



ANNUAL MEETING

Crosspointe

ON THE GREEN

2026

AGENDA | 7-8:30

1. Ground Rules

2. Gratitude

3. Voting

4. Year in Review

5. Financials

6. Voting Results

7. Q&A

8. Adjourn

GROUND RULES

- Participate; do not dominate
- One speaker at a time
- Be concise; considerate of limited time
- Listen & speak respectfully
- Assume best intentions
- “Parking Lot” items to discuss during Q&A



GRATITUDE

Highland Creek HOA

Alex Kahn

Monthly Updates

Abbie Martin

Hawthorne/William Douglas

Garrison Polius

ACC Committee

Jennifer Lester
Tee Lester

AMENDMENT TO BYLAWS

Proposed change to 5 members (currently 3)

- President
- Vice President
- Secretary
- Treasurer
- Advisory

Rotating 2 year terms - continuity

*Implement staggered terms: 3 receiving most votes
will serve 2 years*

CROSSPOINTE HOA ROLES

HOA Board

- Focus on big picture; community strategy
- Prepares budget with William Douglas rep
- Recommends and approves financial decisions
- Monitors Work Orders
- ACC Committee

William Douglas (Hawthorne)

- Garrison Polius; 704-377-0144, x-217
- Operations - point of contact, work orders, vendors
- Financial - accounting, invoice payment, financial reporting

