

Planter's Row Annual Homeowners Meeting



April 11, 2022

Agenda



- Call to Order/ Quorum Verification
- Introduction of 2021 HOA Board Members
- Presidents Report
- Financial Report
- ACC Review
- Facility Rentals
- Facility Updates
- Committee Volunteer Opportunities
- Q & A Session, if time permits
- 2022 Planter's Row HOA Board Elections



❖ **Call to Order**

❖ **Quorum Verification**

Board Member Introduction



Board Members 2021

- **PRESIDENT:**
 - George Dowling
- **VICE PRESIDENT:**
 - Mike Stone
 - Facilities Chair
- **SECRETARY:**
 - Rebekah Cunningham
- **ACC/VIOLATIONS CHAIR:**
 - Kirk Ward

Members at Large 2021

- Cedar Management Group:
 - Shon Duren



President's Report

George Dowling

President Notes

1. A quick Thank You
2. A quick year in review
3. Accounting Correction
4. What is an HOA
5. Deferred maintenance & other items
6. Yard Sale
7. Swim Team
8. CMG Vine screens
9. Important Links



1. A quick Thank You



Amy Milligan - Treasurer - Amy was instrumental in getting us situated in the transition from many financial items from the old Mgmt Co (CMP) to the new Mgmt Co, Cedar Mgmt Group. She single handedly organized the 100's of records and accounts that let us collect 10's of 1000's of dollars.

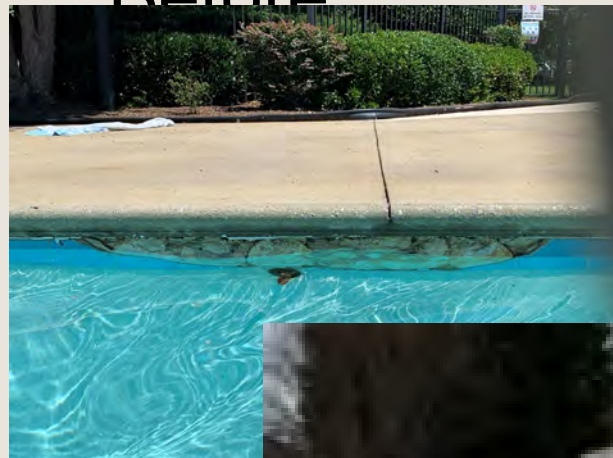
Mike Stone - VP Facilities - Mike oversaw facilities. This seems simple, it is not. He directed the Pool facelift, tennis court cleanup, replaces the locks, doors, fixed the CH main room door (twice), updated electrical and more.

We ALL thank you both for all of your hard work and dedication. Your countless hours of service do not get paid, but we all notice the impacts and are greatly appreciated. The board will miss you.

2. A quick year in review



Before



After





President Notes (A quick year in review)

