

**INSIDE THIS ISSUE:**

Officer Election 2

Committee Update 3

Rules & Regulations 4

Landscape 5

Support your neighbor 6

Support your local vendor 8

Social Events 8

Welcome new owners 8

# THE GATHERING NEWSLETTER



VOLUME 23, ISSUE 3

JULY 2023

## A Message from the President



Developer Transition is upon us. The last new construction home closed at the end of June. We are currently in the midst of due diligence with Pratt Homes for transition to the HOA. We anticipate this activity should be wrapped up by the end of August. You can see that they are already started on several items throughout the development—curbing repairs, sidewalk repairs, fountain repairs, etc. in Phase 4, 5 and 6 of the community. As we get closer to the final transition process, we will update everyone and the status.

What does this mean for us?

Now all major decisions are ours to make—not the developer. This means you need to participate when a vote is needed for change. Our covenants require at least 51% of the homes cast a vote to meet the quorum requirements. For instance, if we want to make a change to our Covenants and we don't have a quorum—it mean nothing changes in the Covenants. We stay status quo.

We will have some voting requirements coming up in November for potential new board members. Please see page 2 and the insert for board position nomination form.

You will also see a note on page 3 about the a current open committee chair for Covenants & Regulations (Rules) that we are looking to fill.

## Money Matters

The year is starting off in a good position. Through June, we are under budget on expenses. We have \$1,589 in past due accounts from 4 homeowners that we are actively pursuing payment.

	YTD Actual	YTD Budget	Variance	2023 Total
Total Income	\$ 189,907	\$ 178,113	\$ 11,794	\$ 198,802
Total Expense	\$ 71,773	\$89,533	\$ (17,760)	\$176,634
<b>Net Op Income</b>	<b>\$ 118,134</b>	<b>\$ 88,580</b>		<b>\$ 22,168</b>

Seven Lakes Balance Sheet remains strong.

Balance Sheet As of: 06/30/2023			
Account Name	Balance	Account Name	Balance
<b>ASSETS</b>		<b>LIABILITIES &amp; CAPITAL</b>	
Regions - Operating	\$102,903	Total Liabilities	\$ 4,195
Regions - Reserve	\$142,409	Total Capital	\$246,958
<b>Total Cash</b>	<b>\$245,312</b>	<b>TOTAL LIABILITIES &amp; CAPITAL</b>	<b>\$251,154</b>
Accounts Receivable	\$ 5,842		
<b>TOTAL ASSETS</b>	<b>\$251,154</b>		

## 2024 ELECTION OF OFFICERS

The current board's HOA Officers term for President and Vice President expires at the end of the year. Each of them has done a fantastic job over the past 18+ months helping to make Seven Lakes a great place to live. We want to give all members of Seven Lakes the opportunity to be part of the board. We are accepting nominations at this time to ensure we give ample time for anyone interested to step forward.

If you are interested in volunteering to being on the Seven Lakes board as a HOA Officer, please submit your name and a brief candidate statement of interest. Your statement will be shared with all members of Seven Lakes as an informative tool for their vote at the November annual meeting.

By November, we will no longer be under the Developers control and new officers must be elected by the homeowners not appointed anymore by the developer. This requires at least 51% of the homes to vote.

The deadline for candidate nominations is on **August 15, 2023**. Included in this newsletter is the nomination form. Form must be submit with all questions answered to qualify for nomination. Please submit your application on or before said date. Please send your application to [SLBoardNominations@gmail.com](mailto:SLBoardNominations@gmail.com) or you can submit your form via the white mailbox at the clubhouse in an envelope addressed to Board Nominations.

We will also be sending out an email to everyone who has signed up for email communication. That email will provide a direct link to the online application form.

### ***Officer Positions and description of duties:***

#### **Board position available December 31, 2023**

**President:** The HOA President serves as the head of the board. They also represent the community as a whole; the president works closely with other board members, homeowners, vendors, HOA managers, and so on. They are the primary signatory for the bank containing all accounts and credit cards.

