202-505-4647](tel:202-505-4647)

[service@dmvgates.com](mailto:service@dmvgates.com) | [www.dmvgates.com](http://www.dmvgates.com)

 [Gallery Image](#)

 [Gallery Image](#)

 [Gallery Image](#)

 [Gallery Image](#)

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**Remi Duyile**

**Author | International Speaker | Empowerment Coach | Strategic Consultant**

<http://www.remispeaks.com>

**(240)-604-1000 or (1800)-614-8061**

[info@remispeaks.com](mailto:info@remispeaks.com)

 Outlook

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Re: Fw: Oak Creek/Tamika Davis - Estimate for the Bolin Terrace Lane - Barrier Arm Gate Operator Replacement w/ LED Arm & Safety Sensor

---

From Jess Hill <jessica.hillocc@gmail.com>

Date Wed 9/18/2024 7:17 PM

To Tamika Davis <tdavis@oakcreekclub.com>

Cc WARD DWIGHT <Drupeward@gmail.com>; Travis Witmer <twitmer@woodlawllc.com>; Keith Pierce <keithpierce807@gmail.com>; Remi Duyile <remiduyilessa@gmail.com>

Hello All,

I agree with moving forward with this repair for Bolin Terrace Lane.

Thanks,

Jessica Hill, Secretary

On Wed, Sep 11, 2024 at 4:51 PM Tamika Davis <tdavis@oakcreekclub.com> wrote:

Good Afternoon, Oak Creek Club Board of Directors, Please find attached the proposal for repairing the Bolin Terrace entry gate arm, as it is currently inoperable. The total cost of the repair is \$12,448, and if approved, it will be expensed from the repair and replacement reserves. As of 8/31/2024, there was a remaining balance of \$2,225,147 in the Repair and Replacement Reserves. Please let me know if you have any additional questions or concerns and if it's okay to proceed. Thank you, Tamika

Tamika Davis, CMCA®

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Oak Creek Club Homeowners Association

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[manager@oakcreekclub.com](mailto:manager@oakcreekclub.com)

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Sent: Monday, September 10, 2024, 5:01 PM

To: Tamika Davis <[tdavis@oakcreekclub.com](mailto:tdavis@oakcreekclub.com)>; Tamika Davis <[tdavis@oakcreekclub.com](mailto:tdavis@oakcreekclub.com)>

Cc: TaShawn Andrews <[tandrews@oakcreekclub.com](mailto:tandrews@oakcreekclub.com)>; Moriah Benjamin <[assistantmgr@oakcreekclub.com](mailto:assistantmgr@oakcreekclub.com)>;

Michael Peretz <[Michael@dmvgates.com](mailto:Michael@dmvgates.com)>; Andres Betancourt <[andres@dmvgates.com](mailto:andres@dmvgates.com)>; DMV Office <[office@dmvgates.com](mailto:office@dmvgates.com)>

**Subject:** Oak Creek/Tamika Davis - Estimate for the Bolin Terrace Lane - Barrier Arm Gate Operator Replacement w/ LED Arm & Safety Sensor

Dear Tamika,

I hope this email finds you well.

Attached is our Estimate for the **Bolin Terrace Lane - Barrier Arm Gate Operator Replacement w/ LED Arm & Safety Sensor**.

We look forward to working with you on this project.

Feel free to contact us if you have any questions or concerns.

Respectfully,

--

 Thanks,

 photo

**Jenny Orlanics**

Customer Service Manager

DMV Gates and Security Solutions

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**Re: Fw: Oak Creek/Tamika Davis - Estimate for the Bolin Terrace Lane - Barrier Arm Gate Operator Replacement w/ LED Arm & Safety Sensor**

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From Jess Hill <jessica.hillocc@gmail.com>

Date Wed 9/18/2024 7:17 PM

To Tamika Davis <tdavis@oakcreekclub.com>

Cc WARD DWIGHT <Drupeward@gmail.com>; Travis Witmer <twitmer@woodlawnlc.com>; Keith Pierce <keithpierce807@gmail.com>; Remi Duyile <remiduyiless@gmail.com>

Hello All,

I agree with moving forward with this repair for Bolin Terrace Lane.

Thanks,  
Jessica Hill, Secretary

On Wed, Sep 11, 2024 at 4:51 PM Tamika Davis <[tdavis@oakcreekclub.com](mailto:tdavis@oakcreekclub.com)> wrote:

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Tamika Davis, CMCA®  
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**To:** Tamika Davis <[tdavis@oakcreekclub.com](mailto:tdavis@oakcreekclub.com)>; Tamika Davis <[tdavis@oakcreekclub.com](mailto:tdavis@oakcreekclub.com)>

**Cc:** TaShawn Andrews <[tandrews@oakcreekclub.com](mailto:tandrews@oakcreekclub.com)>; Moriah Benjamin <[assistantmgr@oakcreekclub.com](mailto:assistantmgr@oakcreekclub.com)>; Michael Peretz <[Michael@dmvgates.com](mailto:Michael@dmvgates.com)>; Andres Betancourt <[andres@dmvgates.com](mailto:andres@dmvgates.com)>; DMV Office <[office@dmvgates.com](mailto:office@dmvgates.com)>

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**RE: Oak Creek/Tamika Davis - Estimate for the Bolin Terrace Lane - Barrier Arm Gate Operator Replacement w/ LED Arm & Safety Sensor**

---

From Travis Witmer <twitmer@woodlawnllc.com>

Date Wed 9/18/2024 10:19 AM

To Tamika Davis <tdavis@oakcreekclub.com>; WARD DWIGHT <Drupeward@gmail.com>; Keith Pierce <keithpierce807@gmail.com>; Remi Duyile <remiduyiless@gmail.com>; Jess Hill <jessica.hillocc@gmail.com>

 1 attachments (40 KB)

Oak Creek-Tamika Davis - Estimate for the Bolin Terrace Lane - Barrier Arm Gate Operator Replacement with LED Arm & Safety Sensor.pdf;

Good morning Tamika, and board.

I support moving forward with this repair at Bolin Terrace as proposed.

Sincerely,

Travis Witmer  
Project Manager  
Woodlawn Development Group

11700 Plaza America Drive  
Suite 310  
Reston, VA 20190

O. 703-649-5113

**From:** Tamika Davis <tdavis@oakcreekclub.com>

**Sent:** Wednesday, September 11, 2024 4:51 PM

**To:** WARD DWIGHT <Drupeward@gmail.com>; Travis Witmer <twitmer@woodlawnllc.com>; Keith Pierce <keithpierce807@gmail.com>; Remi Duyile <remiduyiless@gmail.com>; Jess Hill <jessica.hillocc@gmail.com>

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On-Site Community Manager - (CAMP)

Oak Creek Club Homeowners Association

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Upper Marlboro, MD 20774

Phone (301) 390-1721 | [www.OakCreekClubHOA.com](http://www.OakCreekClubHOA.com)

[manager@oakcreekclub.com](mailto:manager@oakcreekclub.com)



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**Sent:** Monday, September 10, 2024, 5:01 PM

**To:** Tamika Davis <[tdavis@oakcreekclub.com](mailto:tdavis@oakcreekclub.com)>; Tamika Davis <[tdavis@oakcreekclub.com](mailto:tdavis@oakcreekclub.com)>

**Cc:** TaShawn Andrews <[tandrews@oakcreekclub.com](mailto:tandrews@oakcreekclub.com)>; Moriah Benjamin <[assistantmgt@oakcreekclub.com](mailto:assistantmgt@oakcreekclub.com)>; Michael Peretz <[Michael@dmvgates.com](mailto:Michael@dmvgates.com)>; Andres Betancourt <[andres@dmvgates.com](mailto:andres@dmvgates.com)>; DMV Office <[office@dmvgates.com](mailto:office@dmvgates.com)>

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I hope this email finds you well.

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We look forward to working with you on this project.

Feel free to contact us if you have any questions or concerns.

Respectfully,

—

 Thanks,

 photo

**Jenny Orlanias**

Customer Service Manager

DMV Gates and Security Solutions

TF: [888-958-5815](tel:888-958-5815) | O: [202-505-4445](tel:202-505-4445) | D: [202-505-4647](tel:202-505-4647)

Re: Oak Creek/Tamika Davis - Estimate for the Bolin Terrace Lane - Barrier Arm Gate Operator Replacement w/ LED Arm & Safety Sensor

From Keith Pierce <keithpierce807@gmail.com>  
Date Thu 9/12/2024 2:09 PM  
To Tamika Davis <tdavis@oakcreekclub.com>  
Cc Dwight Ward <Drupeward@gmail.com>; Travis Witmer <twitmer@woodlawnllc.com>; Remi Duylle <remiduyillessa@gmail.com>; Jess Hill <jessica.hillocc@gmail.com>

Hello Tamika,  
I'm in agreement to proceed.

Keith

On Sep 11, 2024, at 4:50 PM, Tamika Davis <tdavis@oakcreekclub.com> wrote:

Good Afternoon, Oak Creek Club Board of Directors, Please find attached the proposal for repairing the Bolin Terrace entry gate arm, as it is currently inoperable. The total cost of the repair is \$12,448, and if approved, it will be expensed from the repair and replacement reserves. As of 8/31/2024, there was a remaining balance of \$2,225,147 in the Repair and Replacement Reserves. Please let me know if you have any additional questions or concerns and if it's okay to proceed. Thank you, Tamika

Tamika Davis, CMCA®  
On-Site Community Manager – (CAMP)  
Oak Creek Club Homeowners Association  
14505 Mary Bowie Parkway  
Upper Marlboro, MD 20774  
Phone (301) 390-1721 | [www.OakCreekClubHOA.com](http://www.OakCreekClubHOA.com)  
[manager@oakcreekclub.com](mailto:manager@oakcreekclub.com)

<Outlook-mrq2m5hv.png>

From: [service@dmvgates.com](mailto:service@dmvgates.com) <[service@dmvgates.com](mailto:service@dmvgates.com)>  
Sent: Monday, September 10, 2024, 5:01 PM  
To: Tamika Davis <[tdavis@oakcreekclub.com](mailto:tdavis@oakcreekclub.com)>; Tamika Davis <[tdavis@oakcreekclub.com](mailto:tdavis@oakcreekclub.com)>  
Cc: TaShawn Andrews <[tandrews@oakcreekclub.com](mailto:tandrews@oakcreekclub.com)>; Moriah Benjamin <[assistantmgr@oakcreekclub.com](mailto:assistantmgr@oakcreekclub.com)>; Michael Peretz <[Michael@dmvgates.com](mailto:Michael@dmvgates.com)>; Andres Betancourt <[andres@dmvgates.com](mailto:andres@dmvgates.com)>; DMV Office <[office@dmvgates.com](mailto:office@dmvgates.com)>  
Subject: Oak Creek/Tamika Davis - Estimate for the Bolin Terrace Lane - Barrier Arm Gate Operator Replacement w/ LED Arm & Safety Sensor

Dear Tamika,

I hope this email finds you well.

Attached is our Estimate for the Bolin Terrace Lane - Barrier Arm Gate Operator Replacement w/ LED Arm & Safety Sensor.

We look forward to working with you on this project.

Feel free to contact us if you have any questions or concerns.

Respectfully,

—



 photo

**Jenny Orlanies**  
Customer Service Manager  
DMV Gates and Security Solutions

TF: 888-868-5815 | O: 202-505-4445 | D: 202-505-4647  
[service@dmvgates.com](mailto:service@dmvgates.com) | [www.dmvgates.com](http://www.dmvgates.com)

 Gallery Image

 Gallery Image

 Gallery Image

 Gallery Image

<Oak Creek-Tamika Davis - Estimate for the Bolin Terrace Lane - Barrier Arm Gate Operator Replacement with LED Arm & Safety Sensor.pdf>



**DMV Gates & Security  
Solutions**

Business Number 888-958-5815  
202-505-4445  
www.dmvgates.com  
office@dmvgates.com

ESTIMATE

EST3488

DATE

Jul 19, 2024

TOTAL

USD \$12,448.00

TO

**Oak Creek/Tamika Davis - Bolin Terrace Lane**

14505 Mary Bowie Pkwy  
Upper Marlboro, MD  
20774  
(917) 808-0998  
manager@oakcreekclub.com

DESCRIPTION	RATE	QTY	AMOUNT
<b>Bolin Terrace Lane - Barrier Arm Gate Operator Replacement w/ LED Arm &amp; Safety Sensor</b> The Procurement and Installation of One (1) Liftmaster Mega Arm Tower - High-Performance DC	\$11,743.40	1	\$11,743.40

The high-traffic DC barrier gate operator is a reliable and heavy-duty motor designed for demanding applications. It features a battery backup that provides up to 900 cycles of operation during power outages, ensuring your property stays safe and secure. The operator also includes a smooth start/stop operation that extends the life of the motor, magnetic limit sensors designed for high-cycle applications, and surge suppression for industrial surge and lightning protection. The product comes with a 10-year warranty for the aluminum frame and a 2-year warranty for parts. Additionally, the operator offers a range of optional accessories, including a traffic light and LED barrier arm for exceptional visibility, and a connected access portal for cloud-based, credentialed access control.

**Mechanics:**

The cover is available in two options: MA—UV-Resistant Polyethylene and MAT—Full Aluminum Cabinet.

The product complies with UL® 325 and UL 991 standards, including



DESCRIPTION	RATE	QTY	AMOUNT
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Class I, II, III, and IV classifications.  
 Recommended capacities include a maximum arm length of 9–17 ft. with Aluminum or PVC arms and a cycle limit of 6,000/day.  
 The barrier arm material is made of aluminum.  
 The operating voltage is 12VDC.  
 The lamp type used is LED 2528 IP68 Silica Gel Filled.  
 The color of the lamp is red/white.  
 The power consumption is 14.4 W/m.  
 The product is UL Listed under UL 325 and UL 991—Class I, II, III, and IV.  
 It comes with a 6-month limited warranty.

**Power:**

The product is designed for 120V applications, with an optional 220V power supply.  
 The accessory power is 24VDC with a rating of 500 mA.  
 It features a 24VDC/800 RPM continuous-duty motor, equivalent to 1/2 HP.  
 The gear reduction is provided by a 60:1 reducer in a synthetic oil bath.  
 The chassis is made of powder-coated 1/4 inch material.

**Additional Features:**

It has a battery backup system that can support up to 900 cycles.  
 The barrier arm length can be extended up to 17 ft.  
 SAMS (Sequenced Access Management System) is included to provide control between the barrier and slide/swing gate operator, optimizing traffic flow.  
 Surge suppression is implemented to provide industrial surge and lightning protection.  
 Magnetic limit sensors are designed specifically for high-cycle applications.  
 The smooth start/stop operation helps extend the life of the operator.

**Accessories:**

RGL24LY Traffic Light  
 LED Barrier Arm for exceptional visibility  
 Connected Access Portal for cloud-based, credentialed access control

Warranty of 10 Years for Aluminum Frame and 2 Years for parts.

Include Labor & Installation:

DESCRIPTION	RATE	QTY	AMOUNT
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The purchase of LiftMaster MEGA ARM TOWER includes labor and installation services, providing a comprehensive solution for the installation process. Our skilled technicians will handle the installation, ensuring a professional and hassle-free experience. Additionally, we offer a 60-day labor warranty, providing peace of mind and support for any issues that may arise during this period.



The Procurement and Installation of One (1) Liftmaster 14' LED Barrier Arm

Aluminum arm with integrated red LED light and DOT tape provides exceptional visibility 24 hours a day. Built with aluminum product material to offer great versatility and allow creativity and innovation in design and construction. Durable feature for better reliance and usability.

**Product Details**

- Exclusive patented design with 3" round flat sides
- IP68 rated, waterproof LED lights
- Operating temperature: -13°F - +140°F
- LED operating voltage: 12VDC
- LED Type: 3528 IP68 Silica gel filled
- Power: 14.4W / 4 meter roll
- Safety and Security

**Include Labor & Installation:**

The purchase of Liftmaster LED Barrier Arm includes labor and installation services, providing a comprehensive solution for the installation process. Our skilled technicians will handle the installation, ensuring a professional and hassle-free experience. Additionally, we offer a 60-day labor warranty, providing peace of mind and support for any issues that may arise during this period.



The Procurement and Installation of One (1) Omron Photo-Eye Safety Sensor



DESCRIPTION	RATE	QTY	AMOUNT
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The Omron E3K Series offers high-performance photoelectric sensors ideal for various industrial applications. Known for reliability and ease of use, these sensors are suitable for object detection, positioning, and monitoring.

**Key Features:**

Detection Methods: Through-beam, retro-reflective, diffuse-reflective

Sensing Distance: Up to 10 meters

Response Time: 1 ms

Output Type: NPN/PNP transistor

Power Supply: 12-24V DC

Connection Types: Pre-wired cable, M8/M12 connectors

Enclosure Rating: IP67

Operating Temperature Range: -25°C to +55°C

**Detailed Specifications:**

Power Consumption: ≤ 30 mA

Load Current: 100 mA max. at 24V DC

Operating Mode: Light-ON/Dark-ON selectable

Ambient Light Immunity: Incandescent lamp: 5,000 lux max., Sunlight: 10,000 lux max.

Environmental Resistance: Operates in temperatures from -25°C to +55°C, and humidity from 35% to 95% RH

**Physical Specifications:**

Housing Material: ABS, Polycarbonate

Lens Material: PMMA

Cable Length: 2 meters standard

Weight: Approx. 100 grams

**Applications:**

Industrial automation

Material handling

Automotive assembly lines

Food and beverage packaging

Logistics and warehouse automation

**Include Labor & Installation:**

The purchase of Omron Retro-Reflective Photoelectric Sensor includes labor and installation services, providing a comprehensive solution for

DESCRIPTION	RATE	QTY	AMOUNT
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the installation process. Our skilled technicians will handle the installation, ensuring a professional and hassle-free experience. Additionally, we offer a 60-day labor warranty, providing peace of mind and support for any issues that may arise during this period.

-----

**Estimate Justifications:**

During our service visits on July 5, July 10, and July 18, the team used the loop board from the Clubhouse Entrance as a replacement for the Bolin Terrace Entrance barrier arm. However, the gate began malfunctioning again, and the motor was overheating. This recurring issue is attributed to the faulty system. Replacing individual parts is a lengthy process and does not guarantee the resolution of the ongoing issue. Therefore, we recommend replacing the entire system. We also recommend adding the safety sensor to mitigate the risk of vehicles hitting the barrier arm. For any further questions, please contact us at 202-505-4445 or reach out to Michael directly at 202-505-4441.

SUBTOTAL	\$11,743.40
TAX (6%)	\$704.60
<b>TOTAL</b>	<b>USD \$12,448.00</b>

Thank You for Reviewing our Estimate.  
Your Security is Our Priority!

\*. Due to ongoing disruptions in the global supply chain, escalating steel prices, and the general uncertainty surrounding parts availability, our quoted pricing is valid for a duration of 15 days, and the lead times provided are subject to potential adjustments at any time

\*\* We can provide financing options for projects exceeding \$10,000 for approved clients. Please don't hesitate to reach out for additional details and information.

*Keith B Pierce*  
KEITH B PIERCE  
09/19/2024

Memorandum

To: Oak Creek Club Board of Directors

From: Tamika Davis, On-Site Community Manager  
Community Association Management Professionals (CAMP)

Date: Monday, November 4, 2024

Re: Ratification of the vote taken on Tuesday, October 1, 2024, to approve the Homestead Gardens 2024 holiday lights proposal.

Suggested Motion: "I move to ratify the vote taken on Tuesday, October 1, 2024, by the Board of Directors to approve the Homestead Gardens 2024 holiday lights proposal in the amount of \$47,757 to be expensed from the Holiday decorating line item in the Operating Budget."

---

Please find attached the documentation supporting the Board's decision made on Tuesday, October 1, 2024, to approve Homestead Gardens 2024 holiday lights proposal.