Before

DHEC violation & Corrosion
Rm



Guard Rm



After
Pump



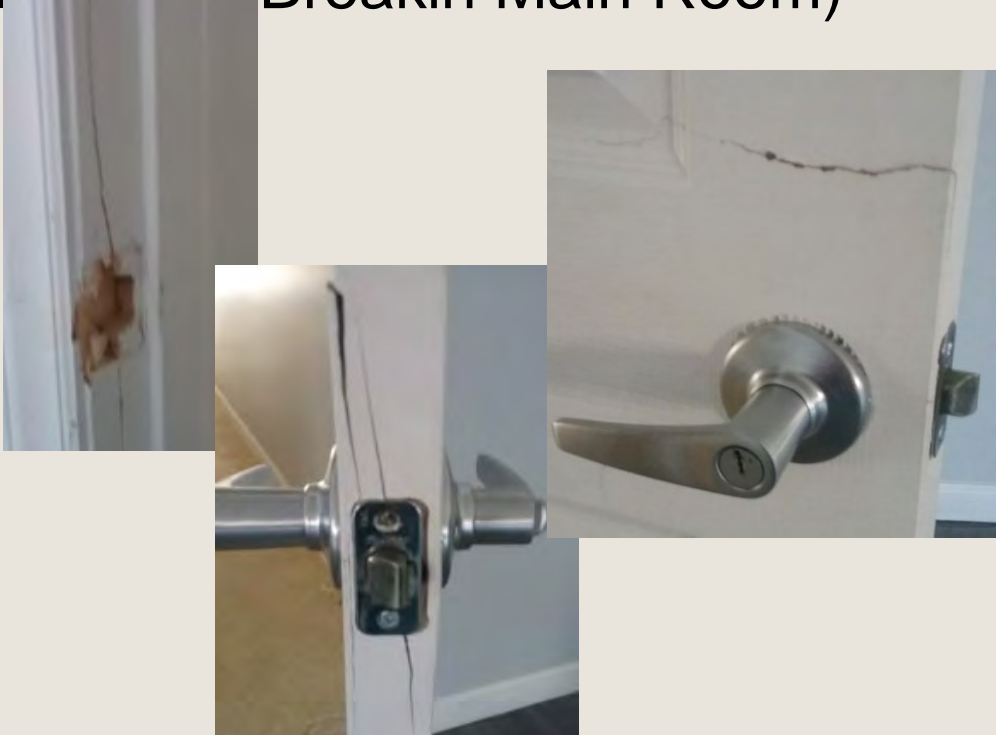
doors would

not close

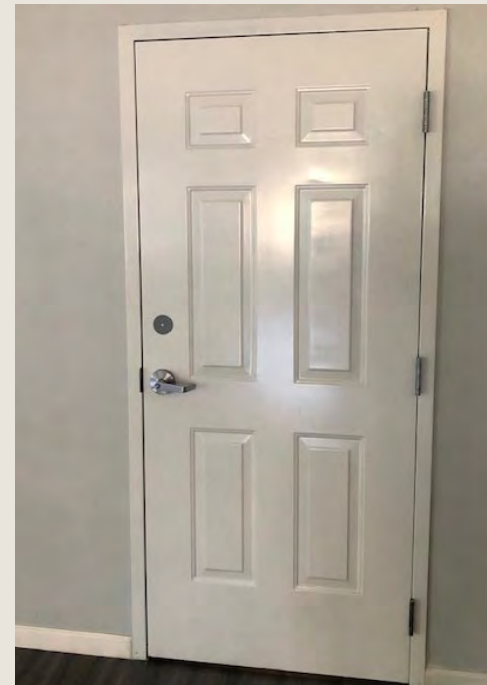
President Notes (A quick year in review)



Before (Breakin Main Room)



After



President Notes (A quick year in review)



-Zone 1 - major issue, water against the CH for 24 hours

-Other issues will be budgeted for



President Notes (A quick year in review)



Before

Maior Water (Zone 1)



After



President Notes (A quick year in review)



Before



After



President Notes (A quick year in review)



Before



After



New Drain)



3. Accounting Correction



A \$4 fee was applied in March incorrectly. This has been removed. There were 29 owners that had paid the additional \$4. This is now on the account as a credit. See below example.

DATE	DESCRIPTION	CHARGES	PAYMENTS	BALANCE
	Beginning Balance			\$0.00
01/01/2021	Common charges - Year 2021	\$365.00		\$365.00
03/30/2021	Received by ch. [redacted] from [redacted] Thank you		-\$365.00	\$0.00
01/01/2022	Common charges - Year 2022	\$400.00		\$400.00
03/21/2022	Received by ch. [redacted] Thank you		-\$404.00	-\$4.00

Amount Due: -\$4.00

Note: A green callout box labeled "Credit applied" points to the \$404.00 payment entry on 03/21/2022.

4. What is an HOA



A homeowner's association (HOA) is an organization in a planned community that sets & enforces rules for the properties and its residents.

The HOA provides regulations and guidelines (standards) for its members. These **standards** are upheld with the aim of preserving and enhancing the community's **property values**. Often, the guidelines are appearance-oriented, so they deal with regulations for the cleanliness of the property, the condition of the property, and any repairs done to the property. HOAs are designed to help ensure a uniform appearance for all the properties.