The main responsibilities of the President include presiding over all board meetings and facilitating the decision-making process; signing contracts, checks, and other legal documents; serving as a spokesman for the HOA; and taking charge of the day-to-day operations.

**Vice President:** The HOA Vice President takes charge in the absence of the HOA President. However, the vice president only has this authority if the president is unavailable. They also serve as the chair for special assignments where there is no committee to represent it and act as temporary chair for open positions.

#### **Board positions filled until December 31, 2025**

**Treasurer/Secretary:** The HOA Treasurer oversees the financial operations of the association. They oversee developing the budget, monitoring income and expenses, collecting assessments, approving payments to vendors, preparing financial reports, and facilitating an audit at the end of a fiscal year. They act as the secondary signatory for the HOA banks accounts. As HOA secretary they create the board meeting agenda (with the president), records the minutes of board meetings, and ensures quorum. They also send notices for board meetings, ensure compliance with the governing documents, and other important documents.

# COMMITTEE UPDATE

Looking for other ways to help the community? We are always looking for volunteers to help on the committees. Getting involved helps keep our community to be one that we all can be proud to live in.

Why you should get involved in your HOA.

1. You can protect the community’s property values.

*One of the main roles of the HOA is to help preserve the community’s property values by overseeing the maintenance and upkeep of the grounds. If landscaping and recreational areas are well taken care of, then the properties are more likely to uphold their value (or even increase in value). Needless to say, being involved in the HOA gives you more control over these maintenance decisions and therefore, more control over your home’s value.*

2. You can meet new neighbors.

*If you’re new to the neighborhood, what better way to meet neighbors and make friends than to get involved in your HOA?*

3. You can fix problems in the community.

*Whether it’s a problem with neighbors, landscaping or expensive water bills, HOA communities give residents a platform to address important issues.*

4. You can plan community events and social activities.

*Help plan and set up social events and activities to bring people together. Association events are great excuses to socialize and get to know your neighbors.*

- Seven Lakes committees looking for volunteers:
- \* Social
  - \* Architectural
  - \* Pool/Clubhouse
  - \* Fountains & Ponds
  - \* Landscaping
  - \* Covenants

**Currently we are looking for someone to volunteer as Chair of the Covenants & Regulations Committee.**

If you are interested, please send an email to [7LakesHOAPresident@gmail.com](mailto:7LakesHOAPresident@gmail.com). Here are a few of the responsibilities:

- Follow established guidelines (process and criteria) for dealing with HOA rules violations. Obtain HOA Board approval of guidance document and letters. For example, if covenant violation exists, courtesy notice sent. If violation not addressed, initiate and implement fine in accordance with Board approved fine schedule.
- Evaluation of written complaints against HOA covenants and making compliance determinations
- Make recommendations to Executive Board for action to address infractions
- Evaluate new issues that don’t fit with existing rules, but may have broader Seven Lakes impacts, propose solutions and draft rules change/new guidance as appropriate and present to Board for decision.
- Seek to balance confidentiality (of those reporting violations) with transparency so that actions can be communicated and understood. (Example: HOA received complaint ABC, rules state 123, therefore, XYZ action was taken)
- Utilize Board President if/when needed to deal with extreme issues
- Stay professional and fact-based at all times (not based on whims or emotions).

## SEVEN LAKES RULES & REGULATIONS



KNOW  
THE  
RULES

The HOA Board has adopted/amended several new rules you need to know about. Also wanted to remind you of a few that we have had some issues with lately. The new or amended rules are effective July 30, 2023.

### FIREWORKS

For the safety of our Community, Residents and Guests. Please avoid firing of fireworks on any Seven Lakes Common Area Property. This includes common property around any of the lakes/ponds, gas lots and clubhouse/pool area. If you firing fireworks you should only do so on your property only. If you choose to set them off in street in front of your house, please consent with all your neighbors first to gain their approval. Fireworks are only permitted until 10 PM. Remember any damage to the street and/or property will be owners expense to repair/replace and will be held liable for damages or injury to others.