## Homestead Gardens Landscape Division

P.O. Box 189, Davidsonville, MD 21035

P: (410) 867-6336 P: (301) 261-4009 F: (410) 956-0547

[www.homesteadgardens.com](http://www.homesteadgardens.com)

"Because life should be beautiful"

HOA Oak Creek Club  
552 Church Road  
Upper Marlboro, MD 20774  
Est.#16441

August 16, 2023

### Proposal for 2023 Holiday Lighting

#### General Notes

##### HOLIDAY SEASON 2023-24

**SERVICE CALLS FOR LIGHT OUTAGES WILL 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 22ND, 2023 THRU JANUARY 2ND, 2024 AS THE LANDSCAPE DIVISION WILL BE CLOSED.\*\*\***

**Total for this scope \$0.00**

#### Fenceline Pre-lit Wreaths

##### Holiday Wreaths- Pre-lit and Bows

Scope of work to include the installation of additional (35)- 36" Artificial Pre-lit wreaths with battery packs and HOLIDAY RED BOWS intermittently along wrought iron fence line along front property line to main entrance and beyond. NEW BATTERY PACKS TO BE INSTALLED THIS YEAR.

**Total for this scope \$5,105.00**

#### NEW RED LED LIGHTS-2023

##### NEW RED LED LIGHTS

Replacement of (180) strands of new RED LED light strands (60 lights per strand) to replace oldest lights on Holly trees at entrance including:  
MARY BOWIE ENTRANCE

Lights were not installed at this entrance in 2022.

**Total for this scope \$3,621.00**

#### 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, decorative wreaths and garland in January, 2024 pending weather. Take down of (2) interior artificial trees with ornaments, trees, lights and wreaths with all material to be stored at Homestead Gardens storage facility until installation in November, 2024

**Total for this scope \$11,970.00**

## Holiday Wreaths -Model Homes

### Holiday Wreaths for Single Homes on Church Road

Scope of work to include the installation of (2) 36" Artificial Pre-lit wreaths on columns at each of the (5) driveway entrances. New holiday bows to be provided for each wreath for the season. Total of (10) wreaths. Lighting on wreaths to be provided by NEW BATTERY PACKS this year. New batteries for packs to be provided for new lighting season.

**Total for this scope \$1,279.00**

## 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 'Hop' 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.
- 6-Columns- 2 at either side of each entrance will have 2-48" wreaths installed with lights and dark 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 \$2,311.00**

## 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" PRE-LIT wreaths installed with dark 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 \$3,158.00**

## 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) -48" PRE-LIT wreaths installed with dark 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 \$3,498.00**

## Deer Run Estates

### Deer Run Estates Entrances

- (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" PRE-LIT wreaths installed with dark 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 \$2,829.00**

## 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" PRE-LIT wreaths installed with dark red bows.
- Guardhouse will have existing C6 LED lights around roof and a 4' wreath on the front of the building.
- 1-small Magnolia inside the gate will have (20) white LED light strings of 50 lights per strand installed.
- All wreaths to have new bows this current season

**Total for this scope \$4,612.00**

## Clubhouse Interior/Exterior Decor

### Clubhouse Interior Holiday Decor- 2023

Scope of work to include the installation of following:

(1) 10' Pre-lit Artificial Christmas Tree in Main Meeting Room tree to be lit with warm white LED lights and decorated with various ornaments and ribbon in colors ivory, gold and silver in storage. Tree skirt included. All located in Homestead Gardens storage.

(1) 9" Pre-lit Artificial Christmas Tree in main hallway - tree to be with warm white LED lights and decorated with colors coordinating with main conference room holiday tree. Tree skirt included. Tree located in Homestead Gardens storage.

(4) 10" White Poinsettias for hallway and main office  
(2) 6" White poinsettias for main office

(1) Existing artificial centerpiece with mixed xmas greens to be taken from storage and placed on table in small conference room.

Wrap one pillar on either side of entrance way with existing pre-lit artificial garland.

(1) - 48" wreath with bow installed above door.  
Install pre-lit artificial garland around door

**Total for this scope \$2,717.00**

## Mary Bowie Parkway Trees

### Mary Bowie Parkway Main Island Trees-

Scope of work to include the installation of (65) sixty-five strands of 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.

**Total for this scope \$5,368.00**



**PROPOSAL TOTAL: \$46,468.00**

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.

<b>Total Contract Amount</b>	<b>\$46,468.00</b>
<b>Deposit Amount</b>	<b>\$15,334.44</b>
<b>Balance Due at Time of Installation</b>	<b>\$31,133.56</b>

Date of Acceptance: 09/14/2023

By: 

By: \_\_\_\_\_

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 1<sup>st</sup> and May 15<sup>th</sup>, as well as August 15<sup>th</sup> and October 15<sup>th</sup> 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.

---

**Re: Fw: Proposal for Oak Creek Club HOA - 2024 Holiday Lighting & Decor (Board Action Needed on or before October 3, 2024)**

---

From Remi Duyile <remiduyilessa@gmail.com>

Date Tue 10/1/2024 4:57 PM

To Tamika Davis <tdavis@oakcreekclub.com>

Cc WARD DWIGHT <Drupeward@gmail.com>; Keith Pierce <keithpierce807@gmail.com>; Travis Witmer <twitmer@woodlawnllc.com>; Jess Hill <jessica.hillocc@gmail.com>; TaShawn Andrews <tandrews@oakcreekclub.com>

I approve the lighting budget..Thanks Remi

On Wed, Sep 25, 2024 at 10:39 AM Tamika Davis <[tdavis@oakcreekclub.com](mailto:tdavis@oakcreekclub.com)> wrote:  
Good afternoon, Oak Creek Club Board of Directors,

I have attached the proposal from Homestead Gardens for the holiday lights. The breakdown of costs for each gate amounts to \$47,757.00 for installation and takedown. A deposit of \$15,759.81 is required upon the return of the signed contract. There is \$34,321 remaining in the approved 2024 Budget for holiday lights. I was informed today by Homestead Gardens that to guarantee Christmas light installation and have them activated the day after Thanksgiving, as in previous years, they need the signed contract by the close of business on Tuesday, October 3, 2024. Please let me know if the Board will approve the Christmas Lights installation for 2025 or if you have any additional questions.Thanks, Tamika

Tamika Davis, CMCA®

On-Site Community Manager – (CAMP)

Oak Creek Club Homeowners Association

14505 Mary Bowie Parkway

Upper Marlboro, MD 20774

Phone (301) 390-1721 | [www.OakCreekClubHOA.com](http://www.OakCreekClubHOA.com)

[manager@oakcreekclub.com](mailto:manager@oakcreekclub.com)

---

Re: Proposal for Oak Creek Club HOA - 2024 Holiday Lighting & Decor (Board Action Needed on or before October 3, 2024)

---

From Keith Pierce <keithpierce807@gmail.com>

Date Wed 9/25/2024 12:02 PM

To Tamika Davis <tdavis@oakcreekclub.com>

Cc Dwight Ward <Drupeward@gmail.com>; Travis Witmer <twitmer@woodlawnllc.com>; Remi Duyile <remiduyifessa@gmail.com>; Jess Hill <jessica.hillocc@gmail.com>; TaShawn Andrews <tandrews@oakcreekclub.com>

Good afternoon Tamika,

After comments last night at the Candidates Forum, I agree with the proposal.

Keith

On Sep 25, 2024, at 10:39 AM, Tamika Davis <tdavis@oakcreekclub.com> wrote:

Good afternoon, Oak Creek Club Board of Directors,

I have attached the proposal from Homestead Gardens for the holiday lights. The breakdown of costs for each gate amounts to \$47,757.00 for installation and takedown. A deposit of \$15,759.81 is required upon the return of the signed contract. There is \$34,321 remaining in the approved 2024 Budget for holiday lights. I was informed today by Homestead Gardens that to guarantee Christmas light installation and have them activated the day after Thanksgiving, as in previous years, they need the signed contract by the close of business on Tuesday, October 3, 2024. Please let me know if the Board will approve the Christmas Lights installation for 2025 or if you have any additional questions. Thanks, Tamika

Tamika Davis, CMCA®  
On-Site Community Manager – (CAMP)  
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Phone (301) 390-1721 | [www.OakCreekClubHOA.com](http://www.OakCreekClubHOA.com)  
[manager@oakcreekclub.com](mailto:manager@oakcreekclub.com)

<Outlook-15e04myv.png>

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<Oak Creek Club HOA - 2024 Holiday Lighting & Decor - V1.pdf>

Re: Fw: Proposal for Oak Creek Club HOA - 2024 Holiday Lighting & Decor (Board Action Needed on or before October 3, 2024)

From Jess Hill <jessica.hillocc@gmail.com>

Date Mon 9/30/2024 9:28 PM

To Tamika Davis <tdavis@oakcreekclub.com>

Cc WARD DWIGHT <Drupeward@gmail.com>; Keith Pierce <keithpierce807@gmail.com>; Travis Witmer <twitmer@woodlawnllc.com>; Remi Duyile <remiduyiless@gmail.com>; TaShawn Andrews <tandrews@oakcreekclub.com>

Thanks Tamika.

This is very helpful. That explains the difference from the B&F committee meeting discussing \$23 increase and sending us the three options with Option 1 being a \$21 increase.

I would expect the 2025 priorities to be confirmed with the new iteration of the Board.

With that said, I vote in favor of moving forward with the Christmas light expense as presented.

Regards,  
Jessica Hill, Secretary

On Mon, Sep 30, 2024 at 5:15 PM Tamika Davis <[tdavis@oakcreekclub.com](mailto:tdavis@oakcreekclub.com)> wrote:

Hi Jessica, Good afternoon,

Just to confirm, the date is Thursday, October 3, 2024, and the projected variance is \$13,436. The costs for taking down the holiday lights are invoiced in January and are deducted from the January 2025 budget. The total cost of holiday lights for the 2025 budget was estimated based on the 2024 expenditure. It's challenging to budget the exact amount when the costs from the service provider fluctuate, but we have been quite accurate. Last year, wreaths were added to the Oak Grove fence line as per the Board's request creating a small variance. The projected deficit for 2025 is not solely due to the holiday lights. The Finance Committee excluded the holiday from the budget to assess its impact on the deficit, which was \$2.00 per home. We haven't considered other vendors as Homestead Gardens also provides storage for the holiday lights. If the Board is interested in putting this out for bid, can we prioritize it in the 2025 planning session? The Grounds Committee received the holiday lights proposals but didn't review them as they were not yet operational. Thanks Tamika.

Tamika Davis, CMCA®

On-Site Community Manager – (CAMP)

Oak Creek Club Homeowners Association

14505 Mary Bowie Parkway

Upper Marlboro, MD 20774

Phone (301) 390-1721 | [www.OakCreekClubHOA.com](http://www.OakCreekClubHOA.com)

[manager@oakcreekclub.com](mailto:manager@oakcreekclub.com)



---

**From:** Jess Hill <[jessica.hillocc@gmail.com](mailto:jessica.hillocc@gmail.com)>

**Sent:** Monday, September 30, 2024 12:27 PM

**To:** Tamika Davis <[tdavis@oakcreekclub.com](mailto:tdavis@oakcreekclub.com)>

**Cc:** WARD DWIGHT <[Drupeward@gmail.com](mailto:Drupeward@gmail.com)>; Keith Pierce <[keithpierce807@gmail.com](mailto:keithpierce807@gmail.com)>; Travis Witmer <[twitmer@woodlawnllc.com](mailto:twitmer@woodlawnllc.com)>; Remi Duyile <[remiduyilessa@gmail.com](mailto:remiduyilessa@gmail.com)>; TaShawn Andrews <[tandrews@oakcreekclub.com](mailto:tandrews@oakcreekclub.com)>

**Subject:** Re: Fw: Proposal for Oak Creek Club HOA - 2024 Holiday Lighting & Decor (Board Action Needed on or before October 3, 2024)

Hi Tamika,

Do you mean, Thursday, October 3rd?

Also, it looks as if there is a difference of \$13,436 from the amount quoted and the remaining balance for the annual Christmas lights. Is that correct? How is this amount calculated for the budget? Is it part of the 2025 budget shortfall/decifit of \$295k? How do we ensure this amount is properly budgeted going forward since there is a need to potentially cut costs and/or increase revenue so we don't continue to raise HOA fees?

Lastly, have other vendors been assessed to ensure we are getting the best rate possible for Oak Creek? I am asking from an HOA perspective, not a committee (Grounds) or Board perspective. If not, is there a plan to assess other vendors going forward? If this needs to come from Grounds or the Board, please ensure they know this is an area that needs their input/review/recommendation/approval.

Regards,  
Jessica Hill, Secretary

On Wed, Sep 25, 2024 at 10:39 AM Tamika Davis <[tdavis@oakcreekclub.com](mailto:tdavis@oakcreekclub.com)> wrote:

Good afternoon, Oak Creek Club Board of Directors,

I have attached the proposal from Homestead Gardens for the holiday lights. The breakdown of costs for each gate amounts to \$47,757.00 for installation and takedown. A deposit of \$15,759.81 is required upon the return of the signed contract. There is \$34,321 remaining in the approved 2024 Budget for holiday lights. I was informed today by Homestead Gardens that to guarantee Christmas light installation and have them activated the day after Thanksgiving, as in previous years, they need the signed contract by the close of business on Tuesday, October 3, 2024. Please let me know if the Board will approve the Christmas Lights installation for 2025 or if you have any additional questions. Thanks,  
Tamika

Tamika Davis, CMCA®

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[manager@oakcreekclub.com](mailto:manager@oakcreekclub.com)



RE: Proposal for Oak Creek Club HOA - 2024 Holiday Lighting & Decor (Board Action Needed on or before October 3, 2024)

From: Travis Witmer <[twitmer@woodlawnllc.com](mailto:twitmer@woodlawnllc.com)>  
Date: Tue 10/1/2024 5:11 PM  
To: Tamika Davis <[tdavis@oakcreekclub.com](mailto:tdavis@oakcreekclub.com)>; Keith Pierce <[keithpierce807@gmail.com](mailto:keithpierce807@gmail.com)>  
Cc: Dwight Ward <[Drupeward@gmail.com](mailto:Drupeward@gmail.com)>; Remi Duyile <[remiduyilessa@gmail.com](mailto:remiduyilessa@gmail.com)>; Jess Hill <[jessica.hillocc@gmail.com](mailto:jessica.hillocc@gmail.com)>; TaShawn Andrews <[tandrews@oakcreekclub.com](mailto:tandrews@oakcreekclub.com)>

I support moving forward with the lighting proposal by Homestead Gardens.

Sincerely,

Travis Witmer  
Project Manager  
Woodlawn Development Group

11700 Plaza America Drive  
Suite 310  
Reston, VA 20190

O. 703-649-5113

From: Tamika Davis <[tdavis@oakcreekclub.com](mailto:tdavis@oakcreekclub.com)>  
Sent: Tuesday, October 1, 2024 3:29 PM  
To: Keith Pierce <[keithpierce807@gmail.com](mailto:keithpierce807@gmail.com)>  
Cc: Dwight Ward <[Drupeward@gmail.com](mailto:Drupeward@gmail.com)>; Travis Witmer <[twitmer@woodlawnllc.com](mailto:twitmer@woodlawnllc.com)>; Remi Duyile <[remiduyilessa@gmail.com](mailto:remiduyilessa@gmail.com)>; Jess Hill <[jessica.hillocc@gmail.com](mailto:jessica.hillocc@gmail.com)>; TaShawn Andrews <[tandrews@oakcreekclub.com](mailto:tandrews@oakcreekclub.com)>  
Subject: Re: Proposal for Oak Creek Club HOA - 2024 Holiday Lighting & Decor (Board Action Needed on or before October 3, 2024)

Good afternoon, Oak Creek Club Board of Directors. Following my conversation with Dwight Ward on 10/1/2024 at 12:30 p.m., Dwight expressed his support for proceeding with the 2024 holiday lights proposal without any questions or opposition. I am still awaiting responses from two board members. Thank you, Tamika.

Tamika Davis, CMCA®

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From: Keith Pierce <[keithpierce807@gmail.com](mailto:keithpierce807@gmail.com)>  
Sent: Wednesday, September 25, 2024 12:01 PM  
To: Tamika Davis <[tdavis@oakcreekclub.com](mailto:tdavis@oakcreekclub.com)>  
Cc: Dwight Ward <[Drupeward@gmail.com](mailto:Drupeward@gmail.com)>; Travis Witmer <[twitmer@woodlawnllc.com](mailto:twitmer@woodlawnllc.com)>; Remi Duyile <[remiduyilessa@gmail.com](mailto:remiduyilessa@gmail.com)>; Jess Hill <[jessica.hillocc@gmail.com](mailto:jessica.hillocc@gmail.com)>; TaShawn Andrews <[tandrews@oakcreekclub.com](mailto:tandrews@oakcreekclub.com)>  
Subject: Re: Proposal for Oak Creek Club HOA - 2024 Holiday Lighting & Decor (Board Action Needed on or before October 3, 2024)

Good afternoon Tamika,

After comments last night at the Candidates Forum, I agree with the proposal.

Keith

On Sep 25, 2024, at 10:39 AM, Tamika Davis <[tdavis@oakcreekclub.com](mailto:tdavis@oakcreekclub.com)> wrote:



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[managcr@oakcreekclub.com](mailto:managcr@oakcreekclub.com)

<Outlook-15sc4myv.png>

<Oak Creek Club HOA - 2024 Holiday Lighting & Decor - V1.pdf>

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From: Travis Witmer <[twitmer@woodlawnllc.com](mailto:twitmer@woodlawnllc.com)>  
Date: Tue 10/1/2024 5:11 PM  
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Cc: Dwight Ward <[Drupeward@gmail.com](mailto:Drupeward@gmail.com)>; Remi Duyile <[remiduyilessa@gmail.com](mailto:remiduyilessa@gmail.com)>; Jess Hill <[jessica.hillocc@gmail.com](mailto:jessica.hillocc@gmail.com)>; TaShawn Andrews <[tandrews@oakcreekclub.com](mailto:tandrews@oakcreekclub.com)>

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Cc: Dwight Ward <[Drupeward@gmail.com](mailto:Drupeward@gmail.com)>; Travis Witmer <[twitmer@woodlawnllc.com](mailto:twitmer@woodlawnllc.com)>; Remi Duyile <[remiduyilessa@gmail.com](mailto:remiduyilessa@gmail.com)>; Jess Hill <[jessica.hillocc@gmail.com](mailto:jessica.hillocc@gmail.com)>; TaShawn Andrews <[tandrews@oakcreekclub.com](mailto:tandrews@oakcreekclub.com)>  
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Tamika Davis, CMCA®

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[manager@oakcreekclub.com](mailto:manager@oakcreekclub.com)



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To: Tamika Davis <[tdavis@oakcreekclub.com](mailto:tdavis@oakcreekclub.com)>  
Cc: Dwight Ward <[Drupeward@gmail.com](mailto:Drupeward@gmail.com)>; Travis Witmer <[twitmer@woodlawnllc.com](mailto:twitmer@woodlawnllc.com)>; Remi Duyile <[remiduyilessa@gmail.com](mailto:remiduyilessa@gmail.com)>; Jess Hill <[jessica.hillocc@gmail.com](mailto:jessica.hillocc@gmail.com)>; TaShawn Andrews <[tandrews@oakcreekclub.com](mailto:tandrews@oakcreekclub.com)>  
Subject: Re: Proposal for Oak Creek Club HOA - 2024 Holiday Lighting & Decor (Board Action Needed on or before October 3, 2024)

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Keith

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Tamika Davis, CMCA®  
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[manager@oakcreekclub.com](mailto:manager@oakcreekclub.com)

<Outlook-15sc4myv.png>

<Oak Creek Club HOA - 2024 Holiday Lighting & Decor - V1.pdf>

Memorandum

To: Oak Creek Club Board of Directors  
From: Tamika Davis, On-Site Community Manager  
Community Association Management Professionals (CAMP)  
Date: Monday, November 4, 2024  
Re: Approval of Committee Volunteer Form

Suggested Motion: "I move to approve the appointment of Ettereteen Craven to the Access Committee and Chris Pooler to the Facilities Committee."

---

Please find the attached committee volunteer form for committee appointment for the member listed below.