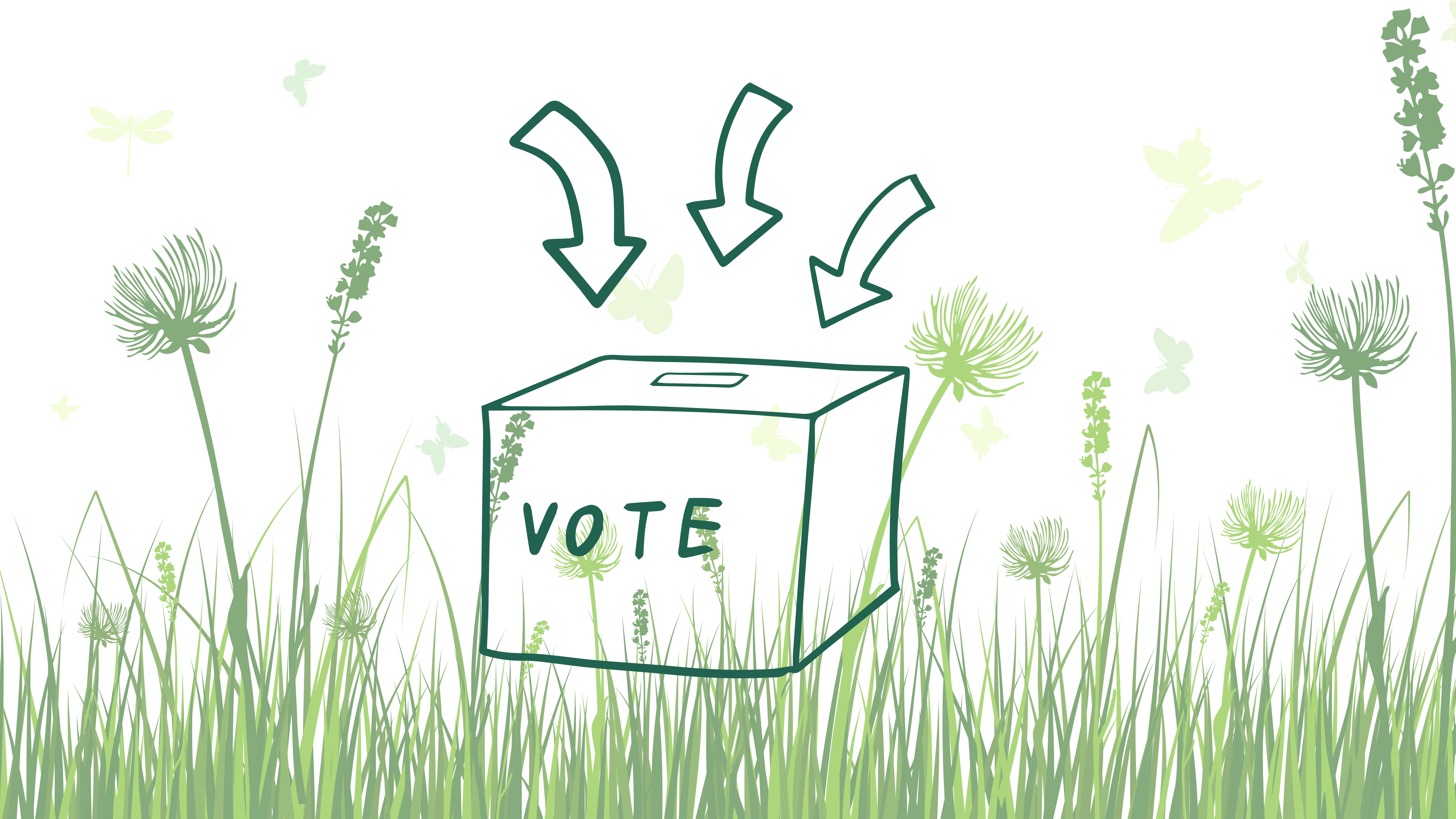
BOARD NOMINATIONS

3-5 Board Members-Candidates

- 1
- 2
- 2
- 4
- 5

1-2 Advisory Members (If amendment not passed)

- 1
- 2



HIGHLAND CREEK HOA UPDATE



- CMPD is aware of the street racers on 485 and on the parkway
- As of 5/19 this year, they had already beaten last year's stats for arrests/traffic stops made in our neighborhood
- Highland Creek is not responsible for protecting your homes. CMPD is!
- The new speed checker signs are here to stay, and we will see more of them.

Get the CLT+ App

CLT+ is the new City of Charlotte service request and information app.

Schedule a bulky trash pickup and many more city services with CLT+.

Other options include:

- Report a pothole
- Check your trash pickup day
- Request a new traffic signal
- Report graffiti or a code violation

CLT+, a mobile application, is now available on both the [Apple App](#) and [Google Play stores](#). It is free to download.

CLT+ is a new way to interact with CharMeck 311, which serves as the customer contact center providing information and services for customers in the City of Charlotte and Mecklenburg County.

Residents wishing to get in touch with 311 can still speak with a representative on the phone, request a service online or use the online chat function.



HIGHLAND CREEK HOA UPDATE

- The pool is now cashless
- The walking trails behind the clubhouse are being revamped.
- The HOA at large is going paperless for both billing and community notices. (Money saver!)
- Covenants have been updated
- The land behind the clubhouse will be cleared for an adult exercise circuit.
- The bocce ball court is being demoed and is supposedly going to be replaced in the winter.
- We have an adopt a park program see the board to find out more.
- Macro HOA financials are within proposed budgets.

CPOTG HOMEOWNER RESPONSIBILITIES*

- **Townhome Insurance: HO3 or HE7-21 (not condo)**
- Patios, pavers
- Decks
- Balconies
- Electrical Systems
- Heating, Ventilating and Air Conditioning (HVAC) Units
- Interiors
- Light Fixtures, Exterior, Rear Elevations
- Pipes, Interior Building, Water and Sewer (from shut off valves)
- Screens and Frames
- Windows and Doors

*CPOTG Governing Documents & Reserve Study 2016-17

HOA RESPONSIBILITIES

PRIVATE COMMUNITY

INFRASTRUCTURE

- Water Line Replacements
- Sewer Line Repair/Replacements
- Asphalt Pavement
- Storm Sewer Catch Basins
- Concrete curbs & sidewalks
- Landscape, trees, bushes

HOA RESPONSIBILITIES*

- Shingle Roofs 2023 & 2042-44 (completed June 2024)
- **Water Line Replacements:** expense *not in Reserve Study* (\$605,000+)
- **Sewer Line Repair/Replacements:** expense *not in Reserve Study*
- **Landscape, trees, bushes: 2029-30**
- **Asphalt Pavement: Patching 10% in 2026, then every 3-5 years (Brookings 2024)**
- **Concrete curbs & sidewalks: Replace 900 sq ft/year every 3 years beg 2017**
- Vinyl Shutters & Wood trim: Paint every 6 years
- White Vinyl Fences: Begin replacing 2027
- **Storm Sewer Catch Basins: Repair/partial replace every 15-20 years**
- Stone Veneer: Inspect & repair by 2029 & every 10 years thereafter
- Mailbox Stations: useful life 25 years
- Walls & Vinyl Siding w/Vapor Barrier: 2044-45
- Metal Fences & Retaining Walls: 30 year life (2035)
- Metal Roofs 2039-41

*Reserve Study 2016-27; **Bolded:** Infrastructure HOA Expenses

CROSSPOINTE FINANCIAL SUMMARY

Operating Budget

1. Income

Assessments (Monthly Dues paid)