### COMMON AREA ACCESS

The common areas (lakes/ponds, pool, open areas) are there for your use and enjoyment. We encourage all residents to enjoy all the amenities that Seven Lakes has to offer. However, these areas are only open during daylight hours. These areas are closed at sunset everyday. Please refrain from going to these areas (lakes/ponds, pool, etc.) after sunset. Exception to the rule in regards to the clubhouse: use

- If there is an HOA sponsored event in the clubhouse for a social event can be open until 10 PM
- Resident has rented the clubhouse for a private event can utilize inside the clubhouse until 10PM. No activity can be outside the clubhouse after 9PM.

### PARKING RESTRICTIONS

- Vehicles of any type may not be parked on the street for a period exceeding eight (8) hours in a 24 hour period.
- Vehicles of any type may not be parked on a sidewalk at any time or block normal pedestrian traffic at any time.
- No more than two (2) vehicles shall be parked in the driveway for a length of time exceeding ten (10) consecutive days without moving.
- Long term parking of large vehicles such as commercial sized trucks, RVs, campers, trailers, boats or other vehicles too large to be parked in a garage are not permitted without prior written approval from the Board.
- Short term parking of any large vehicle is permitted for no more than 48 hours and must be in the driveway not blocking sidewalk. If vehicle is too large for driveway, it may be allowed on the street in front of unit or in the overflow parking lot on Wilson Creek for no more than 24 hours with prior written approval from the board. Submit request via the Seven Lakes website under the forms tab. [www.SevenLakessubdivision.com](http://www.SevenLakessubdivision.com)
- Roberts view and Towncreek parking—these two streets have parallel parking spots on one side of the street that are to be used for visitor parking.
- Wilson Creek parking lot is for visitor parking, overflow parking for pool/clubhouse and approved large vehicle parking. No owner should be parking there on a regular basis. They should be parking in their garage or driveway only.

## LANDSCAPE CHAIR TIPS

### REASONS WHY YOU SHOULDN'T BLOW GRASS CLIPPINGS INTO THE STREET

#### 1. IT'S SLIPPERY FOR VEHICLES

Cars, motorcycles, even bicycles. Think of fresh grass clippings in the road like ice to motorists and bicyclists. Because of this, it becomes very slippery and potentially dangerous which means you could cause an accident and hurt someone.

#### 2. BLOWING DANGEROUS DEBRIS

Think rocks, sticks, or a child's plastic toy. Some people have landscaping features with gravel/small rocks on their property. This gravel can get into the lawn and we all know what happens when a rock shoots out of a lawnmower. It could hit cars, walkers, or other houses. You could get stuck with a bill to fix someone's property or even sued.

#### 3. CAN NEGATIVELY AFFECT WATER SUPPLIES

When storm drains get clogged with grass clippings a few things can happen. One is that they can get backed up and flood, effecting everyone in the neighborhood. You'd probably quickly be pinpointed as the guy that blows his lawn clippings into the street and clogs the storm drains. Another thing that can happen is that the nitrogen, phosphorous, and other elements in the clippings and throw off the water supply flowing into the treatment plant. The drainage system empties into ponds, lakes, streams and the Hiwassee River, which flows into the Tennessee River. The Hiwassee River is the source of Cleveland's drinking water and the Tennessee River provides water for Chattanooga.

#### 4. YOU'RE ROBBING YOUR LAWN OF NUTRIENTS

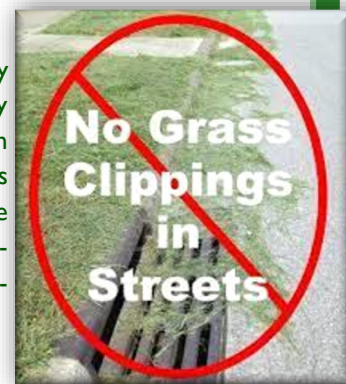
These grass clippings are actually good for our lawns and help them grow. They act as a natural fertilizer for our lawns helping them grow greener, thicker, and healthier. Just make sure you are using a proper mulching mower, large chunks of grass clippings laying around can actually kill patches of grass if the grass underneath "can't breathe".