- Ettereteen Craven - Access Committee
- Chris Pooler-Facilities Committee

Management has verified that the member(s) requesting to be a committee volunteers are in good standing with the Association.

Management recommends the approval of the above request.

**Committee Volunteer Form  
Request for Appointment**

Name: Ettereteen CRAVEN

Address: \_\_\_\_\_

Contact Information  
Phone/E-Mail: \_\_\_\_\_

Committee of Interest: Access Committee

Personal or professional information you would like to share which might assist the Board in the appointment process such as length of residence in Oak Creek, related experience or training, service on other committees, etc.

I have lived in OAK Creek 6yrs. My expertise is  
in Property Management, for well over 30 yrs.  
I now hold A Real Estate License, AS A Associate Broker,

**Thank you for volunteering!**

**Committee Volunteer Form  
Request for Appointment**

Name: Chris Peeler

Address:

Contact Information  
Phone/E-Mail:

Committee of Interest: Facilities

Personal or professional information you would like to share which might assist the **Board** in the appointment process such as length of residence in Oak Creek, related experience or training, service on other committees, etc.

**Resident since 12/2017**

**Current Facilities Exec for a national company out of Chicago.**

**20 years of Facilities Mgmt, in Healthcare, Corporate Services, Education & Senior Living**

**Financial Mgmt experience in Operations, Reserves, FCAs' & CapEx**

**Contract Negotiations etc.**

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**Thank you for volunteering!**

Memorandum

To: Oak Creek Club Board of Directors

From: Tamika Davis, On-Site Community Manager-Community Association  
Management Professionals (CAMP)

Date: Monday, November 4, 2024

Re: 2024/2025 Insurance Renewal

Suggested Motion: "I move to approve the association's insurance renewal in the amount of \$71,727.00 annually for all policies to be expensed from Insurance."

---

Please review the attached comparison of coverage, explanation, and proposal for the renewal of Oak Creek Club Insurance for 2024-2025.

**Comments From Sandy John w/ The Baldwin Group:**

Please note that the comparison between the expiring and the renewal can be found on page 2 of the proposal, Per the 2023 Reserve Study and the declarations (section 10.2 Declaration), the Association is responsible to insure the property exposures at the current full Insurable replacement cost, therefore, we have adjusted the values accordingly. The total overall increase for all policies is \$18,189 or 34%.

We have provided the Association with two options: an optional deductible of \$10,000 and an optional limit for Excess Crime coverage. These options can be found on page 18 of the proposal.

YTD, as of 9/30/2024, \$40,483 has been expensed for insurance. There is \$13,767 remaining for the year.

---

**Oak Creek Club Homeowners Association Proposal - November 30th, 2024**

---

**From** Sandy Johns <sandy.johns@baldwin.com>  
**Date** Wed 10/30/2024 10:44 PM  
**To** Tamika Davis <tdavis@oakcreekclub.com>  
**Cc** Robin Manougian <Robin.Manougian@baldwin.com>

 5 attachments (3 MB)

Oak Creek Club \$10,000 Deductible Terrorism Form.pdf; Oak Creek Club HOA Crime Application.pdf; Oak Creek Club \$5,000 Deductible Terrorism Form.pdf; Oak Creek Club Homeowners Association Proposal.pdf; Oak Creek Club Homeowners Association Cover Letter.pdf;

Good Evening

Hope all is well.

Please find attached the formal 2024-2025 insurance proposal. Please note that the comparison between the expiring and the renewal can be found on page 2 of the proposal, Per the 2023 Reserve Study and the declarations, the Association is responsible to insure the property exposures at the current full Insurable replacement cost, therefore, we have adjusted the values accordingly. The total overall increase for all policies is \$18,189 or 34%.

Please review the proposal with the Board and advise if there are any questions or concerns that we may need to address. We have provided the Association with two options: an optional deductible of \$10,000 and an optional limit for the Excess Crime. These options can be found on page 18 of the proposal.

Upon approval, we will need page 18, the Acceptance Page, with the coverages accepted checked off and signed along with the Terrorism Form, if rejecting coverage, and the Excess Crime application. We will need these forms no later than Friday, November 22<sup>nd</sup>, 2024, due to the Thanksgiving Weekend.

Thank you and we look forward on continuing to work with you.

**Please note my new email address:** [Sandy.Johns@baldwin.com](mailto:Sandy.Johns@baldwin.com)

Best Regards,



**Sandy Johns**  
**Director of Client Experience**  
**Habitational**  
*National Producer Number 8750540*  
O: 732.837.1027  
[sandy.johns@baldwin.com](mailto:sandy.johns@baldwin.com)  
*Armfiled, Harrison & Thomas, LLC*  
*Individual CA license #4196433*



Firm License # 0658748

[Client ePay](#)

To Obtain a Certificate of Insurance, please click here: <https://condocertificate.com/>

To Report A Claim - [JGS\\_Condoclaims@baldwinriskpartners.com](mailto:JGS_Condoclaims@baldwinriskpartners.com)

[Email Disclaimer](#)

**From:** Tamika Davis <[tdavis@oakcreekclub.com](mailto:tdavis@oakcreekclub.com)>  
**Sent:** Wednesday, October 30, 2024 3:07 PM  
**To:** Robin Manougian <[Robin.Manougian@baldwin.com](mailto:Robin.Manougian@baldwin.com)>  
**Cc:** Sandy Johns <[sandy.johns@baldwin.com](mailto:sandy.johns@baldwin.com)>  
**Subject:** Re: Irrigation System

**CAUTION: External Message. Beware any links or attachments**

---

Great thank you.

Tamika Davis, CMCA®

On-Site Community Manager – (CAMP)

Oak Creek Club Homeowners Association

14505 Mary Bowie Parkway

Upper Marlboro, MD 20774

Phone (301) 390-1721 | [www.OakCreekClubHOA.com](http://www.OakCreekClubHOA.com)

[manager@oakcreekclub.com](mailto:manager@oakcreekclub.com)



---

**From:** Robin Manougian <[Robin.Manougian@baldwin.com](mailto:Robin.Manougian@baldwin.com)>  
**Sent:** Wednesday, October 30, 2024 3:02 PM  
**To:** Tamika Davis <[tdavis@oakcreekclub.com](mailto:tdavis@oakcreekclub.com)>  
**Cc:** Sandy Johns <[sandy.johns@baldwin.com](mailto:sandy.johns@baldwin.com)>  
**Subject:** RE: Irrigation System

Yeap! I'm working on your cover letter as we speak and Sandy will have everything to you tonight or tomorrow. 😊



**Robin C. Manougian, CIRMS**

Senior Client Executive

CAI-Educated Business Partner

Maryland Legislative Action Committee Insurance Chair

Bethesda, Maryland

O: 301.409.4611 C: 240.401.0855

[Robin.Manougian@baldwin.com](mailto:Robin.Manougian@baldwin.com)

Need a certificate? Go to [www.condocertificate.com](http://www.condocertificate.com) to download one!

Disclaimer

**From:** Tamika Davis <[tdavis@oakcreekclub.com](mailto:tdavis@oakcreekclub.com)>  
**Sent:** Wednesday, October 30, 2024 3:02 PM  
**To:** Robin Manougian <[Robin.Manougian@baldwin.com](mailto:Robin.Manougian@baldwin.com)>  
**Cc:** Sandy Johns <[sandy.johns@baldwin.com](mailto:sandy.johns@baldwin.com)>  
**Subject:** Re: Irrigation System

**CAUTION: External Message. Beware any links or attachments**

Good Afternoon Robin,  
The next Board meeting is November 12, 2024. Will I be able to add the insurance renewal in the Board package? Thanks Tamika...

Tamika Davis, CMCA®

On-Site Community Manager – (CAMP)

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[manager@oakcreekclub.com](mailto:manager@oakcreekclub.com)



**From:** Robin Manougian <[Robin.Manougian@baldwin.com](mailto:Robin.Manougian@baldwin.com)>  
**Sent:** Friday, October 11, 2024 9:42 AM  
**To:** Tamika Davis <[tdavis@oakcreekclub.com](mailto:tdavis@oakcreekclub.com)>

**Cc:** Sandy Johns <[sandy.johns@baldwin.com](mailto:sandy.johns@baldwin.com)>

**Subject:** Irrigation System

Tamika,

Sandy needs to start working on renewal. As a reminder, we still need a estimate of what the irrigation system is valued at. McFall Berry can just give you an educated guess.

I'm out of the office today but will return on Monday. With so many changes to the property schedule, I don't want to hold up having the carrier work on renewal. If you don't have anything by Monday, we'll move forward but with the understanding that the irrigation system is not insured without some kind of estimated value. We can add it at any time, but the master policy premium will change accordingly.

Robin



**Robin C. Manougian, CIRMS**

Senior Client Executive

CAI-Educated Business Partner

Maryland Legislative Action Committee Insurance Chair

Bethesda, Maryland

O: 301.409.4611 C: 240.401.0855

[Robin.Manougian@baldwin.com](mailto:Robin.Manougian@baldwin.com)

Need a certificate? Go to [www.condocertificate.com](http://www.condocertificate.com) to download one!

*[Disclaimer](#)*

Policy Number: 17700265Named Insured: Oak Creek Club Homeowners
**PHILADELPHIA  
INSURANCE COMPANIES**

A Member of the Tokio Marine Group

 One Bala Plaza, Suite 100  
 Bala Cynwyd, Pennsylvania 19004  
 610.617.7900 Fax 610.617.7940  
 PHLI.com

Terrorism Premium (Certified Acts) \$	<u>938.00</u>
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### DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE REJECTION OPTION

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism. *As defined in Section 102(1) of the Act:* The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT'S FEDERAL SHARE OF TERRORISM LOSSES IS 80% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

**Your attached proposal (or policy) includes a charge for terrorism. We will issue (or have issued) your policy with terrorism coverage unless you decline by placing an "X" in the box below.**

**NOTE 1:** If "included" is shown on your proposal (or policy) for terrorism you WILL NOT have the option to reject the coverage.

**NOTE 2:** You will want to check with entities that have an interest in your organization as they may require that you maintain terrorism coverage (e.g. mortgagees).

**EXCEPTION:** If you have property coverage on your policy, the following Standard Fire Policy states do not permit an Insured to reject fire ensuing from terrorism: CA, CT, GA, HI, IA, IL, MA, ME, MO, NJ, NY, NC, OR, RI, VA, WA, WV, WI. Therefore, if you are domiciled in the above states and reject terrorism coverage, you will still be charged for fire ensuing from terrorism as separately designated on your proposal.

	<b>I decline to purchase terrorism coverage. I understand that I will have no coverage for losses arising from "certified" acts of terrorism, EXCEPT as noted above.</b>
--	--

**You, as the Insured, have 30 days after receipt of this notice to consider the selection/rejection of "terrorism" coverage. After this 30 day period, any request for selection or rejection of terrorism coverage WILL NOT be honored.**

**REQUIRED IN GA – LIMITATION ON PAYMENT OF TERRORISM LOSSES** (applies to policies which cover terrorism losses insured under the federal program, including those which only cover fire losses)  
The provisions of the Terrorism Risk Insurance Act, as amended, can limit our maximum liability for payment of losses from certified acts of terrorism. That determination will be based on a formula set forth in the law involving the national total of federally insured terrorism losses in an annual period and individual insurer participation in payment of such losses. If one or more certified acts of terrorism in an annual period causes the maximum liability for payment of losses from certified acts of terrorism to be reached, and we have satisfied our required level of payments under the law, then we will not pay for the portion of such losses above that maximum. However, that is subject to possible change at that time, as Congress may, under the Act, determine that payments above the cap will be made.

INSURED'S SIGNATURE \_\_\_\_\_  
DATE \_\_\_\_\_

Policy Number: 17700265Named Insured: Oak Creek Club Homeowners
**PHILADELPHIA**  
**INSURANCE COMPANIES**

A Member of the Tokio Marine Group

 One Bala Plaza, Suite 100  
 Bala Cynwyd, Pennsylvania 19004  
 610.617.7900 Fax 610.617.7940  
 PHLI.com

 Terrorism Premium (Certified Acts) \$ 1,020.00

### DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE REJECTION OPTION

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism. *As defined in Section 102(1) of the Act:* The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT'S FEDERAL SHARE OF TERRORISM LOSSES IS 80% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

**Your attached proposal (or policy) includes a charge for terrorism. We will issue (or have issued) your policy with terrorism coverage unless you decline by placing an "X" in the box below.**

**NOTE 1:** If "included" is shown on your proposal (or policy) for terrorism you WILL NOT have the option to reject the coverage.

**NOTE 2:** You will want to check with entities that have an interest in your organization as they may require that you maintain terrorism coverage (e.g. mortgagees).

**EXCEPTION:** If you have property coverage on your policy, the following Standard Fire Policy states do not permit an Insured to reject fire ensuing from terrorism: CA, CT, GA, HI, IA, IL, MA, ME, MO, NJ, NY, NC, OR, RI, VA, WA, WV, WI. Therefore, if you are domiciled in the above states and reject terrorism coverage, you will still be charged for fire ensuing from terrorism as separately designated on your proposal.

	I decline to purchase terrorism coverage. I understand that I will have no coverage for losses arising from "certified" acts of terrorism, EXCEPT as noted above.
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**You, as the Insured, have 30 days after receipt of this notice to consider the selection/rejection of "terrorism" coverage. After this 30 day period, any request for selection or rejection of terrorism coverage WILL NOT be honored.**

**REQUIRED IN GA -- LIMITATION ON PAYMENT OF TERRORISM LOSSES** (applies to policies which cover terrorism losses insured under the federal program, including those which only cover fire losses)  
The provisions of the Terrorism Risk Insurance Act, as amended, can limit our maximum liability for payment of losses from certified acts of terrorism. That determination will be based on a formula set forth in the law involving the national total of federally insured terrorism losses in an annual period and individual insurer participation in payment of such losses. If one or more certified acts of terrorism in an annual period causes the maximum liability for payment of losses from certified acts of terrorism to be reached, and we have satisfied our required level of payments under the law, then we will not pay for the portion of such losses above that maximum. However, that is subject to possible change at that time, as Congress may, under the Act, determine that payments above the cap will be made.

INSURED'S SIGNATURE \_\_\_\_\_  
DATE \_\_\_\_\_



Oak Creek Club Homeowners Association, Inc.  
Community Association Management Professionals (CAMP)  
4114 Legato Road, Suite 200  
Fairfax, VA 22033

Dear Members of the Board:

JGS Insurance, now The Baldwin Group Mid-Atlantic, a longtime member and contributor to the Community Associations Institute (CAI), is a major provider of insurance coverage for associations. We are pleased to offer your association an excellent, comprehensive insurance program for your community. We have solicited quotes from the following insurance markets:

Carrier	Coverage Type	Policy Term	AM Best Rating
Philadelphia Indemnity	Package – Property & Liability	11/30/24-11/30/25	A++ XV (Superior)
Continental Casualty	Crime - Employee Dishonesty	11/30/24-11/30/25	A XV (Superior)
Berkley Regional	Excess Crime-Employee Dishonesty	11/30/24-11/30/25	A+ XV (Superior)
Greenwich Insurance Co.	Directors & Officers Liability	11/30/24-11/30/25	A+ XV (Superior)
Greenwich Insurance Co.	Commercial Umbrella	11/30/24-11/30/25	A XV (Superior)
The PMA Group	Workers Compensation	11/30/24-11/30/25	A+ XV (Superior)

We want to thank you for the opportunity to offer a quote for Oak Creek Club Homeowners Association, Inc. We will be available at any time to answer any questions anyone may have regarding this proposal. This proposal is based upon information provided to us during the underwriting process. It is highly recommended that the association hire a professional appraiser periodically, in order to maintain the correct building values. You will find the premium summary toward the back of this proposal. We look forward to working with you throughout the 2024-25 policy term.

Thank you,

*Sandy Johns*

Sandy Johns, CISR  
Director of Client Experience





## Comparison of Coverages

Oak Creek Club Homeowners Association, Inc.

COVERAGE	Actual Expiring Policies	Recommended Coverage
<b>Package Policy - Property Coverage</b>	<b>Philadelphia Indemnity</b>	<b>Philadelphia Indemnity</b>
Building Limit	3,497,803	5,894,905
Building Valuation Basis	Replacement Cost	Replacement Cost
Community Personal Property	100,000	100,000
Deductible	5,000	5,000
Demolition	300,000	300,000
Increased Cost of Construction	300,000	300,000
<b>Package Policy - General Liability Coverage</b>		
Annual Aggregate	2,000,000	2,000,000
Per Occurrence Limit	1,000,000	1,000,000
Hired & Non-Owned Auto	1,000,000	1,000,000
<b>Premium</b>	<b>\$36,353.00</b>	<b>\$53,610.00</b>
<b>Crime Policy</b>	<b>Continental Casualty</b>	<b>Continental Casualty</b>
Employee Dishonesty Coverage	100,000	100,000
Deductible	250	250
<b>Premium</b>	<b>\$477.00</b>	<b>\$477.00</b>
<b>Excess Crime Policy</b>	<b>Travelers Casualty</b>	<b>Berkley Regional</b>
Employee Dishonesty Coverage	3,500,000	\$3,500,000
Deductible	100,000	100,000
<b>Premium</b>	<b>\$2,128.00</b>	<b>\$1,703.00</b>
<b>Directors &amp; Officers Liability Policy</b>	<b>Greenwich Insurance</b>	<b>Greenwich Insurance</b>
Per Occurrence / Annual Aggregate	1,000,000	1,000,000
Deductible	2,500	2,500
<b>Premium</b>	<b>\$3,283.00</b>	<b>\$3,514.00</b>
<b>Umbrella Liability Policy</b>	<b>Greenwich Insurance</b>	<b>Greenwich Insurance</b>
Limit	10,000,000	10,000,000
Deductible	0	0
<b>Premium</b>	<b>\$10,152.00</b>	<b>\$11,928.00</b>
<b>Workers Compensation Policy</b>	<b>The PMA Group</b>	<b>The PMA Group</b>
Each Accident	500,000	500,000
Disease – Policy Limit	500,000	500,000
Disease – Each Employee	500,000	500,000
<b>Premium</b>	<b>\$495.00</b>	<b>\$495.00</b>
<b>Total Premium for All Policies</b>	<b>\$53,538.00</b>	<b>\$71,727.00</b>

# Property Coverage

**Insurance Carrier: Philadelphia Indemnity Insurance Company**

## DESCRIPTION OF PREMISES

Coverage is provided for community personal property of a Homeowners Association consisting of one thousand one hundred seventy-four residential units (townhomes and single-family homes). The premises is located at 14505 Mary Bowie Parkway (clubhouse), Abbeville Place, Ansonia Court, Ardonia Terrace, Ashaway Lane, Bamberg Way, Bleak Hill Road, Bloomfield Lane, Bolin Terrace, Bottsford Lane, Bowers Court, Baden Court, Boyden Street, Church Road, Clara Court, Clark Court, Coffren Place, Cranston Avenue, Demotte Place, Dormansville Boulevard, Elberfeld Terrace, Elara Court, Esmond Place, Esterville Lane, Hawley Lane, Hebron Lane, Himalia Circle, Hopedale Court, Lonsdale Court, Lynnville Terrace, Modena Circle, Oak Grove Road, Panora Way, Paramus Court, Raden Court, Rexford Way, Rifton Court, Sangerville Circle, Shannock Lane, Shumard Way, Stanwich Terrace, Thebes Lane, Turner Wooton Parkway, Westerlo Court, Winamac Court, and Worton Hill Court, Upper Marlboro, Maryland 20774.