4. What is an HOA



An HOA will typically describe its rules in a document called a Declaration of **Covenants, Conditions, and Restrictions** (CC&Rs). **CC&Rs** set certain conditions for owners about the maintenance of their properties. These include structural restrictions—the type of fences or landscape allowed.

The CC&R documents includes the **Architectural Change Review** “ACC” **Manual** that has more specific restrictions that can be updated. The CC&Rs for Planter’s Row, includes **penalties (fines)** for violating the neighborhood’s guidelines. The **penalties** range from fees to forced compliance or in some cases, even litigation.



4. What is an HOA

- When moving into an HOA neighborhood, you sign affidavits in the closing that you understand these conditions.
- “**Willful blindness**” is a term used in law to describe a situation in which a person seeks to avoid punishment by intentionally keeping themselves unaware of facts that would render him or her liable or implicated. This is not a valid defense to skirt the rules and guidelines. **Each owner** is responsible to be personally kept abreast of the rules.
- No matter who is on the board, we are all responsible to help keep standards. “See Something, Say Something” allows for many eyes to help keep it a great place to live

5. Deferred maintenance Dilemma



What is Deferred maintenance?

-Deferred maintenance is the unmet maintenance and repair needs of real estate or equipment. Most real estate investors and business owners will defer maintenance on their properties and equipment as a way of reducing short-term costs (and consequently, this decision almost always leads to higher long-term expenses).

What is a reserve study for an HOA?

-A **reserve study** is simply an assessment of your association's assets done in an effort to keep your reserve fund at an optimal level. It typically involves an on-site inspection to calculate the estimated remaining life of common elements and the estimated cost of repairing or replacing them. The better details in this study, the less corrective action will be needed to offset rising, unplanned costs.

5. Deferred maintenance Dilemma



Why did our 2022 fees go up?

There were many factors that lead to the 2022 annual rate increase to \$400 (+\$35/yr). Trust us when we say, no one wants to raise fees. Though we had not had an increase of over a decade, when we evaluated recent project completion against the knowledge on what stil needed to get done, we knew we were justified. We see new projects costs to be higher because vendors are passing their increased costs downstream to us. We also need to plan more money to be saved to the reserve for the same reasoning.

5. Deferred maintenance Dilemma



Key Items

1. Deferred maintenance coming due to be repaired (rot, water, irrigation, trees, fence...)
2. Unplanned costs (trees, irrigation, water issues, electrical)
3. Major expenses not planned for in the Reserve Study
4. Operating expenses are up in all categories
5. Proper Tree management not planned
6. Mgmt Company expenses are higher than years before
7. Pool Chemicals and staffing increases coming 2023
8. Irrigation costs are costly and difficult to solve
9. Entrances maintenance not in 10 yrs plan
10. Costs to Improve grass management (Weed & Feed, Fire Ant)



5. Deferred maintenance Dilemma

Reserve Items upcoming - planned projects through 2023

Note 1-Remember, the below amounts are funded by our reserve



- Lighting Fixture in Tennis Court - 27K
- Tennis Court Resurface - 12K
- Parking Lot Curbing - 5,400
- Parking Lot Resurface - 15,400
- Fencing - 21K

Note 2- Things not planned for in the Reserve, must come from the operating budget, paid for from the reserve (deficit) or be deferred

5. Deferred maintenance



Deferred maintenance Top Projects

- Mulch including Playground
- Grass treatments/seeding
- Pool renovation / Improvements
- Water issues around amenities (Zone 2-8)
- Clubhouse repairs (Rot, Bathrooms)
- Website- **2022 Focus**
- Annual Bug & Termite bug plan for amenities

Ongoing

- New Reserve Study for new savings plan
- Fix major Electrical concerns in CH, including the pool area
- Upgrade Badge System- **Awaiting service**
 - New fobs to be replaced for 20 members, New residents to get new fobs
- Pool renovation / Improvements - **WIP - Pool cool deck painting, water fountain install**
- Continue with Electrical concerns