#### 5. IT'S ILLEGAL IN HAMILTON COUNTY

The city/county's stormwater ordinance is intended to protect the quality of those waterways and the natural habitats along creeks and lakes. Any discharge into the drainage system or to a waterway that is not composed entirely of stormwater is prohibited. That means pollutants of any kind: grass clippings, tree trimmings and other yard waste may not be blown or swept into streets, gutters or storm drains. Violators may be fined up to \$5,000 daily plus cleanup costs.

#### 6. IT JUST LOOKS BAD

Let's face it, it really does look bad when you are driving through a neighborhood and one house carelessly blew their cuttings all over the road. Or even worse, your car gets sprayed as you are driving by the house and the worst moment when the lawnmower is cutting. Either way it just looks terrible. Keep the street clean of your yard's mess, and hopefully everyone else will do the same.



# SUPPORT YOUR NEIGHBORS



**Nooga ProWash Corporation**  
Professional Exterior Cleaning Services

**Concrete Wash**  
**Window Wash**  
**House Wash**  
**Fence Wash**  
**Roof Wash**


Call or Text: Jason Baker  
423-330-1616

Rates per quarter are:


Business card—\$25

4"x 6" - \$50

7"x 5" - \$75



**MedCRED Integrated  
Provider Solutions LLC**  
**(423) 455-8358**



**Healthcare  
Provider Billing &  
Credentialing  
Services**

MedCRED provides individual provider and/or small private practice billing and credentialing services. MedCRED can assist with small private practice start-ups.

Med- Medical and Behavioral Service Providers.


C - Credentialing with Insurance Enrollment and Contracting for MD's, NP/PA, Psychologists, BCBA's, Licensed Counselors, LCSW's, and OT, PT & SLP therapists.

R - Reimbursement guarantee of claims.

E - Educating providers in coding and billing ICD-10 & CPT.

D - Dedicated to helping providers achieve their practice goals.

RCM Services



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

## Mike Jensen, Owner

Ooltewah, Tennessee  
Office: 423.250.5375  
Jensen.SignatureHS@gmail.com  
www.JensenSHS.com

Tenn. License 10730  
Bonded & Insured



**Jensen**  
SIGNATURE HOME SOLUTIONS, LLC

Repair • Replace • Remodel

**Over 30 years of experience in home building and remodeling!**

- **INTERIOR** Drywall – Painting – Tile – Millwork – Custom Features
- **EXTERIOR** Decks – Porches – Steps – Handrails – Skirting – Lattice
- **HOME SERVICES** Electrical – Plumbing – Appliance Installs – Lighting
- **HOME SALE & PURCHASE IMPROVEMENTS/UPGRADES**

## Home Sweet Home

Pet Sitting In Your Home!  
Robbie McCrum

Pet sitting & poo picker upper  
Cleaning yards one scoop  
at a time!

504-239-3907

JennyMcCrum1@gmail.com



# SUPPORT YOUR LOCAL VENDORS

**the GroundsGuys**  
a neighborly company

**Chase Janow**  
Owner

Office: 423.994.3454  
Cell: 423.463.6417  
chattanooga.owner@groundsguys.com  
GroundsGuys.com/chattanooga  
GetNeighborly.com

**The Grounds Guys of Chattanooga**

Independently Owned and Operated Franchise

Local Vendors who service our community can advertise with us also.

Rates per quarter are:

- Business card - \$50
- 4"x 6" - \$100
- 7"x 5" - \$125



## Upcoming Social Events



**Children Ice Cream Social and Karaoke** will be on Saturday, August 5th starting at 1:00 PM in the clubhouse. All children must be accompanied by their parent(s) for the event.



Date will be announced in August. Last year we had a large selection of Christmas crafts sold—you still have time to get crafty and sell your goods.

## Welcome to the neighborhood

### APRIL 2023

Mark Mueller—Bear Stone

### MAY 2023

### JUNE 2023

Johnny & Diane Nivens—Bear Stone

Toula Mitrakas—Seven Lakes Dr

Johnathan Lockwood & Robyn Berry —Turkey Run

Mark & Catherine Midkiff—Bear Stone

*"A simple HI can lead to a million things"*