PROPERTY EXPOSURE	2023-24	2024-25 PROPOSED	VALUATION BASIS
Club/Pool House (5,645 square feet)	\$1,016,100	\$1,512,141	Commercial calculation
Fitness Equipment	\$ 45,000	\$ 45,100	Reserve Study
(2) Outdoor Pools – main and wading pools	\$ 225,000	\$ 381,500	Includes pool covers
Pool Furniture	\$ 60,000	\$ 46,330	Reserve Study
(2) Tennis Courts (including Fencing and Lighting)	\$ 90,000	\$ 142,520	Reserve Study
(3) Tot Lots	\$ 85,000	\$ 158,990	Reserve Study
(1) Walking Bridge (to playground)	N/A	\$ 12,500	Reserve Study
Gatehouse	\$ 150,000	\$ 150,000	Reserve Study is components only
(6) Entry Gates (including gate operators, swing gates, and mechanical parts (3 sets of gates at each entrance)	\$ 480,000	\$ 480,000	Reserve Study is components only
Camera system, DVR, monitors, and wiring inside the gatehouse and to each entrance	\$ 230,000	\$ 230,000	Reserve Study is components only
Call Gate Intercom	N/A	\$ 110,957	Tamika Provided
(38) Cameras and camera poles at each entrance	\$ 133,000	\$ 133,000	Tamika Provided
(8) Gate Transponder Readers (was 6)	\$ 60,000	\$ 80,000	Tamika Provided
(6) Entry Marquees	\$ 90,000	\$ 90,000	Reserve Study is components only
(3) Fountains w/waterfall, main entrance	\$ 90,000	\$ 90,000	Reserve Study is components only
Fences (does not include Tennis fencing)	\$ 200,000	\$1,139,240	Reserve Study
Road Signs	\$ 35,000	\$ 35,000	Not identified in study
Streetlights/poles	\$ 500,000	\$ 370,000	Reserve Study
(3) Solar-Powered Speed/Radar Signs	\$ 8,703	\$ 14,101	Tamika Provided
(38) Mailbox Klosks	N/A	\$ 94,470	Reserve Study
(4) Emergency Generators	N/A	\$ 67,800	Reserve Study
(3) Pond Aerator/Fountains	N/A	\$ 11,256	Tamika Provided
Irrigation System	N/A	\$ 500,000	Tamika Provided
<b>Total</b>	<b>\$3,497,803</b>	<b>\$5,894,905</b>	*

\*Updates per 2023 Reserve Study and information provided by Tamika Davis: + \$2,397,102 or 68.5%. Exposures subject to components only in reserve study must be insured for the full replacement value.



COVERAGE	LIMITS
Blanket Buildings – 100% Coinsurance, Agreed Value - Yes	\$5,894,905
Business Personal Property – 100% Coinsurance, Agreed Value - Yes	\$100,000
Business Income – 100% Coinsurance, Agreed Value, 72 Hours Deductible	\$300,000
Risk of Direct Physical Loss subject to policy exclusions	Included
“Special Causes of Loss Form”	Included
Guaranteed Replacement Cost Valuation	Included
Original Specifications of Builder	Included
Deductible	\$5,000
Ordinance or Law Coverage A – Undamaged Portion of Building	Included in Building Limit
*Coverage B – Demolition to Undamaged Portion of Building	\$300,000
*Coverage C – Increased Construction Costs	\$300,000

BOILER AND MACHINERY / EQUIPMENT BREAKDOWN	
Property Damage	\$3,648,608
Business Income & Extra Expense	\$300,000
Ammonia Contamination	\$25,000
Water Damage	\$25,000
Hazardous Substances	\$25,000
Spoilage	\$25,000
Expedite Expense	\$25,000
Newly Acquired Location Coverage	\$100,000
Off Premises Service Interruption	
Spoilage	\$25,000
Deductibles	
Property Damage	\$1,000
Business Income and Extra Expense	48 Hours
Spoilage	Combined with PD
Off Premises Service Interruption	48 Hours
Ammonia Contamination	Combined with PD

CRIME	
Money & Securities (inside) - \$500 Deductible	\$5,000
Money & Securities (outside) - \$500 Deductible	\$5,000
Money/Counterfeit Currency - \$500 Deductible	\$5,000
Kidnap, Ransom, Extortion	\$25,000



Additional Policy Coverages – subject to the Limit of Insurance Shown below:	
Brands and Labels	Included in Policy Limits
Claims Expense	\$10,000
Contract Penalty Clause	\$25,000
Computer Property	Included in Personal Property Limit
Excavation & Landscaping** - \$5,000 Deductible	\$175,000
Fine Arts	\$25,000
Fines for False Alarms	\$5,000
Fire Department Service Charge	\$50,000
Fire, Sprinkler or Burglar Alarm Upgrade	\$50,000
Fish in Aquariums	\$1,000
Glass	Included in Policy Limits
Guard Dogs	\$1,000
Lost Key Replacement	\$2,500
Newly Acquired Property – Blanket Limit Real & Personal	\$1,000,000
New Construction	\$500,000
Ordinance or Law – Undamaged Portion	Included in Building Limit
Ordinance or Law – Demolition	\$250,000
Ordinance or Law – Increased Cost of Construction	\$250,000
Personal Effects – Portable Electronic Equip away from premises	\$1,000
Personal Effects – Premises	\$25,000
Personal Effects – Spouses	\$500
Personal Effects – Worldwide	\$1,000
Pollutant Cleanup & Removal	\$25,000
Precious Metals	\$2,500
Signs	Included in Personal Property Limits
Theft Damage to Building	Included in Personal Property Limits
Utility Service – Direct Damage	\$10,000
Voluntary Parting	\$10,000
Accounts Receivable	\$250,000
Arson Rewards	\$25,000
Computer Virus	\$2,500
Consequential Damage	\$25,000
Debris Removal	\$250,000
Personal Prop at Unspecified Premises	\$100,000
Personal Prop in Transit	\$50,000
Valuable Papers	\$250,000

\*\* Excavation and Landscaping (landscaped trees, shrubs, and plants) are subject to the following named perils: Fire, Lightning, Explosion, Riot or Civil Commotion, and Aircraft.



Ultimate Coverage Elite Property Enhancement: Homeowners Associations & Planned Unit Developments	
Covered Property	
Business Personal Property	Within 1,250 Feet
Fine Arts	Limits ≤ \$35,000 not required to be scheduled
Garages, Storage Sheds, and Carports	\$5,000
Additional Coverages	
Automated External Defibrillators (AEDs)	\$5,000
Bulkheads, Docks, Piers, and Wharves	\$10,000
Emergency Vacating Expense	\$15,000
Lease Cancellation Moving Expenses	\$2,500
Pollutant Clean Up and Removal	\$35,000
Foundations	Included
Coverage Extensions	
Business Income with Extra Expense	\$100,000
Civil Authority	Included in BI/EE Limit
Contingent Business Property	Included in BI/EE Limit
Ordinance or Law – Demolition Cost	\$300,000
Ordinance or Law – Increased Cost of Construction	\$300,000
Reward Reimbursement	\$5,000
Spoilage	1,600 Feet, \$25,000
Newly Constructed Property	90 days
Property Off-Premises, Including Stock	\$500,000
Property at Conventions, Fairs, Exhibitions or Special Events	\$25,000
Inventory and Appraisals of Loss	\$5,000
EDP Equipment and Media	\$50,000
Exclusion Amendments	
Earthquake Sprinkler Leakage	\$10,000
Dampness/Extremes of Temperature	Deletion Excluded
Causes of Loss Additional Coverage Extensions	
Utility Services – Direct Damage	\$25,000
Furs	\$5,000
Precious Metals	\$5,000
Off-Premises Power Failure	\$25,000
Business Income Additional Coverages	
Utility Service Interruption	Included



## Property Coverage, *continued*

Insurance Carrier: Philadelphia Indemnity Insurance Company

Bell Endorsement		
Identity Theft Expense		\$50,000
Terrorism Travel Reimbursement		\$50,000
Emergency Real Estate Consulting Fee		\$50,000
Temporary Meeting Space Reimbursement		\$25,000
Workplace Violence Counseling		\$50,000
Kidnap Expense		\$50,000
Key Individual Replacement Expenses		\$50,000
Image Restoration and Counseling		\$50,000
Donation Assurance		\$50,000
Business Travel		\$50,000
Conference Cancellation		\$25,000
Fundraising Event Blackout		\$25,000
Political Unrest	\$5,000 per employee; \$25,000 policy limit	
Travel Delay Reimbursement		\$1,500
Crisis Management		\$25,000

### CANCELLATION/NON-RENEWAL

10 days for nonpayment of premium/fees; 45 days for underwriting reasons (must follow individual state requirements).

**Note:** If the Association plans to take out any capital improvement loans, please contact your lender prior to rejecting any offer of terrorism coverage. Many if not most capital improvement loans require that you carry terrorism coverage.





# Commercial General Liability Coverage

**Insurance Carrier: Philadelphia Indemnity Insurance Company**

The General Liability coverage form protects the Association against liability claims for bodily injury (BI) and/or property damage (PD) arising out of premises, operations, products and completed operations, advertising legal liability and personal injury (PI) liability.

COVERAGE	OCCURRENCE
Coverage Form	Occurrence
Each Occurrence Bodily Injury & Property Damage	\$1,000,000
Personal Injury & Advertising Injury	\$1,000,000
Products & Completed Operations Aggregate	\$2,000,000
Damage to Premises Rented To You	\$100,000
Medical Expense	\$5,000
Policy General Aggregate	\$2,000,000
Hired & Non-Owned Auto Liability	\$1,000,000

CLASSIFICATIONS	CLASS CODE	PREMIUM BASE	EXPOSURE
Townhouse/Similar Association	68500	U	1,174
Clubhouse	41668	A	5,645
Ponds	45524	T	2
Swimming Pool	48925	T	2

S = per \$1,000 Sales    P = per \$1,000 Payroll    A = Sq Ft Area    U = per Unit    T = Other

**The General Liability Policy contains:**

**A Cross Liability endorsement** (allows one insured party to sue another insured party even when both parties are under the same contract).

**Severability of Interest** (the policy will cover a claim made by one insured against another insured).

**Waiver of Subrogation** (the carrier agrees not to seek recovery from an owner who causes damage regardless of negligence).

**No-Control Provision** (the insurance shall not be affected by failure of the Association to comply with the provisions of the policy in any portion of the property over which you have no control).

**Host Liquor Liability** for events that you sponsor where alcohol is provided/served but not sold.

**Who is an Insured:**

- All Owners
- The Board of Directors
- Appointed Association Committee Members and Volunteers
- Community Association Management Professionals, Inc. (CAMP), the Association's management firm
- Association Employees (should you hire any)

**NOTE:** This coverage does not extend to the Association's annual Family Day. We will continue to cover that event on a separate liability policy.

## Commercial General Liability Coverage, *continued*

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Insurance Carrier: Philadelphia Indemnity Insurance Company

### General Liability Common Exclusions:

- Mold/Fungus, Lead, and Asbestos exposure claims are excluded from this coverage form.
- This policy excludes Abuse and Molestation claims.
- This policy excludes coverage for sponsored team sports participation. Should you sponsor a team (ex: a swim team, a pickleball team), we would need to secure a separate sports participation and accident medical policy.
- The General Liability policy does not provide defense coverage or judgment of any employment-related practices claims including Sexual Harassment, Wrongful Hiring Practices, or Wrongful Termination. These exposures are covered under the Directors and Officers Liability form.
- This policy provides no third-party coverage (to defend from suits or cleanup) for leaks that may result from an above- or underground fuel tank. Please let us know if you have or elect to add any tanks so that we can provide the appropriate coverage. (Note: there is a backup generator on Turner Wootton Parkway at Fox Turn that has a backup generator that utilizes hard-piped natural gas; no tank).
- This policy includes a communicable disease/virus and bacteria exclusion that went into effect with the November 30, 2020, renewal.

**Terrorism Coverage:** Automatically included in the premium shown on the property section of this proposal.

**IMPORTANT:** Please note that should you plan any events that are open to the public (regardless of size), include the sale of alcohol, include (but are not limited to) attractions such as rides, hayrides, music, vendors, performers, and moon bounce apparatus, or hold an event open to the public, we would need to secure a separate one-day event policy. Please contact us regarding any upcoming events.





## Primary Crime Coverage

**Insurance Carrier: Continental Casualty Company**

This coverage form protects Association funds from theft in the care, custody, and control of the Board of Directors, employees, volunteers, and property management firm. **This policy is primary**; theft of Association funds would trigger this policy first and then if this limit were to be exhausted, the excess policy provided would be triggered (without any further deductible needing to be met). Coverage is written using a layered approach in order to keep premiums and deductibles for this coverage form as low as possible.

INSURING AGREEMENT	SINGLE LOSS RETENTION	SINGLE LOSS LIMIT
Fidelity Coverage		
Employee Theft	\$250	\$100,000
Client	\$250	\$25,000
ERISA Plan	\$0	\$0
Forgery or Alteration Coverage	\$250	\$100,000
Inside and Outside Premises Coverage		
Money or Securities	\$0	\$25,000
Property	\$0	\$25,000
Damage	\$0	\$25,000
Transfer Coverage		
Computer	\$250	\$100,000
Funds	\$250	\$100,000
Social Engineering Fraud	\$250	\$100,000
Counterfeit Coverage	\$0	\$250,000
Crime Coverage Part Coverage Extensions		
Proof of Loss Costs		\$5,000
Computer Restoration Costs Sublimit		\$25,000
Record Recovery Costs Sublimit		\$25,000
Property Manager included as Insured Employee		Included

### The Primary Crime policy extends coverage to:

- All Members of the Board of Directors
- Appointed Committee Members and Volunteers
- All Employees of the Association (should you hire any in the future)
- The property management firm, Community Association Management Professionals, Inc. (CAMP)

## Excess Crime Coverage

**Insurance Carrier: Berkley Regional Insurance Company**

This coverage form also protects Association funds from theft in the care, custody, and control of the Board of Directors, employees, volunteers, and property management firm, however, **this policy is excess** and would not be triggered unless the primary limit of \$100,000 under the Primary policy were to be exhausted by claims, thus the \$100,000 deductible.

INSURING AGREEMENT	RETENTION	LIMIT OF LIABILITY
Employee Theft Coverage	\$100,000	\$3,500,000
Premises Coverage		Not Covered
In Transit Coverage		Not Covered
Forgery or Alteration	\$100,000	\$3,500,000
Computer Fraud Coverage	\$100,000	\$3,500,000
Funds Transfer Fraud Coverage	\$100,000	\$3,500,000
Money Orders and Counterfeit Currency Fraud Coverage		Not Covered
Credit Card Fraud Coverage		Not Covered
Client Coverage		Not Covered
Social Engineering Fraud Coverage	\$100,000	\$100,000
Expense Coverage	\$0	\$10,000
Higher Limits are available upon request		

**Recommended limits by the FNMA are to cover 100% of the Reserve Funds plus 3 months operating income.**

\* ERISA = Employee Retirement Income Security Act (no employees)

The Excess Crime policy extends coverage to:

- All Members of the Board of Directors
- Appointed Committee Members and Volunteers
- All Employees of the Association (should you hire any in the future)
- The property management firm, Community Association Management Professionals, Inc. (CAMP)

## Directors and Officers Liability Coverage

**Insurance Carrier: Greenwich Insurance Company**

This coverage form indemnifies Directors and Officers, the Association, its employees (should you hire any), management company, and developer for damages and defense costs arising from lawsuits alleging "wrongful acts" and/or failure to act.

COVERAGE	LIMIT OF INSURANCE
Limit of Liability / Policy Aggregate	\$1,000,000 / \$1,000,000
Additional Limit of Liability for Defense Costs (Aggregate)	\$1,000,000
Wage & Hour Limit	\$100,000
Scheduled Retention (Defense Costs are Subject to Retention Amount)	\$2,500
Pending and Prior Litigation Date	11/30/2006
Coverage Form	Claims Made
Management Company included as Additional Insured	Included

COVERAGE HIGHLIGHTS
Protection for directors, officers, trustees, employees, volunteers, and committee members, as well as the community association with a broad definition of claim.
Features "duty to defend" coverage that provides legal defense for allegations of wrongful acts and covers associated defense costs.
Provides a separate, dedicated limit of liability to pay defense costs
Provides claims made coverage with reporting of claims "as soon as practicable" after the end of the policy period.
Provides coverage for monetary and non-monetary claims.
Provides coverage for punitive and exemplary damages where insurable under applicable law.
Includes a broad definition of "Wrongful Act" which provides coverage for lawsuits and allegations involving general breach of fiduciary duty as well as employment practice wrongful acts including wrongful termination, discrimination, and harassment.
Provides coverage for an independent community association management company.
Builder/Developer included as insured while acting as a member of the board.
Optional Extended Reporting Period available for an additional premium.
Provides coverage for defense costs associated with claims alleging breach of contract

The Directors & Officers policy extends coverage to:

- All Members of the Board of Directors (past, present, newly appointed or elected)
- Appointed Committee Members and Volunteers
- All Employees of the Association (should you hire any in the future)
- The property management firm, Community Association Management Professionals, Inc. (CAMP)
- The Developer until such time as no developer representative is on the Board of Directors

## Umbrella Liability Coverage

**Insurance Carrier: Greenwich Insurance Company**

This policy provides an additional limit of liability protection should the per-occurrence and aggregate limits under the Philadelphia Insurance Co. General Liability form be exhausted by claims.

Coverage also extends to the Directors and Officers (D&O) Liability policy, as well as to the If Any Workers Compensation coverage form thereby extending the underlying limits of the D&O and If Any Workers Compensation policies should those policies' limits be exhausted by claim(s).

This policy carries no retention (deductible) and provides first-dollar coverage should any of the underlying policies listed above ever be exhausted.

COVERAGE	LIMITS
Each "Loss" / Each "Policy Year"	\$10,000,000/\$10,000,000
Retained Limit -- Coverage B	\$0

UNDERLYING INSURANCE REQUIREMENTS	
<b>Commercial General Liability</b>	
Each Occurrence / Personal and Advertising Injury	Each \$1,000,000
General Aggregate / Products and Completed Operations Aggregate	Each \$2,000,000
<b>Commercial Automobile Liability / Hired and Non-Owned Automobile</b>	\$1,000,000
<b>Directors and Officers Liability</b>	
Each Claim / Policy Aggregate	\$1,000,000
<b>Employers Liability</b>	
Each Accident / Disease Aggregate / Each Employee	Each \$500,000

RATING INFORMATION			
# Units	1,174	# Employees	0
# Vehicles	0	Vacant Land Acreage	0
HNOA "if any"	Included	Commercial Area	0
# Pools	1	# Golf Course Holes	0
# Stories	3	Developer on Board	Yes

**NOTABLE EXCLUSION:** This policy includes a virus and bacteria/communicable disease exclusion, which went into effect with the November 30, 2020, renewal.



## Workers Compensation Coverage

### Insurance Carrier: The PMA Group

"If Any" Workers Compensation is optional coverage written for our insured condominium and homeowners association communities that have no employees and do not anticipate hiring any employees but that do hire contractors to perform work for the Association.

While we encourage you to work only with licensed service contractors who show evidence of liability and workers compensation for their employees (and who name you an additional insured while they are performing work for you), "if any" workers compensation coverage protects you should a contractor come on site and not have this coverage (or allowed such coverage to lapse despite providing a certificate) and be injured during the course of performing work for you. Under such circumstances, uninsured contractors can make a claim against you and your management company whether you carry Workers Compensation coverage or not.

This policy also extends to your Board, Committee Members, and Association volunteers who may be injured while taking part in an approved, supervised volunteer activity such as common area landscaping/gardening, snow removal, and meeting set up. We encourage the Association, however, to continue to use qualified professionals to service the work required at the Association.

EMPLOYERS LIABILITY	LIMIT
Bodily Injury by Accident	Each Accident \$500,000
Bodily Injury by Disease	Policy Limit \$500,000
Bodily Injury by Disease	Each Employee \$500,000

Based on payroll – 'If Any' basis

CLASS CODE	CLASSIFICATION	ESTIMATED PAYROLL	FLAT RATE PREMIUM
9015	Buildings - NOC	nil	\$495.

### NOTE:

This policy is not designed to cover direct employees. Should you elect to hire any Association/W-2 employees in the future, please let us know so that we can transition this policy to a payroll-based policy.



# Premium Summary

Oak Creek Club Homeowners Association, Inc.

POLICY COVERAGE	ANNUAL PREMIUM
Community Association Package Policy	\$53,610.00
Primary Crime Policy	\$477.00
Excess Crime Policy	\$1,703.00
Directors & Officers Policy	\$3,514.00
Umbrella Liability Policy	\$11,928.00
Workers Compensation Policy	\$495.00
<b>Total Policy Premiums</b>	<b>\$71,727.00</b>

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.