Interest - Reserves

2. Expense

Buildings & Grounds

Utilities: Electricity, Water, Sewer, Trash Removal

Maintenance: Landscape, Termite Control, Power Washing

Repairs: Roofs, Gutters

Projects: Tree Removal, Water Line Replacements, Sewer & Irrigation

Administrative: HC Master Assn, WD Management, Insurance, Legal

Capital Reserves Funded (20-40% of operating budget;

<30% yearly funding = “at risk”

CPOTG 21% for 2026

FINANCIAL RESERVES

- **131 Units**, 25 Buildings - 20 years old (2004-2007)
- **Reserve Study:** Reserve Advisors Engineering 2016-17 (Reserve funding)
- **Lenders:** Minimum 10% of annual operating budget
- **Industry:** 20-40% of op budget for private communities (*Current ~21%*)
- **70% Rule “Best Practice”:** 70% of cash needed for major common repairs

Roof Cost 2024 - ACTUAL

Total: \$850,000

Reserves: \$382,500 = **45%**

Homeowners: \$3,500/unit

Roof Cost 2024 - EXAMPLE

Total: \$850,000

Reserves: \$595,000 = **70%**

Homeowners: \$1,950/unit

Special Assessment vs. Monthly Dues

RESERVE STUDY 2016-17*

OBJECTIVE: Expenditures & Funding

Recommended funding from Study*

- Increase annual contributions \$19,300 in 2017-2021 (6% = \$12.28/mo/unit)
- Expenditures: 2023-2027 & 2041-2046
- 2024 Roof expenditure from Reserves: \$379,617
- Reserves 7/31/26: \$294,760 (~\$592,341** Reserves + Cash & Earnings)
- Safe zone calculation: \$490,000-\$735,000***

*Reserve Advisors

**Includes Truliant Money Market & CDs (\$164,581)

***Industry Best Practices 20%-40% of Annual Op Budget (Private Community)

RESERVE STUDY 2016-17*

“The Funding Goal of this Reserve Study is to maintain reserves above an adequate, not excessive threshold during one or more years of significant expenditures. Our recommended Funding Plan recognizes this threshold funding year in 2046 due to replacement of the vinyl siding.”

Crosspointe on the Green Recommended Reserve Funding Table and Graph

Reserve			Reserve			Reserve		
Year	Contributions (\$)	Balances (\$)	Year	Contributions (\$)	Balances (\$)	Year	Contributions (\$)	Balances (\$)
2017	78,600	284,986	2027	170,300	237,070	2037	197,700	1,769,215
2018	97,900	345,727	2028	172,900	414,338	2038	200,700	1,963,343
2019	117,200	468,385	2029	175,500	474,261	2039	203,700	2,092,304
2020	136,500	587,797	2030	178,100	539,691	2040	206,800	2,263,984
2021	155,800	752,584	2031	180,800	640,261	2041	209,900	2,354,279
2022	158,100	921,911	2032	183,500	804,550	2042	213,000	2,031,623
2023	160,500	684,232	2033	186,300	1,002,969	2043	216,200	1,756,470
2024	162,900	372,004	2034	189,100	1,206,886	2044	219,400	1,370,455
2025	165,300	145,505	2035	191,900	1,385,952	2045	222,700	858,561
2026	167,800	127,229	2036	194,800	1,549,265	2046	226,000	104,842

PLANNING SESSION PRIORITIES

Set September 2024

- Water leak repairs
- Willow Oak tree removal
- Landscape maintenance

Other

- Gutter cleaning - increased to twice a year
- Berms - overgrowth
- Concrete repair

Additional Concerns

- Drainage, flooding & mower damage in some berm areas
- Squirrel damage
- *Board term*: proposed increase to 5 members, rotating 2-year terms

LANDSCAPING

Landscaping

- Request for Proposal (RFP) sent to 12+ companies Oct 2024
- Reviewed 3 bids
- Bland Landscaping started 1/2/25

Current Status

- Lawns
- Irrigation
- Bush removal & some replacements
- Berms

WILLOW OAK REMOVAL

(\$210,000 + replacement costs)

- Request for Proposal (RFP) sent to companies
- Received and compared bids
- Selected Clark's Tree Service, also recommended by previous board
- Trees removed in February 2025 & 2026
 - 10/year HOA paid
 - 6 Residents paid in 2025
 - Total 26 of 100 removed