6. Yard Sale - Community Calendar



- Yard Sale – we have two (2) planned per year, always 8am-12noon
 - Spring Time (was this past Saturday 9April22) - We always hand out mailbox post paint & mailbox numbers until they are gone @ the CH circle
 - We still do have more paint, so let us know. Also we will seek out all new neighbors to the community to make sure you get a container.
 - Fall Time (Saturday 24Sep22 (tentative))
 - Mailbox post paint is Sherwin Williams 'Stone Lion'.
 - Planter's Row residents get 15% off all paint if you tell them you are in our neighborhood.
- [Calendar \(planterrow.net\)](http://www.planterrow.net) or <http://www.planterrow.net/community-calendar.html>
 - Rentals, Events, Food Trucks, etc

7. Swim Team - We are KWPR



We are the smallest team in the league. It's a serious as you make it.



- For over a decade, we have been part of a SAIL swim team. We are partnered with the Knollwood Pool (KW) aslo here in Mauldin. Note, KW does take outside memberships.
- Your Planter's Row (PR) Swim Team Reps (George Dowling & Suzi Tobon)
- **Costs** ~ \$110 for 8+ weeks of swimming instruction with 5 swim meets. For ages 5-HS senior.
- **Eligibility**-Children are required to be able to swim one length of the pool.
- Affordable, get kids outside, good exercise & learn a life skill
- Children and grandchildren of PROW residents are eligible to be on the team. There is one daily practice time at our PR pool (8-9am, starting 6Jun)
- Practice starts 11May @ Knollwood until school is out (~5-6:30pm)
- Swim meets are Thursdays in the month of June. First Meet is 2June

For more info SwimMauldin.com or <https://kwprbarracudas.swimtopia.com/> or email us at kwprbarracudas@yahoo.com

8. CMG Vine App



1. Stats from Facebook

From Fb - MSG22.0321 - CMG Vine usage		What do you use CMG Vine for the most?
	40	Pay Annual Dues
	9	Does not work
	7	To Check my live HOA Account
	3	Nothing
	2	HOA Documents
	11	Never heard of it
13%	72	
42%	236	Number of users with Vine Accounts

1. I did not get a copy of my annual statement? / Help set up Vine? >>

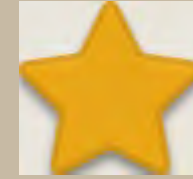
accounting@mycmg.com

<Answer> Contact 877.252.3327 or Email Accounting asking for (1) a new "Annual Dues notice" to be emailed to you (2) Also confirm why you did not get it the first time. -Every homeowner has a personal Vine account.

-The "Annual Dues notice" mailed in January. It contains these important details (1) personal login details (in the top right) (2) your "3 word security phrase" (3) your account #

-We strongly recommend that you set this up on all devices (tablet, phone) when this letter is received. Vine will be ready when you need it most to make payments and view HOA info.

8.CMG Vine App



The Cedar Management Annual Statement for Planter's Row comes via USPS mailed in January
Contains

1. Vine URL - - **Vine Homeowner Portal** (www.MyCMG.com/Vine)
 2. Annual Dues amount
 3. Owner Account Number
 4. 'Your' Security 3 word pass phrase
- >> Need Help email accounting@mycmg.com


Planters Row Homeowners Association, Inc.
Care of Cedar Management Group
PO Box 26844
Charlotte NC 28221

Toll Free: 877-25CEDAR
E-mail: support@mycmg.com

Owner's mailing Address here

Invoice
Billing Date:
From 01/01/2021 to 01/24/2022

Website: app.mycmg.com/register
Vine Phrase: **three-blind-mice**
Need Help: www.mycmg.com/vine

Account no: **XXX.XX**
Unit #:
Lot Number:
MARSH CREEK DRIVE

Date	Description	Dt/Charge	Ct/Payment	Balance
01/01/2022	Common charges - Year 2022		400.00	400.00