## Commissions, Fees, and Other Important Disclosures

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Like other brokers, The Baldwin Group Mid-Atlantic, formerly JGS Insurance, is compensated in a variety of ways, including commissions and fees paid by insurance company partners and fees paid by clients. The Baldwin Group may receive compensation through one or a combination of the payment methods listed below, in compliance with applicable State laws and regulations.

View full Transparency Disclosure Here: <https://baldwinriskpartners.com/transparency-disclosure/>

The coverage and limits presented in this proposal are a simplified outline of the respective insurance policies. The actual policies issued by the insurance company govern the coverage provided, and should be read for coverage terms, limits of liability, definitions and conditions pertaining to your specific insurance program.

This proposal is based on exposures to loss and other underwriting information provided by the client and made known to The Baldwin Group. You must report all additions or corrections to these exposures so we may arrange the proper coverage.

All property values used in this proposal were provided by the client and should be carefully reviewed and/or appraised for accuracy. Higher limits and additional coverages may be available upon request.

The Baldwin Group has attempted to place your insurance with markets that have displayed evidence of being properly managed and of strong financial condition. For more information about The Baldwin Group carrier selection and monitoring, please refer to the section on Evaluating Financial Strength and Capacity of Insurance Markets. In the pages that follow, there may be proposals from companies that are identified as Non-admitted or Surplus Lines insurers. This designation means the insurance company is not licensed to do business in your state of domicile. The facts you should consider before placing coverage with a non-admitted insurance company are as follows:

- If the insurance company becomes insolvent, the state insolvency fund will not cover any claims.
- Non-admitted carriers do not have to file their rates with the state and therefore their rates are not regulated.

**IMPORTANT LEGAL DISCLAIMER:** Please read the The Baldwin Group Resources Legal Disclaimer concerning the contents of this resource. The Resource Legal Disclaimer may affect your rights and applies to you regardless of the manner in which you have received the resource (e.g., from the website, email or otherwise). Your continued use or viewing of this resource constitutes your consent to the terms contained in the Resources Legal Disclaimer. The Resources Legal Disclaimer can be found at: <https://baldwinriskpartners.com/resources-disclaimer/>.

## Insurance Services Include

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- To obtain a Certificate of Insurance for unit owners please go to [www.condocertificate.com](http://www.condocertificate.com). Feel free to share this website with unit owners and banks.
- Insurance Fact Sheet for Residents – We will provide a letter that can be mailed out to the unit owners that gives a description of the Association’s Insurance Coverage, as well as recommendations for their individual insurance requirements to be discussed with their Agent. As an additional service, The Baldwin Group would be happy to mail a copy of our Insurance Fact Sheet to each unit owner for you. If you wish to take advantage of this, please provide us with a list of unit owners and mailing addresses in a Microsoft Excel spreadsheet format (xls).
- Claims Service – Your Association has been assigned an individual in our claims department to help facilitate claims to the Insurance Companies. This person is your primary contact when a claim occurs and will help you through the process every step of the way.
- Continued focus on Insuring Community Associations. We are active with the Community Associations Institute (CAI) on both the local and national levels. We often contribute articles for both the local and national trade magazines of this organization as well as featured speakers at the Conventions and Seminars.
- CIRMS Designations – A CIRMS (Community Insurance and Risk Management Specialist) is a professional who has earned recognition in the insurance and risk management field by Community Associations Institute (CAI). Through advanced training and education, the CIRMS designation helps ensure that the professional has the knowledge, experience, and integrity to provide the best possible service to your association. CIRMS designees have made a commitment to continuing education and must adhere to a professional code of ethics.
- Why a CIRMS is Important to You? As a board member, trustee, or volunteer leader of your community association or cooperative, you have fiduciary responsibilities that require that you receive professional and accurate advice. By hiring a CIRMS designee, you can be confident your insurance and risk management specialist understands his or her obligation to your community and is dedicated to their profession – just the kind of person you need to protect your biggest investment.





## Additional Coverage Options Recommendations

Oak Creek Club Homeowners Association, Inc.

### **Cyber Liability Coverage**

Cyber Liability or Cyber Security coverage is recommended for any Association that: (1) has a website; (2) conducts credit card or electronic funds transfer banking transactions; (3) records or tracks unit owner, homeowner or volunteer information; (4) uses social networking media; or (5) has staff and/or volunteers with access to sensitive information via a portable electronic device.

This coverage can protect against claims arising out of unauthorized use of electronic data or software within your network or business. It is protection for liability claims resulting from spreading a virus or malicious code, computer theft, extortion, or any unintentional act, mistake, error, or omission made by your employees or volunteers while performing their job, including inadvertent disclosure or theft of confidential information like social security numbers, bank account information and credit card numbers. First Party Protection is available for Loss of Digital Assets, Non-Physical Business Interruption and Extra Expense, Cyber Security Event Costs, Cyber Extortion and Cyber Terrorism. Third Party Protection is available for Network Security and Privacy Liability, Employee Privacy Liability, and Electronic Media Liability.

### **Environmental Impairment Liability (EIL)**

Environmental claims can impose a tremendous financial burden on condominium and homeowner associations that do not have adequate insurance protection. Due to a dramatic increase in pollution claims, many insurance companies have completely removed pollution coverage from their general liability policies. EIL is for the "sudden and accidental" claim. Most policies exclude this coverage via the Absolute Pollution Exclusion. The primary function of environmental insurance is to pick up where the pollution exclusion leaves off. EIL provides first and third-party coverage for pollution conditions, cleanup expenses and legal defense expenses incurred in the investigation, adjustment, settlement, and defense of a claim. Hazardous materials could range from toxic chemicals to common household and industrial chemicals. The insured may not know where pollution can come from, and you may not know what was on the premises before the association came along. As long as the insured did not previously know about the condition coverage would be afforded.

### **Ordinance or Law**

We strongly recommend the \$1,000,000 limit for Ordinance or Law Coverages Demolition & Increased Cost of Construction. An explanation of these coverages is below:

- **Demolition:** Pays for the cost of demolition of the undamaged portions of the building necessitated by the enforcement of building, zoning or land use ordinance or law.
- **Increased Cost of Construction:** Pays for any increased expenses incurred to replace the building with one conforming to building laws or ordinances, or to repair the damaged building so that it meets the specifications of current building laws or ordinances.

As it is not uncommon for building ordinances to change frequently, the costs to rebuild according to the current building codes and laws can easily approach \$1,000,000. The costs of these coverages are minimal when compared to the extreme benefits they offer.



October 30, 2024

The Board of Directors of the  
Oak Creek Club Homeowners Association, Inc.  
and Mr. Dwight Ward, President  
and Ms. Tamika Davis, CMCA, Onsite Community Manager  
14505 Mary Bowie Parkway  
Upper Marlboro, MD 20774

**RE: Oak Creek Club Homeowners Association  
Insurance Renewal Program, November 30, 2024-25**

Dear Dwight, Tamika, and Members of the Board:

Please find enclosed for the benefit of the Board of Directors, homeowners, and management of the Oak Creek Club Homeowners Association, a comprehensive proposal of renewing insurance for the upcoming November 30, 2024-25, policy term.

As you may be aware, premiums for community associations, including homeowners' associations, have been on the rise since 2019, and the hard insurance market we are experiencing now is nothing short of unprecedented. Where most hard markets typically last 18 months to three years (the hard market that followed 9/11 recovered by 2005 and remained soft until 2019), we are now in year six with little relief in view where Property coverage is concerned for condominiums; homeowners associations are seeing less dramatic increases, but increases, nonetheless. Carriers that were not prepared for the hard market (and did not examine rates or proper insurance to value during better times) have exited the market to avoid insolvency or have at the very least chosen to leave certain markets to remain viable. Since January 2022, at least a dozen insurance companies have left Florida, and in wildfire-prone California and Colorado, household names such as State Farm, Allstate, Farmers, and AIG have stopped writing habitational and homeowners' policies entirely. Locally, QBE Insurance Corp., LIO Insurance, and Nationwide discontinued their community association master policy programs.

Today, catastrophic losses continue to impact the marketplace. In April, the 2024 hurricane forecast was published with warnings of an explosive season ahead: 23 named storms (there were 20 last year; the average is 14); 11 hurricanes (there were 7 last year; the average is 7); and five hurricanes of Category 3+ (there were 3 last year; the average is 3). The season kicked off early this year with Hurricane Beryl, which made history as the earliest Category 5 hurricane in history and left behind at least \$32 billion in property losses. As of now, there have been 10 hurricanes (four major), totaling \$192 billion – and we still have one month left to go (the 2024 hurricane season ends November 30).

*Page 1 of 4*

101 Crawfords Corner Road, Suite 1300, Holmdel, NJ 07733  
Toll Free: 877-547-4671 | [www.baldwin.com](http://www.baldwin.com)

As climate change brings stronger weather patterns, we can likely expect higher fire risk, more active hurricane seasons, and increased named storm events to be the norm in the future – and what we are seeing from insurance carriers (increased premiums, higher deductibles, and greater selectivity) could also be the industry norm. While these type losses did not impact the Oak Creek Club community directly, they have and will continue to impact the insurance market.

Along with the continued challenges of the Property market, the Liability market also remains difficult, and we continue to see the Umbrella market defined by a limited number of carriers, lack of high limits for some of those carriers, and premium increases for those Umbrella carriers that remain. Where the Umbrella market was once flush with programs, and rates saw little change between 2010 and 2020, we began seeing rate increases in 2021 with much more significant increases beginning in 2022; this year's Umbrella will see a 17.4% increase over the expiring Umbrella premium, which is consistent with what we're seeing in the market. Umbrella premium increases in the last several years for Oak Creek Club are not due to anything with the association itself, but rather the overall market, which continues to be impacted by high jury awards, lawsuit investing, and lawsuit financing. With fewer Umbrella carriers in the market, many community associations are securing coverage through Greenwich Insurance Co., which already provides the Association's Umbrella. As always, we will continue to examine the market for further disruption and availability, but at this time, Greenwich Insurance Co. remains the best option.

With that background, along with the ancillary lines of coverage written (all of which will be renewing with the current carriers except the Excess Crime/Employee policy, which we are moving from Travelers to Berkley Regional for better rate considerations), we continue to recommend the Master Policy underwritten by Philadelphia Indemnity Insurance Co., which continues to provide an extremely broad program of Master Policy insurance. As an A++/XV rated carrier, Philadelphia's program is poised to withstand difficult market conditions and continue to offer broad-form coverage to its insureds.

From a premium standpoint, this year's program will see a combined \$18,189 or 34% increase over the expiring program. The combined premium increase for the ancillary lines is only \$1,582 (9.57%). Most of this year's increase is coming from the Master Policy due to a significant increase in the property exposure replacement values per our review of the 2023 Reserve Study. This was the first examination of a reserve study since development (the next will be following the 2028 study). Because it is the Association's responsibility via the declaration to insure the property exposures *"in an amount equal to one hundred percent of the then current full Insurable replacement cost of any improvements located on the Common Area (exclusive of the land, excavations, foundations and other items normally excluded from such coverage), without deduction for depreciation (such amount to be redetermined periodically by the Board with the assistance of the insurance company affording such coverage)"* we have adjusted the replacement values accordingly. In some cases, Tamika Davis has assisted where the reserve study did not consider or fully detail the values of certain components. In other cases, where the reserve study contemplates only component replacements (on structures such as the clubhouse), we are continuing to insure those exposures on their full replacement value as required. Please let us know if further adjustments are needed.

**With renewal, please note:**

**1) Property Coverage:** Again, following review of the 2023 Reserve Study, we have applied a \$2,397,102 or 68.5% increase of the overall blanket limit of the property exposures. A comparison schedule is included on page 3 of the proposal (expiring values vs. renewing values). Coverage will continue to be written on a Replacement Cost basis (old for new, absent any depreciation). Coverage will also continue to include Boiler and Machinery/Equipment Breakdown coverage.

**2) Property Deductible:** Property Coverage is currently subject to a \$5,000 per-occurrence deductible. We are offering (on page 18 of the proposal) a second option using a \$10,000 per-occurrence deductible which would save \$2,700 under the Master Policy. If the Association is already limiting the filing of property losses to a certain threshold, it would be my recommendation to save premium through the \$10,000 deductible.

**3) General Liability Coverage,** which provides defense and indemnity coverage for bodily injury and property damage (to others' property) for which the Association is or is alleged to have been liable, will continue to be written at \$1,000,000 per occurrence/\$2,000,000 aggregate. This policy is subject to no deductible.

**4) Directors and Officers (D&O) Liability Coverage** will continue to be provided by XL/Greenwich Insurance Co., which offers among the broadest coverage forms of its kind available; enhancements include non-monetary as well monetary damages, breach of contract coverage, coverage for Employment Practices Liability claims, defense coverage for insured vs. insured claims, no prior acts exclusion, an additional \$1,000,000 of defense costs outside the limit of liability, and a broad definition of who is an insured including past, present, and newly appointed directors and officers, appointed committee members, and Community Association Management Professionals (CAMP) which serves to fund the indemnification agreement you have signed within your management contract.

**5) The Association has no employees but continues to carry an "if any" form of Workers Compensation Coverage** that would be triggered if a service provider you hired allowed their own workers compensation coverage to lapse and then was injured while working for the Association. In such circumstances, the service provider could be considered an employee and eligible for employers' liability. This is true safety net coverage, however, and is not designed to cover any Association employees you may hire or any vendors or service providers you knowingly hire that do not carry workers compensation coverage for themselves. We ask that you work only with contractors who carry adequate limits of both liability and Workers Compensation coverage and who name the Association as an additional insured while they are working onsite.

As a notation, too, the Workers Compensation also extends to cover the Association's volunteers (Board and appointed committee members) who might be injured while taking part in a volunteer activity such as snow removal or meeting setup.

**9) Crime/Employee Dishonesty (Fidelity):** We have reviewed furnished financials (2024 budget and August 2024 balance sheet) and based on the Fidelity formula required by the Association's bylaws and Maryland law (three months of gross income plus the total held in all investments), we are recommending a reduced limit of either \$3,600,000 (which is more than adequate) or \$3,850,000 for renewal; the current limit is \$4,000,000. Either revised limit will allow for growth of reserves over the coming year. We can adjust this limit at any time during the policy term as needed.

Fidelity (Crime) Coverage, which covers Association funds in the care, custody, and control of the Board and Community Association Management Professionals (CAMP) will continue to be written on a layered basis with \$100,000 of primary coverage underwritten by Continental Casualty Co./CNA, and the balance of either \$3,500,000 or \$3,750,000 will be written through Berkley. By layering, we are able to provide high limits of Fidelity coverage while keeping premiums and deductibles as low as possible.

**10) Umbrella Liability Coverage** of \$10,000,000 will continue to provide a high limit of additional coverage that extends the underlying limits of the liability-based policies (General Liability, Directors and Officers Liability, and Workers Compensation policies) should any of those policies' limits be exhausted by claims. The Umbrella has no retention (deductible) and thus affords first-dollar defense coverage. Higher-limit options are included on page 18 of the proposal.

If following your review of the enclosed proposal you should have any questions or wish to meet with us, please let us know. As renewal is coming up on Thursday, November 30, 2024, kindly advise us of your decision to renew this program as presented (or with any changes you wish to make) on or before **Friday, November 22, 2024**.

We look forward to working with the Board and management throughout the 2024-25 policy term.

Sincerely,

*Robin C. Manougian*

Robin C. Manougian, CIRMS, EBP  
Senior Client Executive  
**The Baldwin Group**

RCM/encls.

cc: Sandy Johns, Director, Client Experience – Habitational Risk

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## State of the Market

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From Sandy Johns <sandy.johns@baldwin.com>

Date Mon 10/14/2024 12:58 PM

To Sandy Johns <sandy.johns@baldwin.com>

Summer has ended, and the kids are back to school. While everything should be “back to normal,” the autumn season is full of events poised to impact, and in some cases, potentially transform, the insurance market.

This year’s hurricane season kicked off with Beryl, the earliest Category 5 hurricane observed in the Atlantic on record. Hurricane Beryl formed on June 28<sup>th</sup> and while relatively small in terms of cost (\$6.86 billion in damage), the early date for a storm of that magnitude made it noteworthy as the height of hurricane season doesn’t typically come until September and October. While the summer was relatively quiet, this fall is not disappointing prediction-makers, as Hurricane Helene made landfall September 24<sup>th</sup> and in just five short days, resulted in estimated losses of \$47.5 billion. Mountainous areas of North Carolina, particularly Asheville, and Tennessee saw unprecedented damage, much of which will not be covered by insurance (but insured or not, total damage and economic loss could hover between \$225 billion to \$250 billion).

Fast on the heels of Helene was Hurricane Milton, the second-most intense Atlantic hurricane ever reported over the Gulf of Mexico. Milton made landfall near Sarasota, Florida, on October 10th as a Category 3 hurricane, making it the third hurricane to make landfall in Florida so far this year. Estimates are putting the insured losses from Milton at as much as \$60 billion, similar to the previous largest insured losses Florida experienced from Hurricane Ian in 2022. As the hurricane season does not officially end until November 30th, weary residents living in the typical path of Atlantic and Caribbean storms play a waiting game of sorts for a much needed “off season.”

Globally, the first anniversary of October 07 has just passed, and the war in the Middle East between Israel, Palestine, Lebanon, and Iran rages on, while the Russia-Ukraine conflict is approaching its third anniversary in February. The US, too, remains unstable with a country divided over leadership. While these events and an election may not seem to have anything to do with habitation insurance, insurance reacts to the global stage, as well as to inflation and the investment market.

The bright spots are a continued bull market, which should provide carriers with positive returns on investment, and the rate of inflation, which as of August had cooled to 2.5%, is significantly lower than the long-term average of 3.28% and is the lowest it has been since February 2021.

Still, the onslaught of storms is troubling, and the insurance industry can’t seem to catch a break – nor can buyers of insurance. Where we were starting to see some stabilization of the market over the summer, the explosive hurricane season predicted on April 01, is on pace to meet expected predictions:

- **23 named storms predicted**  
(there were 20 last year; the average is 14 – Milton makes the 13<sup>th</sup> named storm of 2024)
- **11 hurricanes predicted**  
(there were 7 last year; the average is 7 – Milton makes the 9<sup>th</sup> hurricane of 2024)



- **5 hurricanes predicted to reach category 3+**

(there were 3 last year; the average is 3 – Milton will make the 5<sup>th</sup> storm to reach category 3+)

As we advised this past spring, the number of carriers participating in the condominium and homeowners' association arena remains small and selective. Carriers that charged adequate rate and required proper insurance-to-value during softer markets remain healthy (but are increasingly more careful about the risks they choose to insure). Carriers that did not charge ample rate during better times or that have paid more claims than they earned in premiums have either narrowed the scope of risks they are willing to write or are declining risks entirely. Older associations, particularly those with old pipes, old wiring, components near or past useful life, or lacking sprinklers will continue to find insurance more expensive.

The information provided here will help you to stay better informed so that you and the associations you manage can focus on the things that will help control premiums: proper and regular maintenance and risk management. This will allow our respective clients to be as attractive as possible to carriers when they can't change market conditions and will help with realistic budgeting for your upcoming insurance renewals.

The information in this email is generalized. A community's individual exposures, age, and claims experience may impact their results. If you need specific budget estimates for a given association, please reach out to your client manager.

On average we are continuing to see carriers apply 5% to 10% increases in building values, which is on par with what we saw in 2023 and in the first two quarters of 2024. Carriers continue to demand proper insurance-to-value, which allows them to achieve adequate premium relative to the risk. Because of that, The Baldwin Group runs our own commercial replacement estimates using CoreLogic® or similar software to make certain we are also staying in step with the costs of repair and replacement for a given construction type and location to avoid extreme increases in replacement values.