Current Status

- Trees selected based on impact to drives & sidewalks, diameter
- Replacement trees & bushes

WATER LINE LEAK REPAIRS

(\$600,000+)

- Engineering Firm
- Replaced leaking main valve (November 2024)
- Request for Proposal (RFP) sent to 8 plumbing or water line companies
- Received and compared bids
- Tested 2 vendors
- Selected Uniforce to replace lines and add boxes with shut-off & pressure reducing valves
 - Prior to Uniforce: 5 by Jimmy Meyers (lines; not saddle, valves)
 - April 2025: 25 units on Brookings + 2 community shut off valves + special wrench
 - May-July 2025: Replaced 9 due to new leaks
 - 2026: Replaced 19 YTD
- Current Status
 - **58 of 131 units;** Ongoing through 2028-29; over \$600,000 total
 - Replace at all units to maintain equal value

COPPER WATER LINE FROM SADDLE TO VALVES



FINANCIAL SUMMARY - YEAR TO DATE

July 2026	YTD Actual	YTD Budget	Variance
Operating Income	\$337,351	\$324,496	\$12,855
Operating Expense			
Buildings & Grounds*	\$196,699	\$185,018	-\$11,681
Administrative**	\$100,081	\$82,568	-\$17,513
Reserves Funded	\$56,910	\$56,910	\$0
TOTAL Op Expense	\$353,690	\$324,496	-\$29,194
*Buildings & Grounds:	Plumbing: Budget Water lines \$72,000; Est Actual \$50,952 + \$16,800 + Sewer (\$4,000 est)		
	Trash removal budget \$28,196. Est Actual \$35,378 (Incr 45% or \$925.17/mo in June) = \$6,000 over budget		
** Master Assn Dues: \$18,515 budget Aug-Sep (Quarterly)			

FINANCIALS | 2027 PROJECTED

2027 Estimated Monthly Assessment	2026 Budget	2027 Budget	Increase	2027 increase		
Trash	\$ 28,198	\$ 39,300	\$ 11,102	45% for 5+ mo		
Landscape Contract	\$ 57,312	\$ 57,312	\$ -	0.00%		
Bldg & Gr excluding Trash & Landscape	\$ 231,665	\$ 239,773	\$ 8,108	3.00%		
1 - Building & Grounds	\$ 317,175	\$ 336,385	\$ 19,210	6.06%		
2 - Admin	\$ 141,545	\$ 145,791	\$ 4,246	3.00%	Increase	Per Mo
Op Budget excluding reserves	\$ 458,720	\$ 482,177	\$ 23,457	\$14.92	\$15.00	\$370.00
3 - Capital Reserves Funded	\$ 97,500	\$ 117,438	\$ 19,938	\$12.68	\$27.50	\$382.50
\$19,938 recommended by Reserve Study 2017		24%	of operating budget invested in reserves (20-40% goal)			
		20%	is a drop from 21% if no increase in reserve contribution			

2027 DUES INCREASE

2026-27 Board Decision

Cover Operational Costs* \$15/mo = \$370

Reserves: Add \$5 to \$12.50 = \$375 to \$382.50

*Projected at 3% inflation, 3.5% current inflation

Reserves not increased = larger special assessments in the future

QUESTION: Balance monthly dues & future assessments

COST REDUCTION

CrossPointe On The Green Townhome Association, Inc

Dashboard

Home

Your FAQs

Manage Payments

My Information

Community Info

Board Tools

****Please be advised that all checks mailed to Hawthorne Management are sent to a lockbox. Once a check has been mailed, Hawthorne Management does not have the ability to stop the payment from being processed. The lockbox is monitored by a processing center not affiliated with Hawthorne Management. Therefore, the processing center does not have access to homeowner accounts. All checks mailed to the lockbox are processed. If a stop payment is issued on a check, the homeowner who issued the stop payment will be responsible for any fees incurred from the stop payment.****

Hawthorne Management advises against issuing stop payments.

Payments Home

To make a one-time eCheck or Credit Card payment, fill out the payment information below. To ensure your payments are made on time, you can choose to set up a recurring payment. Please use this page to set up and edit your payments.