8.CMG Vine App - Account Transparency

The VINE homeowner account is full of information



The screenshot shows the dashboard for the Planter's Row Homeowners Association. The user is logged in as George E Dowling IV. The dashboard includes a welcome message, navigation links, and a "My Home" section with account details. A callout box points to the account number (Acct #) which is partially redacted as XXXX*XX. Another callout box points to the address (Your Address Shorthand) which is 204 Fieldgate Court, Mauldin, SC 29862. A third callout box points to the account balance of \$90.00, labeled as "Owed Amt". Below the account balance, there are buttons for "Pay Online", "Create a Request", and "Help & Support". At the bottom, there is a table for "Recent Issues & Requests" with one entry: a "Change" request for "Landscaping" on 05/21/2021, which is "Approved".

Planters Row Homeowners Association, Inc. 204 Fieldgate Court

Welcome, george E Dowling iv

Welcome to Planters Row HOA!

Click the links below for more information on financials, budgets, meeting

For information regarding the pool or clubhouse reservations please email

Still have questions? Please visit the Cedar Management Group Homeow

My Home

204 Fieldgate Court
Mauldin, SC 29862

Account # XXXX*XX

Unit # 204FGC

Account Balance
\$90.00

View statement

Pay Online

Create a Request

Help & Support

Recent Issues & Requests

DATE	TYPE	SUMMARY	UNIT	STATUS
05/21/2021	Change	Landscaping	204FGC	Approved

8.CMG Vine App - Payment Redirect

Needs CMG Account Number from your Annual Notice



Cedar Management Group
An Accredited Association Management Company

Provided by First Citizens Bank

Planters Row Homeowners Association Inc

Note: When entering your account number, be sure to include the decimal and two-digit suffix. Examples: 40.00 or 123.20

Account# * Exact Match Required

Last name * Required

[Next >](#) [View cart](#)

Note: Payment information will not be retained by Xpress-pay without your permission. Sensitive account information is never forwarded to the recipient.

[Privacy Policy](#)

Pay what is owed – or Click on \$ amount to change what amount is paid

Click to select the bills you wish to pay.

Note: The amount shown in blue below is the minimum payment. To change it, please click the amount, change it in the box presented, then click the blue checkmark.

Planters Row Homeowners Association Inc, 2/20/2022, <input type="text" value=" "/> , George E Dowling IV, 204 Fieldgate Court Mauldin SC	Amount: <u>\$90.00</u>
--	------------------------

Total

[Next >](#)

[Privacy Policy](#)

8.CMG Vine App - Payment Screens



Choose amount to pay

Click to select the bills you wish to pay.

Note: The amount shown in blue below is the **minimum** amount to pay. If you wish to pay more than the amount, change it in the box presented, then click the checkmark.

Amount \$90.00 (original)

90

Planters Row Homeowners Association Inc,
2/20/2022, [redacted], George E Dowling IV, 204
Fieldgate Court Mauldin SC

Amount: **\$90.00** ✓

Total \$90.00

[Next >](#)

[Privacy Policy](#)

The screenshot shows a payment interface with three red callout boxes: '1' points to the bill amount '\$90.00' with a green checkmark; '2' points to the input field containing '90'; and '3' points to the green 'Next >' button.

8.CMG Vine App - Payment Redirect

E-Check Screen (\$1.95) - Cheap fee with quick, electronic processing



Select a payment method:

Payment Method	Amount	Site fee*	Total
	\$10.00	\$0.39	\$10.39
	\$10.00	\$1.95	\$11.95

Else you can choose pay with credit card with a 4% processing fee

Routing number * Checking account number * Retype account number *

Memor: 0123456789: 99876543210 X3
Routing# Account# Check# (not used)

Full name on bank account used to pay *

Street address * Zip or Postal Code *

Email (for your receipt) * Phone

8. CMG Vine App - Making Payments Consolidated



3. CMG Payment Options :

Please note that unless you set up an ACH (auto draft) all other payments are one time processing.