In addition to increased replacement costs, the following commercial lines are seeing the following average rate increases\*:

Commercial Auto:	+ 9% (may be higher depending on the state)
Cyber:	- 1.7%
Directors & Officers Liability: (annually)	- 1.0% (Condominium D&O policies tend to increase 7% to 10%)
Flood: (increase 13% to 16% annually)	+ 3.8% or higher (RCBAP/Condominium Building policies tend to increase 13% to 16% annually)
General Liability:	+ 5.1%
Property:	+ 8.9% or higher based on building attributes
Umbrella:	+ 7.2% or higher
Workers Compensation:	- 2.2%
Terrorism Coverage:	+ 0.4%

The good news is that most lines experienced a slight leveling of increases over the summer, though the percentages above were announced prior to the onset of the 2024 hurricane season; these percentages may change by year's end. In addition, an insured's location, loss history, and coverage limit changes can result in higher increases.

*\* Information source: Council of Insurance Agents & Brokers, Commercial Property/Casualty Market Index Q2/2024 (April 1-June 30).*

**Properties experiencing the highest increases:**



- Coastal, catastrophe-prone communities (wind and water exposure in particular)
  - Including communities located anywhere in a county that borders the coast, and
  - Within 5 miles of a large body of water.
- Communities with large wood frame structures (over \$4 million per structure)
- Communities with wood frame structures of four or more stories (with or without masonry pad)
- Communities with frequent and/or severe claims
- Communities with building defects or issues including:
  - older roofs (roofs 12-15 years or older may be insured only on an Actual Cash Value/ACV basis rather than Replacement Cost/RC)
  - older wiring problems, including aluminum wiring, knob & tube, and Federal Pacific or similar electric panels.
  - older or troublesome plumbing, including galvanized pipes and polybutylene pipes.
  - downspouts that empty onto paved surfaces, creating slip and fall exposures, particularly in winter.
- Older buildings with high values that are not fully sprinklered.
- High Rise Buildings in general.
- Communities currently insured through the Excess/Surplus Insurance Market; re-entry into the standard market may take longer than in previous years.

We have included some additional information below, regarding what is driving Property and Umbrella/Excess Liability costs.

### PROPERTY INCREASES

There are several factors currently affecting property rates:

1. **Increased Catastrophe Losses:** Since 2017, catastrophe losses (hurricanes, wildfires, tornados, winter storms) have averaged global losses of \$110 billion. In 2022 alone, there were 18 weather or climate-related events in the U.S. with total losses of \$275 billion (\$125 billion to \$160 billion in insured losses). In 2023, there were 28 confirmed weather or climate-related events in the U.S. with losses totaling \$280 billion (\$108 billion in insured losses). Catastrophe losses in the first half of 2024 have exceeded \$60 billion, not including hurricane activity from July 01 to present. Just as concerning, from 2021 to 2023, insured global losses driven by weather events surpassed the \$100 billion mark *each year*, a strong indicator that the trend we're seeing could be our "new normal." While catastrophe losses may not have impacted your area or your client directly, they have and will continue to impact the industry overall, which affects the cost and availability of insurance for all insureds.
2. **Housing and Labor Costs:** While Covid-19 had the greatest impact on the global supply chain, trade protectionism (import restrictions from other countries through tariffs, quotas, and government regulation), global conflicts (the wars in Ukraine and the Middle East), labor strikes (including the October 01 dockworker strike; the dockworkers union only recently (but temporarily) suspended its strike until January 15, 2025), and weather events, will continue to impact the viability of global supply chains throughout the end of 2024 and into 2025. Increased costs of building materials and a shortage of skilled labor prevail, yielding higher repair and replacement costs for damaged property and higher claims expenses.
3. **Reduced Capacity:** In an effort to find some level of stability and profitability and reduce exposure to catastrophic events, insurance companies are being more selective than ever, including limiting the total insurable values (TIV) they're willing to cover and turning away risks that exceed them. Some carriers are offering coverage using loss limits (a property insurance limit that is less than the total insurable value but high enough to cover the total probable loss). Layered limits (participation among several carriers unwilling to absorb an entire association's replacement value)

remains an option. Other carriers have stopped offering coverage in certain counties or states, while those that lost money or could not remain viable have withdrawn from the market entirely. The exit of carriers decreases competition, allowing carriers to be more selective in the accounts they choose to write and at the premium rate they want to write it.

### UMBRELLA/EXCESS LIABILITY INCREASES

After nearly a decade of stable, near-flat premium rates (from about 2009 to 2019), Umbrella and Excess Liability rates started increasing in earnest in 2020. The primary driving factors behind increases continue to be social inflation (the increase in claim severity beyond what is normally anticipated) and high-value jury awards also known as “nuclear” judgments, which have more than tripled in recent years. With the desensitization of large verdicts and the media impact of those verdicts, negative public sentiment and the expectation of corporate accountability, erosion of tort reform (except by statute), and attorney tactics/litigation funding, nuclear awards – and the Umbrella limits required to fund them – will continue to yield higher Umbrella premiums.

Are carriers somewhat to blame? Probably. The desire to stay competitive and not raise premiums was an unsustainable strategy. According to our State of the Market report for the 2nd quarter of 2020, “at the previous rates, carriers would have needed to write accounts for 100 years claim-free in order to make up for one limit loss.”

As part of the continued industry response, Umbrella and Excess Liability carriers are continuing to focus on underwriting, electing to non-renew even long-term insureds if age, the ability to set aside reserves and spend those reserves on maintenance, and life safety are not within underwriting specifications. Other carriers have decreased their capacity, increased or added an insured’s retention (the self-insured portion of the loss), increased pricing, limited or dropped coverage for specific coverages such as Directors and Officers Liability, amended insuring agreements, and in some cases, have left the market entirely.

The result? There remain very few Umbrella programs for community associations that can offer a selection of limits (\$5,000,000 to \$50,000,000), forcing layering of limits and rate increases. While we continue to see some rate stabilization, insureds will likely see additional increases of 5% to 10% through the end of the year. Rate increases or non-renewal may be in store for older and non-sprinklered buildings, and risks that don’t meet other carrier-specific underwriting criteria.

### WHAT TO EXPECT

Your insurance rates are based on property values, liability exposures, and your claims history – but also all the things in the market you can’t control. Controlling what you can, then, is paramount since changes in any one of those items can influence if not impact your premiums.

While some of the factors directly affecting insurance rates may be out of your control (location, age of your building(s), type of construction, number of units, amenities, etc.), there are things you can do to make your association more attractive to underwriters and insurance carriers. Addressing these issues will not result in decreased insurance premiums, but they can help prevent or reduce future claims, allowing for less extreme rate increases at renewal and your ability to be attractive to other carriers.

1. Initiate a water heater replacement program.
2. Require owners to install burst-resistant (braided steel) hoses.
3. Install pans under washing machines.
4. Set a minimum heat setting requirement of 55° - 60° for units when owners are away.
5. Require regular dryer vent cleaning and chimney inspections/cleanings.
6. Install water sensors and shut-off valves (some of these can now be controlled via an app on your smart phone)

7. If you have an un-sprinklered or partially sprinklered community parking garage, consider making it fully sprinklered.
8. Older, un-sprinklered or partially sprinklered buildings are becoming more difficult to insure; consider retrofitting your un-sprinklered building(s) to allow for better rates and carrier options.
9. Conduct a Reserve Study or Reserve Study Update and follow through with improvement projects – follow statutory requirements if your state has them.
10. Require tenants to carry renters' insurance.
11. Proactively address maintenance-related issues – before they become claims.
12. Keep good records to track patterns in losses and the problems that lead to them.
13. Keep track of what was original to a unit's interior to assist at time of loss.
14. Develop emergency preparedness procedures.
15. Pass a Tort Immunity Amendment to your By-Laws (only applies in New Jersey), to prevent unit owners and their spouses from suing except in cases of a "willful, wanton, or grossly negligent act or omission" by the association.
16. Address any building defects or issues (i.e., older roofs, Federal Pacific electric panels, troublesome plumbing, downspouts that empty onto paved surfaces, etc.)
17. Consider increasing your property deductibles, even if not mandated by your insurance carrier.
18. Pass a Deductible Bylaw Amendment that will allow the Association to shift deductible responsibility to an owner (in certain or all circumstances)

### **PROPERTY COVERAGE**

Proper building valuation remains a strong carrier priority to ensure appropriate coverage at time of loss. As carriers calculate building replacement costs in this last quarter of 2024 and going into the first quarter of 2025, we expect to continue to see increases in replacement costs. Carriers that have in the past offered Extended Replacement Cost and Guaranteed Replacement Cost coverage may offer premium savings by removing those endorsements in lieu of Replacement Cost coverage, which while absent depreciation, requires greater attention to reviewing a building's replacement limit. As a reminder, while we examine your communities' replacement values prior to each renewal, we are not professional appraisers. The only way to prevent an insurance carrier from using their own building valuation is to hire a professional appraiser. Where available, we will try to place coverage with carriers that offer Extended Replacement Cost and Guaranteed Replacement Cost, to help protect you from additional increases in costs of building materials and labor, helping to prevent you from being under-insured part way through your policy term, but it's important to keep in mind that with an ever-changing market, carriers may scrutinize values carefully as a contingency to applying those endorsements.

### **DEDUCTIBLES**

The application of higher deductibles is also becoming more common, particularly for associations located in coastal areas or that have a history of property claims. Many insurance companies are mandating 1%, 2%, or even 5% wind/hail deductibles (applied to each building's replacement value) when the association is in a coastal county/area or within five miles of a large body of water; wind buyback policies (a policy to buy down the very high wind deductible) are still available but can be expensive.

Increased deductibles are often being applied to accounts as they renew, and in many cases, deductibles are being changed from a per-occurrence deductible (one deductible applies to a single loss regardless of the number of units affected), to a per-unit deductible wherein each unit impacted by a single loss has its own separate and distinct deductible. Per-unit deductibles are most commonly applied to water and water-related losses including common area and in-unit pipe breaks, sprinkler leakage, sewer back up, and ice damming, but we are also seeing per-unit deductibles (particularly for water) applied to high-rise buildings as a preventative measure.

Where per-unit deductibles are concerned, though, it is important to keep in mind lending guidelines, which changed effective February 07, 2024: Fannie Mae and Freddie Mac limit the use of per-unit deductibles to a specific formula:

**Building Value ÷ Unit Count x 0.05%**

**Example:** \$40,000,000 Building Value ÷ 130 units x 0.05% = \$15,385

Therefore, the per-unit deductible cannot exceed \$15,385.

Higher per-unit deductibles are allowed when the per-unit deductible is used for geographic problem such as ice damming and wind.

Fannie Mae and Freddie Mac limit per-occurrence deductibles to 5% of the blanket limit of coverage.

Understanding the challenges the secondary lenders have created, we are committed to negotiating deductible options on our insured's behalf whenever possible to avoid lending eligibility problems.

### **OUR PROMISE**

We understand the continued challenges of the insurance market for the foreseeable future and the concerns it presents to the communities you manage, the budgets they set, and the reserves they must set aside to maintain their properties – not just for the present, but for the future. We promise to provide you with the most comprehensive coverages available at the most competitive premiums possible. This includes marketing your insurance to additional carriers if we are seeing higher than normal increases from your current insurance company or if the program of insurance you currently carry can be improved. We believe that at the intersection of broad coverage forms, competitive premiums, and unparalleled service lies value. We promise to bring you the best value possible – to Protect the Possible®.

As always, please don't hesitate to contact us, if you have any questions or concerns.

Please note my new email address: [Sandy.Johns@baldwin.com](mailto:Sandy.Johns@baldwin.com)

Best Regards,



**Sandy Johns**

**Director of Client Experience  
Habitational**

*National Producer Number 8750540*

*O: 732.837.1027*

[sandy.johns@baldwin.com](mailto:sandy.johns@baldwin.com)

*Armfiled, Harrison & Thomas, LLC*

*Individual CA license #4196433*

*Firm License # 0658748*

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To Report A Claim - [JGS Condoclaims@baldwinriskpartners.com](mailto:JGS_Condoclaims@baldwinriskpartners.com)

[Email Disclaimer](#)

Memorandum

To: Oak Creek Club Homeowners Association Board of Directors

From: Tashawn Andrews, Covenants Administrator  
Community Association Management Professionals (CAMP)

Date: Tuesday, November 5, 2024

Re: Social Committee Requests for Holiday Party Favors

**Suggested Motions:** "I move to approve the party favors for the 2024 Holiday Party, totaling \$4,392.28 to be expensed from Homeowner Activities."

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Please see the attached Social Committee request for the 2024 Holiday Party Favors.

**2024 Holiday Favors**

The Social committee requests Board approval to purchase 350 Bamboo Pizza/ Cutting Boards from 4imprints, totaling \$4,392.28 for holiday party favors.

**Management's Recommendation:** Management recommends proceeding with the Social Committee's request to purchase the holiday party favors for the 2024 Holiday Party.

As of September 30, 2024, the Social Committee has \$57,973.00 remaining for homeowner activities. The approved budget for homeowner activities in 2024 is \$90,000. In October, the Social Committee spent \$1,614.67, which will be reflected in the October financial statement.

## Memorandum

To: Board of Directors  
Oak Creek Club Homeowners Association

From: Tamika Davis, On-Site Community Manager - CAMP

Date: Monday, November 4, 2024

Re: 2025 Budget Approval

Suggested Motion: " I move to approve the 2025 Budget as presented by the Budget and Finance Committee and CAMP management, which includes a \$21.00 assessment increase effective January 1, 2025."

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Please find attached the draft of the 2025 Oak Creek Club Budget, which was mailed to the community on Tuesday, October 1, 2024, and is available for review on the HOA website. This budget draft was presented to the community during two Budget and Finance Committee meetings held on Monday, September 9, 2024, and Monday, October 2, 2024. The Board of Directors conducted a preliminary review of the 2025 Budget Draft at their September meeting on Tuesday, September 12, 2024.

"As per the governing documents, the Board of Directors is required to adopt a budget within 45 days of each fiscal year. Before adoption, the draft budget must be distributed to the membership at least 30 days before the end of the fiscal year to notify the owners and allow for a comment period".

**Budget and Finance Committee recommendation:** The Budget and Finance Committee recommends adopting option 1, which includes an increase in the monthly assessment of \$21.00, increasing it from \$217.00 to \$238.00 per month.

**Management Recommendation:** Management supports the Budget and Finance Committee's recommendation to increase the monthly assessment by \$21.00, increasing the monthly assessment from \$217.00 to \$238.00 per month.

**The reasoning supporting this recommendation is as follows:**

In 2024, the Finance Committee and the management team identified a projected budget deficit of \$90,564 during the budget preparation process. To proactively address this challenge, the committee recommended financing the deficit through a transfer from the Operating Reserve. This approach enabled us to maintain stable assessments for the year. It is essential to recognize that while utilizing the Operating Reserve can offer a temporary solution, it is not a long-term strategy. Continuing to rely on this reserve could lead to larger annual increases in future assessments, a significant depletion of the Operating Reserve, and may necessitate special assessments for specific projects. By recommending this increase we can work towards ensuring financial stability for the Association in the years to come.



## 2025 Budget Draft

Oak Creek Club Homeowners Association,

Enclosed are three options for the 2025 Operating Budget for the Oak Creek Club Membership. Additionally, we have included a PowerPoint presentation for the community's review. The Board of Directors will vote to adopt the budget for 2025 on Tuesday, November 12, 2024.

"As per the governing documents, the Board of Directors is required to adopt a budget within 45 days of each fiscal year. Before adoption, the draft budget must be distributed to the membership at least 30 days before the end of the fiscal year to notify the owners and allow for a comment period".

If you have any questions or comments about the 2025 budget draft, please contact me at (301) 390-1721 or email [manager@oakcreekclub.com](mailto:manager@oakcreekclub.com). I will be happy to assist you.

**In addition, there will be a virtual Budget and Finance Committee meeting on Monday, October 21, 2024, at 7:00 p.m.** Community reminders will be sent through the approved communication channels, including the HOA website, CIRANET, and Text Alert.

After a thorough review and consideration by the Budget and Finance Committee, the committee evaluated the following options that would impact the monthly assessment:

**Option 1:** Increase the monthly assessment from \$217.00 to \$238.00. This would involve a \$21.00 increase to offset the deficit of \$295,848.

**Option 2:** Transfer \$147,924 from the operating reserves and increase the assessment by \$11.00, resulting in an increased assessment amount of \$228.00 per month.

**Option 3:** Transfer \$295,848 from the operating reserve, which would cover 100% of the deficit, allowing for no increase in the assessment for 2025.

This budget is based on 1,174 homes and is attached for your review and consideration. The 2025 coupon books will be distributed to all homeowners by the end of the year. Once the Board of Directors votes on an option at the November 12, 2024, Board Meeting, a notification will be sent to the community regarding the monthly assessment amount for 2025. At that time, if you are in a Direct Debit program, please



ensure that the correct amount is being debited starting January 1, 2025. Direct Debit deductions are processed around the third (3rd) business day of the month. If you use a bill payer service, please confirm that the correct amount is debited for the correct due

date to avoid late fees. If you want to make your assessment payments online or sign up for direct debit, please visit [www.gocampmgmt.com](http://www.gocampmgmt.com), scroll to the bottom of the page, and click "Residential Portal."

Tamika Davis, CMCA®  
On-Site Community Manager – (CAMP)  
Oak Creek Club Homeowners Association  
14505 Mary Bowie Parkway  
Upper Marlboro, MD 20774  
Phone (301) 390-1721 | [www.OakCreekClubHOA.com](http://www.OakCreekClubHOA.com)  
[manager@oakcreekclub.com](mailto:manager@oakcreekclub.com)





## 2025 PROPOSED BUDGET

# Oak Creek Club Homeowners Association



# Oak Creek Club Proposed 2025 Budget Package

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3. Budget & Finance Committee Members

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4. Income and Reserves

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5. Sustaining and Improving Our Community

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6. 2025 Budget Highlights

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7. Oak Creek Club Community – Landbays

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8. 2025 HOA Assessment Increase

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9. Options to Fund 2025 Budget Deficit

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10. HOA Assessment Fees Information

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11. 2025 Operating Reserve

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12. 2025 Budget - Total Expenses by Category

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13. 2025 Replacement Reserve Expenses

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14. Replacement Reserve Account – Key Points



# Budget and Finance Committee Members

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Marisa Reid: Chair

Will Abdul: Co-Chair

Kristen Stierwalt-Huff

Dr. London Wills

Michael McFarlane

Danielle Telesford

Adedoyin Adedopo

Nina Murphy

## Income and Reserves

The main source of income for the association are the assessments collected from each homeowner. The method of calculation is defined by the expenses of the association and supported by the governing documents.

Replacement Reserves is based on the assessment contribution as outlined in the Reserve Study. The funds reserved annually assist with future costs of major repair and replacement of community assets.

The community's operating costs continue to increase mainly due to the impact of inflation, increased cost by service providers and ongoing gate damage.





## SUSTAINING AND IMPROVING OUR COMMUNITY

*By consistently paying your HOA assessment, you're not just fulfilling a financial obligation; you're investing in the future of our community. Your timely contributions ensure that Oak Creek maintains a premium standard of living.*

### Fund Future Needs

- Contribute generously to the replacement reserve account to ensure the long-term viability of our approx. 20 year-old community assets, including our swim and tennis center, streets, lighting, and gates.

### Get Involved

- Share your knowledge and expertise by volunteering on committees and participating in community meetings. Your input is vital in shaping Oak Creek's future.

### Support Community Initiatives

- Back projects that enhance property values, increase revenue, reduce costs, and attract new owners. Together, we can create a vibrant and thriving community.

*Your investment in Oak Creek today will benefit you and future generations. Let's work together to protect and enhance the quality of life in our community!*

## 2025 Budget Highlights

- The Community is at Build Out w/ 1174 homes. 19 Landbays (see slide 7).
- There is a **recommendation to increase the amount of the HOA assessment to fund the replacement reserve account amongst other things (see slide 4).**
- The current HOA fees will not fully fund the 2025 replacement reserve account and **manage the expense deficit (see slide 5).**
- The B&F committee thoroughly reviewed all expense line items, no further cost reductions were **recommended.**
- Last year, the B&F committee recommended to the Board to transfer \$90k from the Operating Reserve to address the deficit, fully fund the replacement reserve account, and **lessen financial impact on homeowners.**
- As a result, there was no increase in the 2024 HOA assessment.