Current Balance

\$0.00

Make a Payment

Last Completed Payment

\$355.00

August 1

Account Info >>

Next Scheduled Payment

\$356.95

September 1

Manage AutoPay >>

My Wallet

No items in Wallet

Add Payment Method

AutoPay Series

\$356.95

1 of every month

>

Add AutoPay

**\$2,500 Savings
per year**
Auto Pay vs Mail
\$2.27/mo/unit x 90 units

SUBMIT WORK ORDERS

Work Order entered by homeowner for maintenance

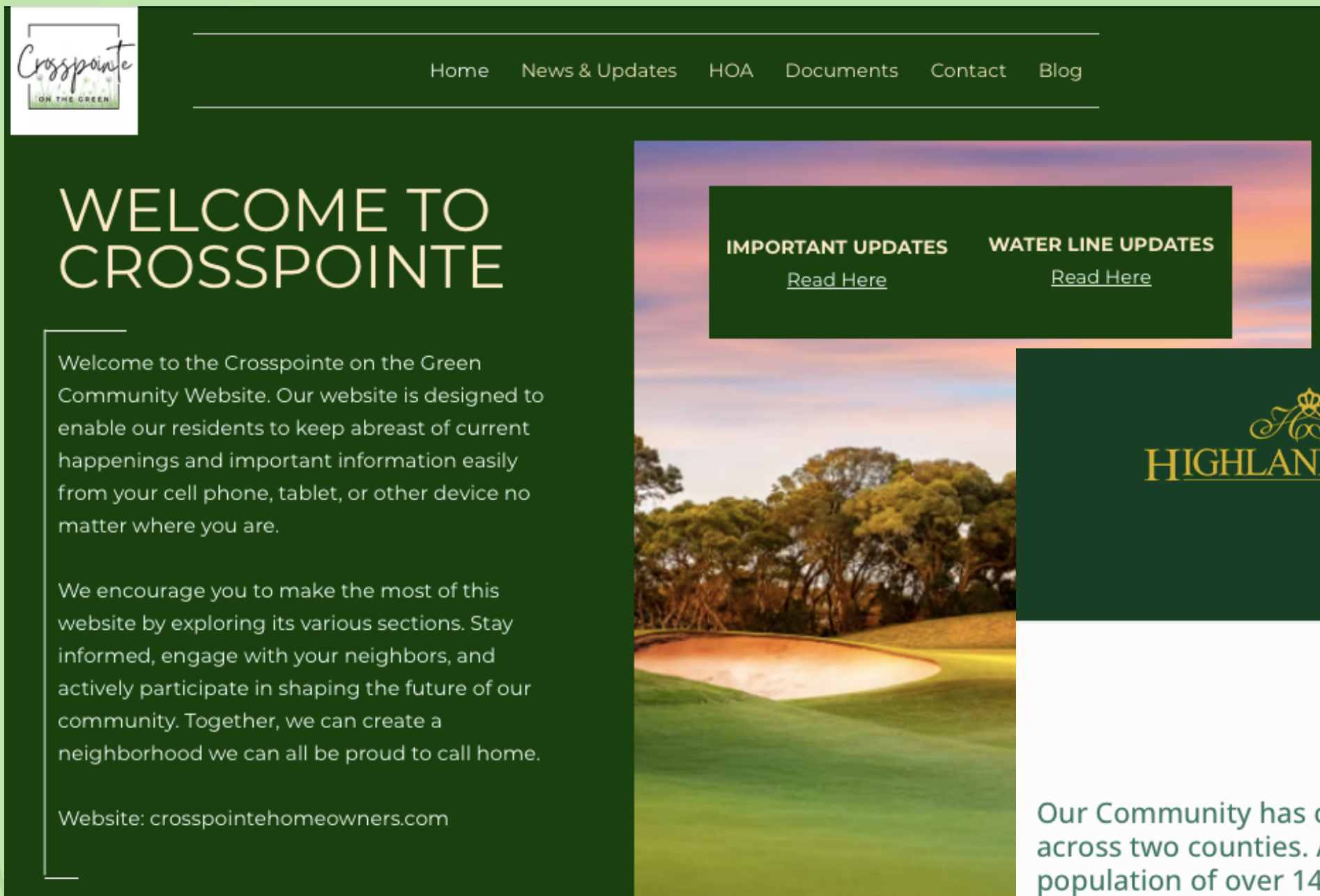
- No additional steps minimizes time delays
- WD rep assigns maintenance of \$500 or less
- Audit trail for Board to monitor

Email comments & questions (24-48 hour response weekdays)

- GPolius@WmDouglas.com
- Board@CrossPointeHomeowners.com

Phone & texts - Emergencies

WEB SITES









THANK YOU!

Crosspointe
ON THE GREEN