PlantersRow HOW Payment Quick list (<https://cedarmanagementgroup.com/pay/>)

1. Online 1 - [Credit Card](#) (fee=4%) Need CMG Acct # **help:** 877.252.3327
2. Online 2 - [E-Check](#) (fee=\$1.95) Need CMG Acct #, Checking info **help:** 877.252.3327
3. ACH - [Auto-Draft \(automatic\)](#) (free, takes time to set up) Need CMG Acct #, Checking info **help:** 704.644.8808
4. CMG Vine - redirects to the 3 options above
5. Auto-Pay through your bank (free) Need CMG Address / Acct # **help:** Contact your banking institution
6. By Phone - **(877) 252-3327**
7. By Mail – (free) This method is not recommended, it does not have tracking and timing is unknown.

Overall help can be gained from calling (877) 252-3327 or by emailing accounting@mycmg.com

9. Important links



1. **Property Mgmt Transparency** - Goto **Vine Homeowner Portal** (www.MyCMG.com/Vine) To see (1) your account details (2) violations (3) submit an electronic ACC(ARC) form (4) update your contact info (5) View posted Planters Row files and documents.

Important Content

2. Email pool@mycmg.com - For questions about pool and amenity card access
3. Email closings@mycmg.com - To get info on the HOA when buying and selling your home
4. Email ARC@mycmg.com - For questions about your ACC submission or to submit a form. Note, we do recommend using link #1 above to submit ACC(ARC) forms electronically. ** Safest bet-submit an ACC form for all things externally viewable. You are responsible for knowing these rules (they can change) serious fines and actions are applied for non-compliance.
5. Email accounting@mycmg.com - When you have questions regarding your account balance
6. Email violations@mycmg.com - To report any violation (see something, say something).
7. Email maintenance@mycmg.com - To report a common area item that needs repairs
8. Email support@mycmg.com - general help questions to CMG or CMG Chat (<https://cedarmanagementgroup.com/support/>) or Phone 877.252.3327

* WHEN EMAILING, add "Planters Row" and "Your street address" to the subject line. Make sure your request is detailed enough so it will be quickly processed.

HOA contact info

1. <http://www.plantersrow.net/> -The Neighborhood website for basic information. This site is a work in progress for 2022.
2. Fb-"**Planter Row Mauldin**" - <https://www.facebook.com/groups/PRsocial/?ref=share> Our **only** sanctioned HOA BOARD site for a private area with just neighbors. This is the intended area to get information posted by the board and its committees & neighbor to neighbor exchanges. This Fb site is for neighborhood related business only. All posts must be approved.
 - a. Please ANSWER the **3 questions** to be accepted.
3. Email plantersrow.sc045@gmail.com - For general help questions to your HOA Board members

Homeowner Budget Access

All homeowners can access the budget through their CMG Vine Account.

If you need assistance signing in with your Vine account, please email accounts@mycmg.com.

I am always happy to help with account questions. Please email me at plantersrow.sc045@gmail.com.



Past Due Homeowner Fees



126 homeowners have past due accounts totalling \$118,102.60

25 accounts have been sent to an attorney's office for collections.

- Accounts not paid by May 8 will have a lien filed.
- Accounts not paid by August 14 will be sent to an attorney.
- Accounts not paid by November 20 will be sent to foreclosure.

**We are here to help if you are having financial difficulties.
Please contact Cedar Management to set up a payment plan.**

Amenities and Your Account



In order to use the pool, tennis courts, and clubhouse, homeowners will need to have a \$0 balance or have an active payment plan.

Fobs associated with delinquent accounts will be deactivated.