# Our Oak Creek Club Community Landbays

(Community in existence for almost 20 years)

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1. Deer Run
2. Deer Run Estates
3. Deer Ridge
4. Deer Valley
5. Poplar Turn
6. Lakeview
7. Club House Terrace
8. Clubhouse Square
9. Pine Valley
10. Oak Hill
11. Oak Hill Estates
12. Eagle Ridge
13. Cedar Creek
14. Queen Anne Turn
15. Players View
16. Fox Turn
17. Fox Hill
18. Fox Den
19. Bowieville



Reduction in income	2025	2024	Difference
Assessment Allocation (Reserves)	-\$710,440	-\$676,610	-\$33,830
Transfer from Operating Reserves	\$0	\$90,564	-\$90,564
<b>Total reduction in income</b>			<b>-\$124,394</b>
<b>Increase in expenses</b>			
Electricity	\$265,000	\$244,008	\$20,992
Access Control Services	\$789,000	\$712,860	\$76,140
Homeowner Activities	\$120,200	\$90,000	\$30,200
General, Property, Liability	\$65,124	\$53,750	\$11,374
Other expenses			\$32,748
<b>Total increase in expenses</b>			<b>\$171,454</b>
<b>Total deficit</b>			<b>\$295,848</b>

### 2025 HOA Assessment Increase

- Current 2025 budget has a **projected deficit of \$295,848.**
- The 2025 Reserve Allocation of \$710,440 reduces total income by \$33,830.
- In 2024, the Board approved \$90,564 to be moved from Operating Reserves to negate 2024 Budget deficit and lessen financial impact on homeowners.
- There are significant cost increases in several accounts which contributes to the deficit (see itemized list).
- Access Control contracted value is \$712,860. 2025 Budgeted amount correctly reflects estimated non-contracted hours, like, holiday, gate repair guard watch....
- The B&F Committee recommends an increase in the 2025 assessment vs transferring funds from Operating Reserve to address the \$295,848 deficit.



## Options to Fund Projected 2025 Budget Deficit

	Projected 2025 Deficit	Transfer from Operating Reserve	Remaining Deficit	Monthly Assessment Increase to Fund Deficit	2025 Monthly Assessment	Percentage Increase	Notes
<b>Option 1</b>	\$295,848	\$0	\$295,848	\$21	\$238	9.7%	Satisfy 100% of deficit by increasing monthly assessment
<b>Option 2</b>	\$295,848	\$147,924	\$147,924	\$11	\$228	5.1%	Satisfy 50% of deficit with transfer from Operating Reserve
<b>Option 3</b>	\$295,848	\$295,848	\$0	\$0	\$217	0.0%	Satisfy 100% of deficit with transfer from Operating Reserve

### Committee Recommendation

- The Budget and Finance Committee recommends that we implement option 1 - \$21 Monthly Assessment Increase

### Rationale

- In 2024 the projected budget deficit of \$90,564 was funded with a transfer from the Operating Reserve
- Continued funding of deficits from the Operating Reserve is not sustainable. This could result in:
  - Larger annual increases to the monthly assessment in future years
  - Significant reduction to the Operating Reserve
  - Potential special assessments to fund special projects or unanticipated one-time costs
- It's wise to cover rising expenses by increasing the monthly assessments and using transfers from the Operating Reserve for one-time costs

# Homeowners Association (HOA) Assessment Fees Information

- Current 2024 Monthly Assessment is \$217.
- Committee recommends an increase of \$21 (9.7%) to cover the forecasted budget deficit.
- Proposed 2025 Monthly assessment is \$238.
- Assessment History since 2012:

Year	Assessment Amt	\$Variance	% Change
2012	\$135.00	\$0.00	
2013	\$160.00	\$25.00	18.5%
2014	\$175.00	\$15.00	9.4%
2015-2017	\$190.00	\$15.00	8.6%
2018-2019	\$195.00	\$5.00	2.6%
2020-2022	\$205.00	\$10.00	5.1%
2023-2024	\$217.00	\$12.00	5.9%
2025 -	\$238.00	\$21.00	9.7%

## 2025 Operating Reserve

B&F Committee recommends that the excess Operating Reserve above prescribed threshold are transferred to the Special Projects Fund to be used for current and future projects to benefit the community

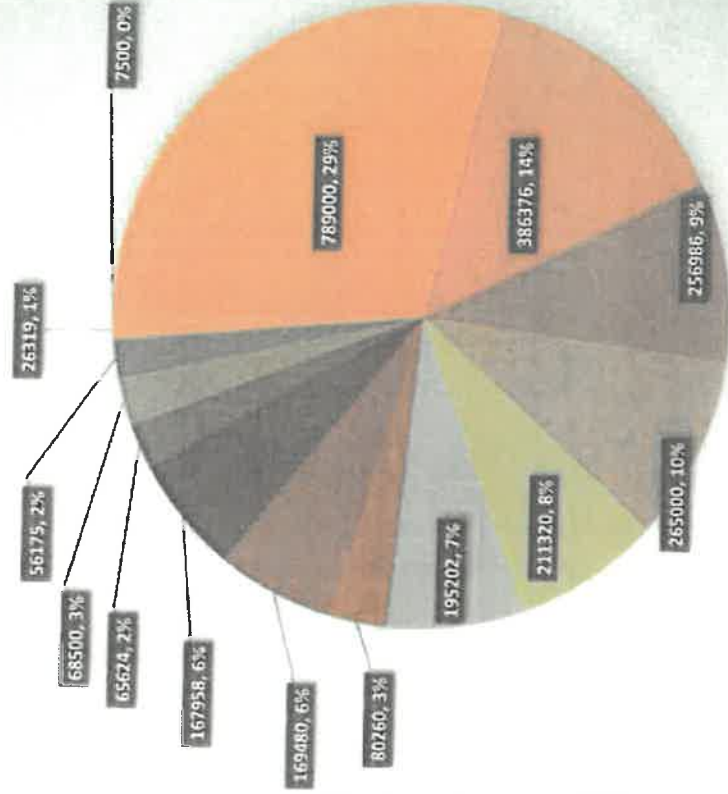
A 25% Operating Reserve offers more options for unanticipated expenses

Please refer to the table for details =>

Operating Reserve	
A	\$ 1,397,000 Operating Fund Balance as of 7/31/24
	\$ 3,300,000 2025 proposed Annual Assessment
B	\$ 825,000 25% of Annual Assessment (Auditor recommends the association maintain excess operating funds at a level of 10% – 20% of annual assessment. 25% offers more options for unanticipated expenses)
A - B	\$ 572,000 Excess Surplus that can be used for special projects and Reserve Fund contributions
	- Fox Turn Gate house
	- Land Swap
	- Community Solar
	- Other projects for improving the efficiency of the community
	- Annual Increases in Reserve Fund contributions

## 2025 Budget - Total Expenses by Category

- Access Control
- Landscape Contract
- Golf Assessment
- Other S&T Operating
- Homeowner Events & Holiday Deco
- Pool Contract
- Website/Communications
- Management Fees/Staffing
- Electricity-S&T/General
- Repairs
- General Admtn
- Insurance
- Professional Fees
- Board Meeting



**2025 Budget income of \$2.78 m:** comprised of \$2.6M Assessment Income.

\$174k Other Income (Interest income, late fees/penalties, capital contribution, etc.)

**\$1.9m or 70% of total expenses are primarily fixed:** 5 major expenses (access control, management fees, landscape, community electricity, and golf fee).

**Out of the remaining 30%:** 7% or \$198K is being set aside for increasing general repair costs, and the remaining 23% or \$670k accounts for homeowner events & holiday deco, professional fees and other general admin fees.

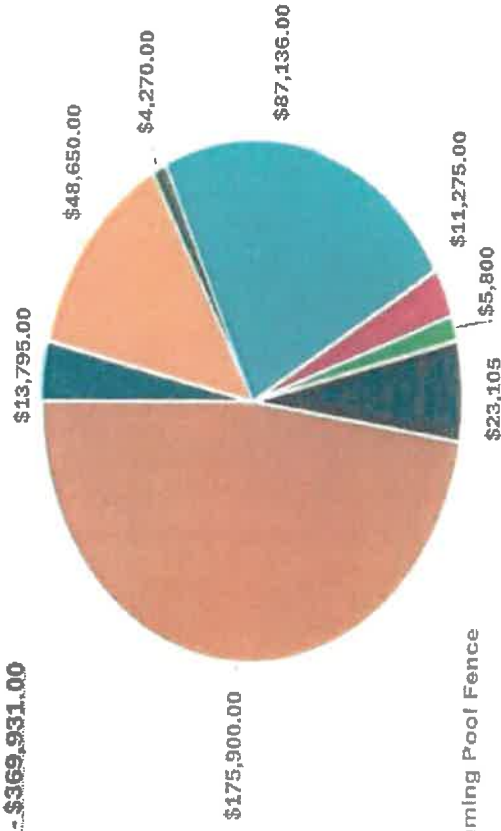
For details refer to the Oak Creek 2025 DRAFT budget spreadsheet

# 2025 Replacement Reserve Expenses

\*Note: The reserve allocation projections can be different from the expenditures from the fund. In some years, the expenditures can exceed the minimum recommended repair costs.

## 2025 Reserve Expenses

Total 2025 - \$369,931.00



- Swimming Pool Fence
- Pool Furniture
- Irrigation Upgrades
- Gate Entrance Upgrades
- Reserve Study
- Office Furniture
- Gym Equipment Replacement/Upgrades
- Paving/Overlay/Striping Lakeview, Main Gate, Hawley, Bolln Terrace, Argos Place and Briarley Pace

## Replacement Reserve Account – Key Points

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- Oak Creek commissions a Reserve Study every 3 years.
- The purpose of the Reserve Study is **projecting the cost of maintenance for each year**, it provides a recommended replacement reserve allocation for each year that factors in the growth from and investment in a guaranteed, low yield instrument.
- The HOA Assessment is the cost that each household in Oak Creek is financially responsible to support to ensure compliance with the results of the Reserve Study.
- The HOA assessment increases have not kept up with inflation. The rate of replacement reserve expenses is increasing greater than the revenues.
- The increases reflect added responsibilities the community is responsible for maintaining since land bay transitions are complete and the community is almost 20 years old.

### Oak Creek Draft 2025 Budget

	2023	2024	Change	Notes
<b>Income</b>				
Assessment Income	\$3,057,096	\$3,057,096	\$0	2025 Monthly assessment at proposed \$238 per month, without that there would be a budget deficit of \$320k. 2024 assessment = \$217.
Assessment Allocation	(\$710,440)	(\$676,610)	(\$33,830)	Contribution per Reserve Study updated in 2023, Page A9.
Capital Contributions	\$12,500	\$10,000	\$2,500	
Bad Debt Adjustment	(\$70,692)	(\$64,801)	(\$5,891)	
Penalties/Interest Income/Other In	\$161,388	\$159,260	\$2,128	Annual Interest income on the association's total Investments of \$3,588,142.98; Late Payment Charges @ \$21.70 per homeowner.
Transfer from Operating Fund	\$0	\$90,564	(\$90,564)	Transfer to cover 2024 budget deficit.
<b>Total Net Income</b>	<b>\$2,449,852</b>	<b>\$2,575,509</b>	<b>(\$125,657)</b>	
<b>Fixed Expenses</b>				
Electricity-S&T/General	\$265,000	\$244,008	\$20,992	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 callbox directory.
Access Control	\$789,000	\$712,860	\$76,140	Access Contract \$712,860 annually. Fox Turn assumes an additional 12 hours Mon-Fri and Saturday. Cost increases for holidays and when additional coverage is needed for inoperable gates and community events. Increase recommendation based on YTD July expense.
Golf Assessment	\$211,320	\$211,320	\$0	Invited Clubs exercised its right under the MOU to increase the golf assessment by 3% CPI. No notice of any increase has been provided at this time.
Management Fees/Contract	\$386,376	\$381,180	\$5,196	CAMP Management Services Contract.
Landscape Contract	\$256,986	\$251,245	\$5,741	McFall & Berry 2025 Contract Pricing will be \$164,154.70. This is a 3% increase from 2024.
Pool Contract	\$68,500	\$62,270	\$6,230	Estimating \$68,500 annually for 2025 Pool Management Contract/Season. Includes for pool permits. Currently using Paradise Pools.
Insurance	\$65,624	\$54,250	\$11,374	Insurance for the Association; The increase represents an estimated \$9,481 or 21% Increase to accommodate Insurance needs for Oak Creek Family Day.
Other S&T Operating	\$80,260	\$83,269	(\$3,009)	Office phones, pool phone, internet, security phones, gate phones, internet for 6 gates monthly. Taxes; contracted third party services.
<b>Total Fixed Expense</b>	<b>\$2,123,056</b>	<b>\$2,000,402</b>	<b>\$122,654</b>	
<b>Variable Expenses</b>				
Repairs	\$195,202	\$196,509	(\$1,307)	Common area repairs, Security guard house, Fencing repairs or removals split rail, Supplies, and various other common area concerns. Republic Services - Once per week for trash and recycling, service for 2 trash bins and 1 recycling bin is \$107.90 per month. Extra pick ups for pool and meeting room rentals \$70.00 per pick up.
Homeowner Events/Holiday Deco	\$167,958	\$136,469	\$31,489	Holiday party, Oak Creek Day and other community events. Homestead Gardens Nursery/Lighting for 6 community entrances/set up, take down & storage.
General Admin	\$169,480	\$158,639	\$10,841	GRS for office computers, equipment, televisions and software monthly fee \$1,799; Copier lease and other office equipment such as computers, telephone and fax machine. (equipment lease up for renewal will decrease cost).
Professional Fees	\$66,175	\$53,190	\$2,985	Contracted third party services.
Website/Communications	\$26,319	\$22,800	\$3,519	Website Hosting and Maintenance and Upgrades \$2,000 annually. Social media Administration \$375 monthly or \$4,500 annually. New Home Owner Gifts and Misc \$500.00 annually. ZOOM \$4,056 yry, EZ Texting \$3,970 yry; Vote HOA Now \$1,205 annually, Dwelling Live \$499 monthly or \$5,988; \$3,519 for Hybrid meeting set up.
Board Meeting	\$7,500	\$7,500	\$0	Annual Meeting expense, Board & committee training. Also includes awards for annual meeting.
<b>Total Variable Expenses</b>	<b>\$622,634</b>	<b>\$575,107</b>	<b>\$47,527</b>	
<b>Total Expenses</b>	<b>\$2,745,700</b>	<b>\$2,575,509</b>	<b>\$170,191</b>	
<b>Total Net Income</b>	<b>\$2,449,852</b>	<b>\$2,575,509</b>	<b>(\$125,657)</b>	
<b>Surplus / (Deficit)</b>	<b>(\$295,848)</b>	<b>\$0</b>	<b>(\$295,848)</b>	Proposed Assessment increase from \$217 to \$238 will cover this deficit.

\* These items account for 82% of the 2025 deficit.





## 2025 Budget Draft

Oak Creek Club Homeowners Association,

Enclosed are three options for the 2025 Operating Budget for the Oak Creek Club Membership. Additionally, we have included a PowerPoint presentation for the community's review. The Board of Directors will vote to adopt the budget for 2025 on Tuesday, November 12, 2024.

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This budget is based on 1,174 homes and is attached for your review and consideration. The 2025 coupon books will be distributed to all homeowners by the end of the year. Once the Board of Directors votes on an option at the November 12, 2024, Board Meeting, a notification will be sent to the community regarding the monthly assessment amount for 2025. At that time, if you are in a Direct Debit program, please





ensure that the correct amount is being debited starting January 1, 2025. Direct Debit deductions are processed around the third (3rd) business day of the month. If you use a bill payer service, please confirm that the correct amount is debited for the correct due

date to avoid late fees. If you want to make your assessment payments online or sign up for direct debit, please visit [www.gocampmgmt.com](http://www.gocampmgmt.com), scroll to the bottom of the page, and click "Residential Portal."

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On-Site Community Manager – (CAMP)  
Oak Creek Club Homeowners Association  
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[manager@oakcreekclub.com](mailto:manager@oakcreekclub.com)



## 2025 PROPOSED BUDGET

# Oak Creek Club Homeowners Association



# Oak Creek Club Proposed 2025 Budget Package

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3. Budget & Finance Committee Members

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11. 2025 Operating Reserve

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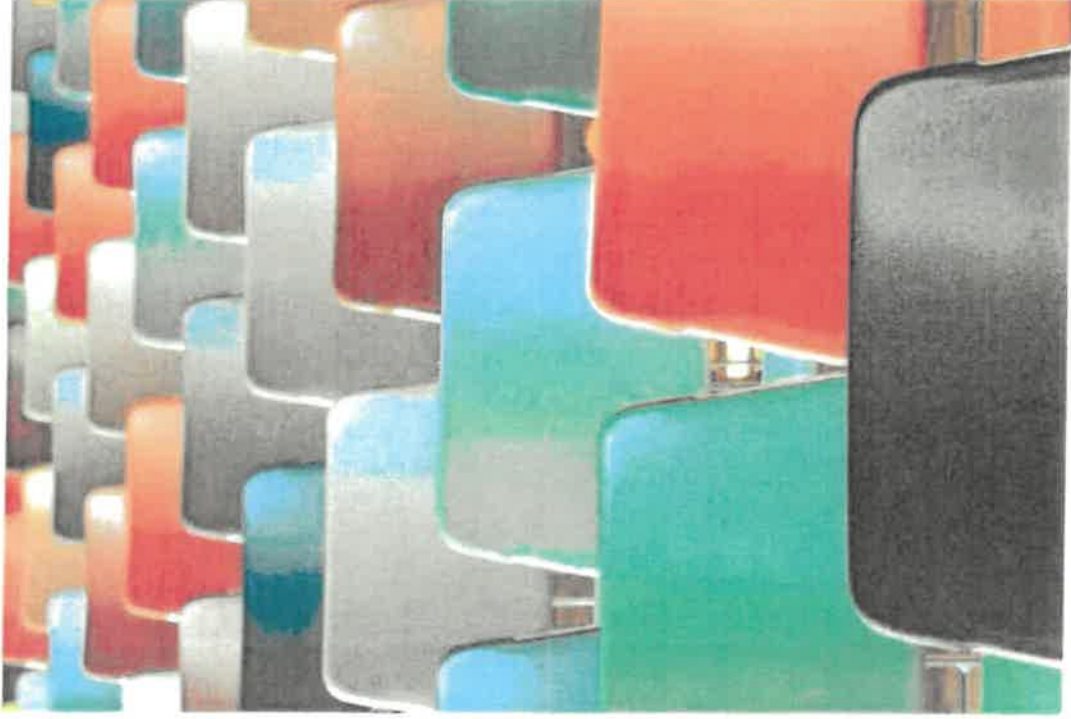
12. 2025 Budget - Total Expenses by Category

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13. 2025 Replacement Reserve Expenses

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14. Replacement Reserve Account – Key Points



# Budget and Finance Committee Members

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Marisa Reid: Chair

Will Abdul: Co-Chair

Kristen Stierwalt-Huff

Dr. London Wills

Michael McFarlane

Danielle Telesford

Adedoyin Adedopo

Nina Murphy

## Income and Reserves

The main source of income for the association are the assessments collected from each homeowner. The method of calculation is defined by the expenses of the association and supported by the governing documents.

Replacement Reserves is based on the assessment contribution as outlined in the Reserve Study. The funds reserved annually assist with future costs of major repair and replacement of community assets.

The community's operating costs continue to increase mainly due to the impact of inflation, increased cost by service providers and ongoing gate damage.





## SUSTAINING AND IMPROVING OUR COMMUNITY

*By consistently paying your HOA assessment, you're not just fulfilling a financial obligation; you're investing in the future of our community. Your timely contributions ensure that Oak Creek maintains a premium standard of living.*

### Fund Future Needs

- Contribute generously to the replacement reserve account to ensure the long-term viability of our approx. 20 year-old community assets, including our swim and tennis center, streets, lighting, and gates.

