**Chips Crossing Homeowners’ Association**

**Board of Directors Meeting Minutes**

6:30 P.M., Monday, August 18, 2025

**Board Members Present Non-Board Members Present**

Janet Penn (President) Carol Harris

Betty Haas-West (Secretary) Carol Jones

Caroline Jones (Treasurer) Pat Brenner

Sue Arwood Susan Lobertini

Matt Ehler Ron Daniel

Joy Fender Tom McCarty

Sara Francis Doris Stokey

Ana McCarty Susan Ehler

**Board Members Absent:**

**Call to Order**

Certification of quorum and meeting called to order by CCHOA Secretary Betty Haas-West 6:30 at PM.

**Homeowner Questions/Comments:**

Tom McCarty asked when the drainage project would be completed. We advised him that Sawing Logs has said it will be September or October before it can be completed. Tom suggested putting a temporary fence around the holes behind his property and Jimmy’s since they could present a danger to people and animals. Joy will check with Dan to see if we still have the fencing we used on Denmark. If not, Janet will talk with Rich about the issue.

Tom also asked about installing speed bumps because people are going too fast. We explained that everybody complained about the ones we just had removed. Joy will check about the cost of having asphalt speed bumps installed.

**Treasurer’s Report – Caroline Jones**

Financial report for July 2025 was discussed.

A motion was made by Joy Fender and seconded by Matt Ehler to approve the financial report for July 2025. All board members voted yes. Motion carried and approved.

**COMMITTEE REPORTS:**

**Maintenance & Repairs** – Joy Fender

Invoices #35, 36 & 38 totaling $4,129.84

**Roof repairs**

8652 (POD 4, priority 4)

8649 (POD 21, priority 2)

8423 (POD 14, new roof 05/24)

8436 (POD 38, new roof 03/25)

8513 (POD 32, priority 2)

8516 (POD 26, priority 4)

8630 (POD 7, priority 3))

**Porch Railings**

(8630, 8666, 8504, 8526)

**Guttering replaced** (not yet invoiced)

(8526)

**Siding repair**

(8659)

**Speed bump removal $240.00**

**Tree removal (behind 8652)  $900.00**

The tree behind 8602 would cost $1150 to have Dan remove. This is on county property and they have been contacted. Susan Ehler will put a post on Facebook to see if anyone would like to cut and haul away the tree for firewood.

**Architecture** – Sue Arwood

Sue has an architectural request from 8507 to put in a new back porch. A motion was made by Sue Arwood and seconded by Betty Haas-West to approve the motion. All board members voted yes. Motion carried and approved.

Susan Ehler volunteered to be on the architectural committee with Sue Arwood and Tom McCarty. The Board appointed Susan to serve on the committee.

Pat Brenner advised that her neighbor at 8616 is putting in a different railing in the back of his property. The architectural committee will contact him in person or by letter advising him or our guidelines.

**Website** – Betty Haas-West

No report

**Long Range Planning** – Janet Penn

No Report

**Grounds** – Matt Ehler

The common ground at the corner of Denmark needs attention. Matt Ehler will talk with Robin about taking care of that corner.

**Nomination Committee** – Joy Fender

Taylor Lee has expressed an interest in filling the vacant position created by Lisa’s resignation. A motion was made by Joy Fender and seconded by Matt Ehler to appoint Taylor Lee to the board. All board members voted yes. Motion carried and approved.

Ana McCarty stated that she would like to resign from the board and Tom McCarty said he would like to take her place. The board advised Ana that she needs to submit a written letter of resignation and Joy advised Tom that she would send him a form to fill out indicating his interest in being on the board. Once those documents are received, Joy can make a motion about filling Ana’s position.

**Pool** – Sara Francis

Sara said the pool has been going well. Our chemicals are $400/month.

Cameras – The cameras are not disconnected. The board agreed they still want the cameras disconnected. Janet will take care of this.

Closing date – Sarah Francis made a motion which Matt Ehler seconded to close the pool on Monday, September 29, 2025. All board members voted yes. Motion carried and approved.

**Budget** – Janet Penn

No report

**BUSINESS TRANSACTED BY EMAIL**

July 18, 2025: Motion made by Betty Haas-West and seconded by Joy Fender to approve the minutes of the July 17, 2025 CCHOA Board Meeting. Betty, Joy, Sara, Caroline, Sue, and Janet voted yes by email. Matt and Ana did not vote. Motion carried and approved.

July 28, 2025: Motion made by Joy Fender and seconded by Janet Penn to accept Dan Mayhle’s bid of $900 to trim the tree which on located on community property and is on the roofs of the units located at 8652 and 8654 Denmark. Joy, Janet, Betty, Caroline, and Sue voted yes by email. Matt, Ana, and Sara did not vote. Motion carried and approved.

**OLD BUSINESS:**

**NEW BUSINESS:**

*CPI*: 2.7 Dues will increase to $175 per month as of January 1, 2026 We have to mail two notices about the increase. Janet will talk with Tammie about sending the notices.

*Past due HOA fees* – We have liens on several properties and 2 units are more than a year past due. A motion was made by Joy Fender and seconded by Betty Haas-West that we have Janet contact our attorney to find out what our next steps should be. We need to know about the possibility of foreclosing on the liens. All board members voted yes. Motion carried and approved. The board agreed that liens should be placed when a homeowner is two months past due and when anyone reaches the point of being 6 months past due, we should ask our attorney to write a letter regarding legal action.

*Rules and Regulations*

The board discussed what we, as a board, can actually do with Rules and Regulations. Per our By-Laws and Covenant:

Section 9. By-laws – under Directors

Powers. The Board of Directors shall have the power to:

1. **adopt and publish rules and regulations governing the use of the common areas** and facilities and the personal conduct of the members and their guests thereon, and to establish penalties for the infraction thereof;

Covenant Article VIII

*Section* 12. Commercial Vehicles. **The Association shall have the power to adopt Rules and Regulations concerning the parking of any commercial vehicles within the Property on individual residential Lots.**

Betty will revise the Rules and Regulations to accurately reflect the directives set in the Covenant and By-Laws and send them by email to the Board for approval. Once they are approved, the revised Rules and Regulations will be posted on the website.

*Pool*

The board discussed the following R & R concerning the pool. We agreed that we will think about whether or not we wish to make any changes to this part of the R & R and discuss this again at the September Board meeting. We are considering if we want to put a limit on guests or make any changes regarding parties.

Rules and Regs done by previous board:

Pool regulations are posted at the pool and should be followed by every homeowner. The pool is “common area” and individual parties are prohibited at the pool. When the pool is open, it is open to all homeowners. **Homeowners MUST** be present when their guests are at the pool area. Dates for opening and closing and pool hours are posted on the Chips Crossing website. No alcoholic beverages are allowed at the pool.

*Short Term Rental*

The Board also discussed the fact that we have a home owner who is using her property as a short-term rental. Based on our research, the State of Tennessee basically says home owners may use their property for that purpose and it is not considered a business. We could amend our Covenant or By-Laws to limit the number of rental units allowed in our community, but there appears to be no way to prevent short-term rentals.

*Water Meter Leak by the Pool*

Matt and Susan asked about the water leak at the meter by the pool. That appears to be the responsibility of the HOA. Joy will contact Dan and see about getting that fixed.

**NEXT MEETING:** Monday, September 15, 2025, 6:30 p.m. at the pool parking lot.

**Adjournment:**   Meeting adjourned 8: 16 p.m.

Minutes respectfully submitted by Betty Haas-West