ACC REVIEW FACILITY RENTALS

Kirk Ward



ACC Review



- These guidelines have been established in order to maintain and enhance the character and visual environment, as well as protect the property values within the Planter's Row development
- The ACC team is here to help! Working to expedite requests. Typical request is answered within 5 -7 days if a complete submission is received. Most are much faster than that.
- ARC requests. All requests will soon be submitted on VINE. This will speed up approvals. Important to have a VINE account.
- ACC manual is available on resident portal. Review to help plan your project. Working to footnote citations from the covenants
- Submit an ACC request prior to beginning project, avoid fines

Facility Rentals



- DHEC restrictions are to remain in place until lifted
- Rental fee is \$75 for the entire day.
- Every clubhouse rental will require DHEC cleaning after the event. The cost is \$125 and will be collected in addition to the rental fee
- Deposit of \$150 will be held and returned after inspection
- Rental of the Clubhouse does not include the pool



Facility Updates

Mike Stone

Facilities



1. Accomplishments from 2021
2. Issues
3. Plans for 2022

Accomplishments



- Finished the pool renovation
- Swim season opened on time and was excellent
- New pool lighting
- Fixed the electrical hazards in the clubhouse
- Installed new camera system – thanks to Kirk
- Replaced doors in Lifeguard, chemical and pump rooms
- Replaced the hallway door from the meeting space
- Changed the locks on the clubhouse doors
- Assessed condition of the tennis courts

Issues

- Fob system intermittently working and locking out users
- Serial break-ins at the clubhouse with damage
- Kids threw rocks and glass in the pool
- Graffiti on the playground
- Damaged water line next to the tennis courts
- People jumping the fence at the tennis courts as their privileges were suspended
- Some clubhouse damage from rentals
- Dog owners not cleaning up after their pets



Plans for 2022



- Pool to open Memorial Day weekend through Labor Day
- Fob system replacement
 - Most will use existing fobs with some to be upgraded
 - Will be in place prior to swim season
- Pool deck to be painted with the cool coat paint
- Replace paper towel and soap dispensers in restrooms
- Drink machine to be fixed
- New drinking fountain with bottle filler to be installed
- Tennis court maintenance

Public Service Announcements



Committee Volunteer Opportunities

Rebekah Cunningham



THANK YOU VOLUNTEERS!

- Social Event Volunteers
 - Ice Cream Social
 - July 4th
- ACC Committee
- Yard of the Month
- Monument Beautification
- Volunteer Dinner in December



Committee Volunteer Opportunities



- ACC - Architectural Control Committee – To Review and approve/deny ACC requests according to the ACC Enforcement Manual
 - Kirk Ward – Board Chair
 - Gary Englund – Committee Member
 - Sep Sene – Committee Member
 - Willie Woodruff – Committee Member
 - Rebekah Cunningham – Committee Member
- Pool Management - To assist with establishing pool rules/maintenance
 - Mike Stone – Board Chair
 - Open Committee Spot
 - Open Committee Spot
 - Open Committee Spot
- IT Support
 - Open Committee Spot
 - Open Committee Spot
 - Open Committee Spot

Committee Volunteer Opportunities



- Communications – To create newsletters for Planters Row
 - Open Committee Spot
- Community Liaison – To assist connecting PR with Mauldin City
 - Open Committee Spot
- Social Committee – To plan and implement social events
 - Rebekah Cunningham (Board Liason)
 - April Lengel & Leda Holliday (Co-Chairs)
 - Need Volunteers for various social events for 2022

Committee Volunteer Opportunities



- Student Volunteer – To assist PR teenagers with volunteer hours needed
 - Open Committee Spot
 - Open Committee Spot
- Yard of the Month – Rebekah Cunningham (Board Liaison)
 - Colleen Cassidy (Chair)
 - Virginia LaClair-Ross
- Yard Sale – Rebekah Cunningham (Board Liaison)
 - Frances Cook - Chair

Questions & Answers

- Please type your questions in the chat box and they will be answered in the order received as time permits
- Q & A session will end promptly at 8:25pm
- **EMAIL: plantersrow.sc045@gmail.com**



2022 Board of Directors Election



- George Dowling
- Rebekah
Cunningham
- Kirk Ward

- Michael
Robinson
- Tim Lucas
- John Warden

Thank You!