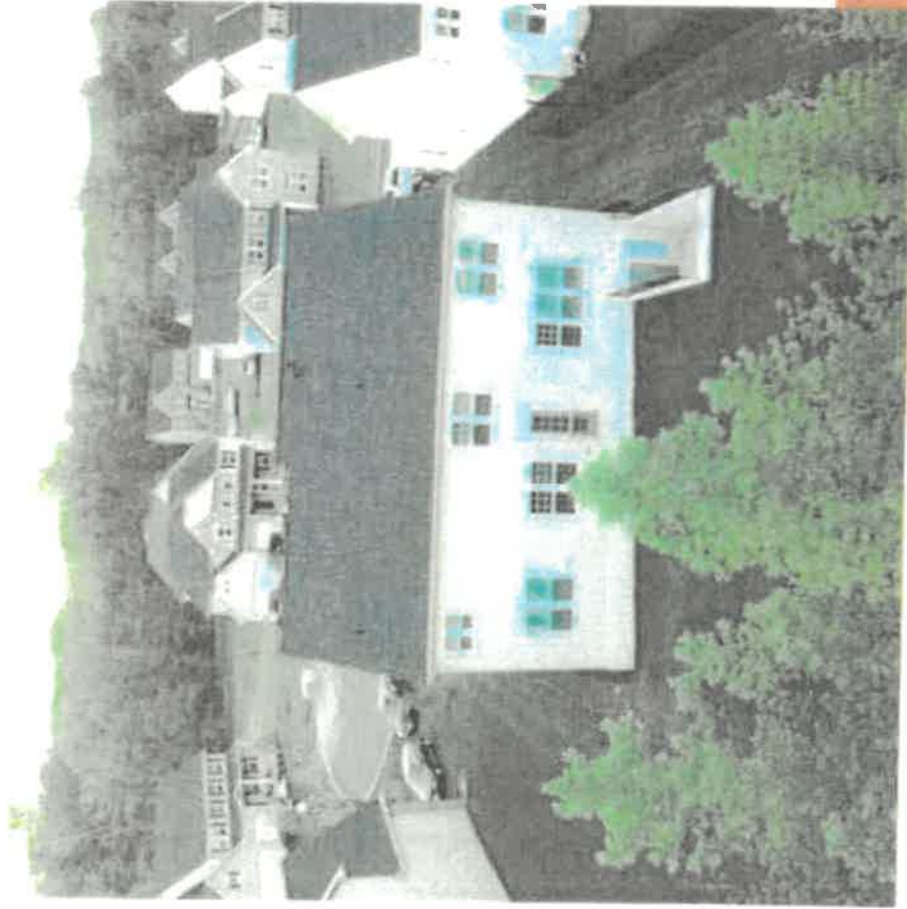
### Get Involved

- Share your knowledge and expertise by volunteering on committees and participating in community meetings. Your input is vital in shaping Oak Creek's future.

### Support Community Initiatives

- Back projects that enhance property values, increase revenue, reduce costs, and attract new owners. Together, we can create a vibrant and thriving community.

*Your investment in Oak Creek today will benefit you and future generations. Let's work together to protect and enhance the quality of life in our community!*



## 2025 Budget Highlights

- The Community is at Build Out w/ 1174 homes. 19 Landbays (see slide 7).
- There is a recommendation to increase the amount of the HOA assessment to fund the replacement reserve account amongst other things (see slide 4).
- The current HOA fees will not fully fund the 2025 replacement reserve account and manage the expense deficit (see slide 5).
- The B&F committee thoroughly reviewed all expense line items, no further cost reductions were recommended.
- Last year, the B&F committee recommended to the Board to transfer \$90k from the Operating Reserve to address the deficit, fully fund the replacement reserve account, and lessen financial impact on homeowners.
- As a result, there was no increase in the 2024 HOA assessment.

# Our Oak Creek Club Community Landbays

(Community in existence for almost 20 years)

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1. Deer Run
2. Deer Run Estates
3. Deer Ridge
4. Deer Valley
5. Poplar Turn
6. Lakeview
7. Club House Terrace
8. Clubhouse Square
9. Pine Valley
10. Oak Hill
11. Oak Hill Estates
12. Eagle Ridge
13. Cedar Creek
14. Queen Anne Turn
15. Players View
16. Fox Turn
17. Fox Hill
18. Fox Den
19. Bowieville





Reduction in income	2025	2024	Difference
Assessment Allocation (Reserves)	-\$710,440	-\$676,610	-\$33,830
Transfer from Operating Reserves	\$0	\$90,564	-\$90,564
<b>Total reduction in income</b>			<b>-\$124,394</b>
<b>Increase in expenses</b>			
Electricity	\$265,000	\$244,008	\$20,992
Access Control Services	\$789,000	\$712,860	\$76,140
Homeowner Activities	\$120,200	\$90,000	\$30,200
General, Property, Liability	\$65,124	\$53,750	\$11,374
Other expenses			\$32,748
<b>Total increase in expenses</b>			<b>\$171,454</b>
<b>Total deficit</b>			<b>\$295,848</b>

### 2025 HOA Assessment Increase

- Current 2025 budget has a projected deficit of \$295,848.
- The 2025 Reserve Allocation of \$710,440 reduces total income by \$33,830.
- In 2024, the Board approved \$90,564 to be moved from Operating Reserves to negate 2024 Budget deficit and lessen financial impact on homeowners.
- There are significant cost increases in several accounts which contributes to the deficit (see itemized list)
- Access Control contracted value is \$712,860. 2025 Budgeted amount correctly reflects estimated non-contracted hours, like, holiday, gate repair/guard watch...
- The B&F Committee recommends an increase in the 2025 assessment vs transferring funds from Operating Reserve to address the \$295,848 deficit.

## Options to Fund Projected 2025 Budget Deficit

	Projected 2025 Deficit	Transfer from Operating Reserve	Remaining Deficit	Monthly Assessment Increase to Fund Deficit	2025 Monthly Assessment	Percentage Increase	Notes
<b>Option 1</b>	\$295,848	\$0	\$295,848	\$21	\$238	9.7%	Satisfy 100% of deficit by increasing monthly assessment
<b>Option 2</b>	\$295,848	\$147,924	\$147,924	\$11	\$228	5.1%	Satisfy 50% of deficit with transfer from Operating Reserve
<b>Option 3</b>	\$295,848	\$295,848	\$0	\$0	\$217	0.0%	Satisfy 100% of deficit with transfer from Operating Reserve

### Committee Recommendation

- The Budget and Finance Committee recommends that we implement option 1 - \$21 Monthly Assessment Increase

### Rationale

- In 2024 the projected budget deficit of \$90,564 was funded with a transfer from the Operating Reserve
- Continued funding of deficits from the Operating Reserve is not sustainable. This could result in:
  - Larger annual increases to the monthly assessment in future years
  - Significant reduction to the Operating Reserve
  - Potential special assessments to fund special projects or unanticipated one-time costs
- It's wise to cover rising expenses by increasing the monthly assessments and using transfers from the Operating Reserve for one-time costs

# Homeowners Association (HOA) Assessment Fees Information

- Current 2024 Monthly Assessment is \$217.
- Committee recommends an increase of \$21 (9.7%) to cover the forecasted budget deficit.
- Proposed 2025 Monthly assessment is \$238.
- Assessment History since 2012:

Year	Assessment Amt	\$Variance	% Change
2012	\$135.00	\$0.00	
2013	\$160.00	\$25.00	18.5%
2014	\$175.00	\$15.00	9.4%
2015-2017	\$190.00	\$15.00	8.6%
2018-2019	\$195.00	\$5.00	2.6%
2020-2022	\$205.00	\$10.00	5.1%
2023-2024	\$217.00	\$12.00	5.9%
2025 -	\$238.00	\$21.00	9.7%

## 2025 Operating Reserve

B&E Committee recommends that the excess Operating Reserve above prescribed threshold are transferred to the Special Projects Fund to be used for current and future projects to benefit the community

A 25% Operating Reserve offers more options for unanticipated expenses

Please refer to the table for details =>

## Operating Reserve

A \$ 1,397,000 Operating Fund Balance as of 7/31/24

\$ 3,300,000 2025 proposed Annual Assessment

B \$ 825,000 25% of Annual Assessment (Auditor recommends the association maintain excess operating funds at a level of 10% – 20% of annual assessment. 25% offers more options for unanticipated expenses)

A - B \$ 572,000 Excess Surplus that can be used for special projects and Reserve Fund contributions

- Fox Turn Gate house

- Land Swap

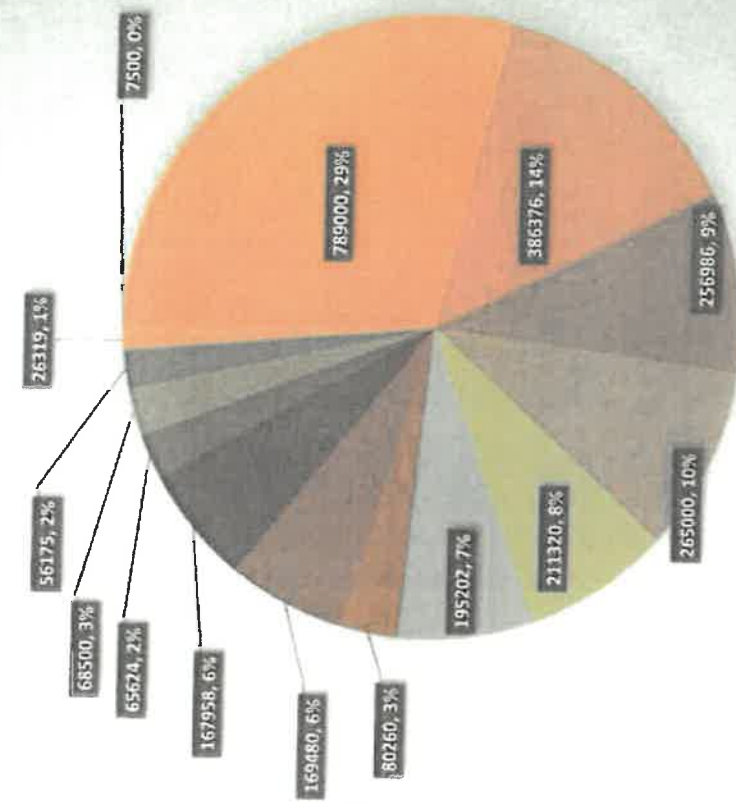
- Community Solar

- Other projects for improving the efficiency of the community

- Annual increases in Reserve Fund contributions

## 2025 Budget - Total Expenses by Category

- Access Control
- Landscape Contract
- Golf Assessment
- Other S&T Operating
- Homeowner Events & Holiday Deco
- Pool Contract
- Website/Communications
- Management Fees/Staffing
- Electricity-S&T/General
- Repairs
- General Admin
- Insurance
- Professional Fees
- Board Meeting



**2025 Budget income of \$2.78 m:** comprised of \$2.6M Assessment Income.

\$174k Other Income (Interest Income, late fees/penalties, capital contribution, etc.)

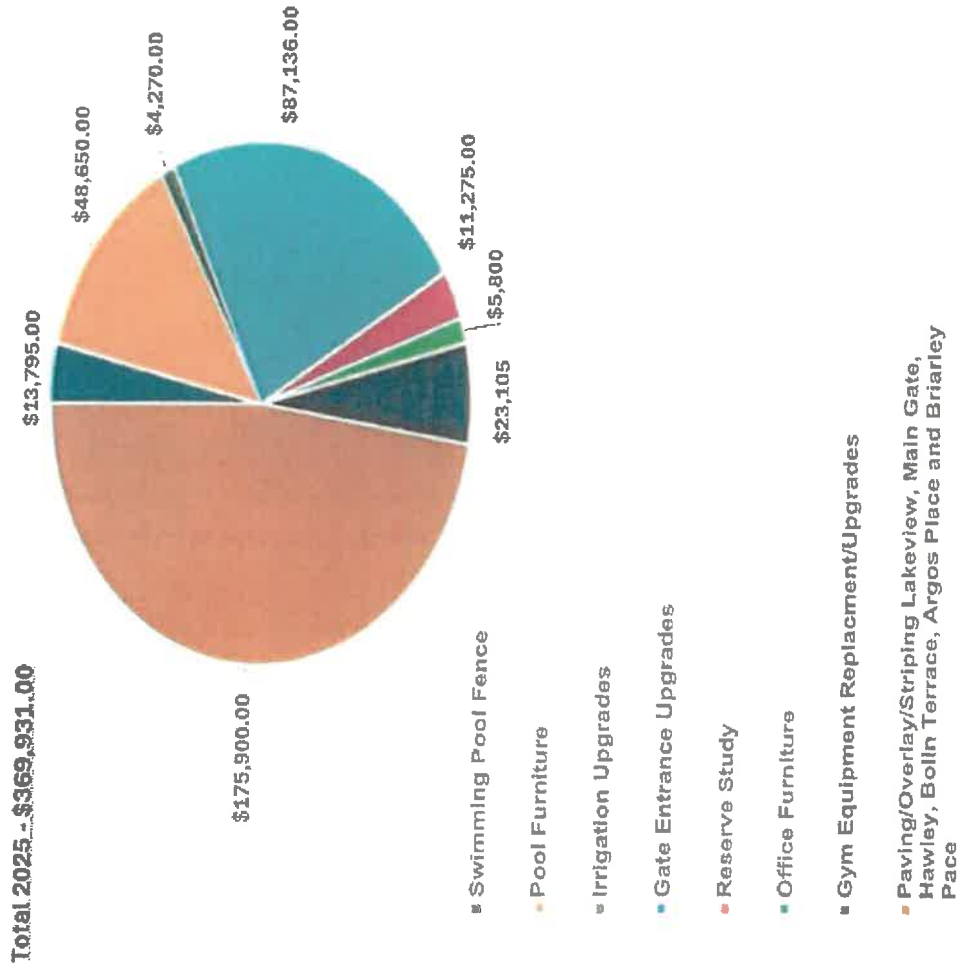
**\$1.9m or 70% of total expenses are primarily fixed:** 5 major expenses (access control, management fees, landscape, community electricity, and golf fee).

**Out of the remaining 30%:** 7% or \$198K is being set aside for increasing general repair costs, and the remaining 23% or \$670k accounts for homeowner events & holiday deco, professional fees and other general admin fees.

# 2025 Replacement Reserve Expenses

\*Note: The reserve allocation projections can be different from the expenditures from the fund. In some years, the expenditures can exceed the minimum recommended repair costs.

## 2025 Reserve Expenses





## Replacement Reserve Account – Key Points

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- Oak Creek commissions a Reserve Study every 3 years.
- The purpose of the Reserve Study is **projecting the cost of maintenance for each year**, it provides a recommended replacement reserve allocation for each year that factors in the growth from and investment in a guaranteed, low yield instrument.
- The HOA Assessment is the cost that each household in Oak Creek is financially responsible to support to ensure compliance with the results of the Reserve Study.
- The HOA assessment increases have not kept up with inflation. The rate of replacement reserve expenses is increasing greater than the revenues.
- The increases reflect added responsibilities the community is responsible for maintaining since land bay transitions are complete and the community is almost 20 years old.

**Oak Creek Draft 2025 Budget**

	2025	2024	Change	Note
<b>Income</b>				
Assessment Income	\$3,057,096	\$3,057,096	\$0	2025 Monthly assessment at proposed \$238 per month, without that there would be a budget deficit of \$320k. 2024 assessment = \$217.
Assessment Allocation	(\$710,440)	(\$676,610)	(\$33,830)	Contribution per Reserve Study updated In 2023, Page A9.
Capital Contributions	\$12,500	\$10,000	\$2,500	
Bad Debt Adjustment	(\$70,692)	(\$64,801)	(\$5,891)	
Penalties/Interest income/Other In	\$161,388	\$159,260	\$2,128	Annual Interest income on the association's total investments of \$3,588,142.98; Late Payment Charges @ \$21.70 per homeowner.
Transfer from Operating Fund	\$0	\$90,564	(\$90,564)	Transfer to cover 2024 budget deficit.
<b>Total Net Income</b>	<b>\$2,449,852</b>	<b>\$2,575,509</b>	<b>(\$125,657)</b>	
<b>Fixed Expenses</b>				
Electricity-S&T/General	\$265,000	\$244,008	\$20,992	Street Lights /Gates / Swm and Tennis Center & Pool Operations / Tennis Court / Access Systems / Security Gate House/ Monument lights/ Landscape Lights / Pond Water Features / Power for the callbox directory.
Access Control	\$789,000	\$712,860	\$76,140	Access Contract \$712,860 annually. Fox Turn assumes an additional 12 hours Mon-Fri and Saturday. Cost increases for holidays and when additional coverage is needed for inoperable gates and community events. Increase recommendation based on YTD July expense.
Golf Assessment	\$211,320	\$211,320	\$0	Invited Clubs exercised its right under the MOU to increase the golf assessment by 3% CPI. No notice of any increase has been provided at this time.
Management Fees/Contract	\$386,376	\$381,180	\$5,196	CAMP Management Services Contract.
Landscape Contract	\$256,986	\$251,245	\$5,741	McFall & Berry 2025 Contract Pricing will be \$164,164.70. This is a 3% increase from 2024.
Pool Contract	\$68,500	\$62,270	\$6,230	Estimating \$68,500 annually for 2025 Pool Management Contract/Season. Includes for pool permits. Currently using Paradise Pools.
Insurance	\$65,624	\$54,250	\$11,374	Insurance for the Association; The increase represents an estimated \$9,481 or 21% Increase to accommodate insurance needs for Oak Creek Family Day.
Other S&T Operating	\$80,260	\$83,269	(\$3,009)	Office phones, pool phone, internet, security phones, gate phones, internet for 6 gates monthly. Taxes; contracted third party services.
<b>Total Fixed Expense</b>	<b>\$2,123,066</b>	<b>\$2,000,402</b>	<b>\$122,664</b>	
<b>Variable Expenses</b>				
Repairs	\$195,202	\$196,509	(\$1,307)	Common area repairs, Security guard house, Fencing repairs or removals split rail, Supplies, and various other common area concerns.Republic Services - Once per week for trash and recycling, service for 2 trash bins and 1 recycling bin is \$107.90 per month. Extra pick ups for pool and meeting room rentals \$70.00 per pick up.
Homeowner Events/Holiday Deco	\$167,958	\$136,469	\$31,489	Holiday party, Oak Creek Day and other community events. Homestead Gardens Nursery/Lighting for 6 community entrances/set up, take down & storage.
General Admin	\$169,480	\$158,639	\$10,841	GRS for office computers, equipment, televisions and software monthly fee \$1,799; Copier lease and other office equipment such as computers, telephone and fax machine. (equipment lease up for renewal will decrease cost).
Professional Fees	\$56,175	\$53,180	\$2,985	Contracted third party services.
Website/Communications	\$26,319	\$22,800	\$3,519	Website Hosting and Maintenance and Upgrades \$2,000 annually. Social media Administration \$375 monthly or \$4,500 annually. New Home Owner Gifts and Misc \$500.00 annually. ZOOM \$4,056 ytry, EZ Texting \$3,970 ytry; Vote HOA Now \$1,205 annually, Dwelling Live \$499 monthly or \$5,988; \$3,519 for Hybrid meeting set up.
Board Meeting	\$7,500	\$7,500	\$0	Annual Meeting expense, Board & committee training. Also includes awards for annual meeting.
<b>Total Variable Expenses</b>	<b>\$622,634</b>	<b>\$575,107</b>	<b>\$47,527</b>	
<b>Total Expenses</b>	<b>\$2,745,700</b>	<b>\$2,575,509</b>	<b>\$170,191</b>	
<b>Total Net Income</b>	<b>\$2,449,852</b>	<b>\$2,575,509</b>	<b>(\$125,657)</b>	
<b>Surplus / (Deficit)</b>	<b>(\$295,848)</b>	<b>\$0</b>	<b>(\$295,848)</b>	Proposed Assessment increase from \$217 to \$238 will cover this deficit.

\*                      These items account for 82% of the 2025 deficit.