

CHATTAHOOCHEE COVE HOMEOWNERS ASSOCIATION, INC.

Chattahoochee Cove Agenda for

2026 HOA ANNUAL MEETING

Sunday, November 02, 2025

2650 Old Towne Pkwy & Rogers Bridge (Alpha Tennis Academy)

2:00p – 3:30p EST

Registration Sign-in: 1:45p -2:00 pm (Eastern Standard Time)

Verification of Quorum – requires 52 in attendance (33%) for Board of Director election

Call to Order – Doug Bergdoll

Guest Realtor Speaker: Charlotte Brandi of Virtual Properties (handouts of recent home sales and price points within Chattahoochee Covecommunityproviding for sales trends etc.)

President's Issues Report Attached – presentation on summary of relevant issues (handouts)

Treasurer's Report & Review of 2026Operating Budget-

Finances as of: 09/30/2025

Operating	\$ 61,989.32
Reserves	\$ 189,260.66
<u>Water/Sewer Deposit</u>	<u>\$ 5,000.00</u>
Total	\$ 256,249.98

Delinquencies thru 09/30/2025 – 5 accounts =\$6,138.00

Total Amount Delinquencies: (17) = \$10,048.23

New Business: to be discussed as appropriate

Board of Directors: Doug Bergdoll; Joe Baradaran; Vacant

Official Member(s) at Large: vacant

Architectural/ Landscape Committee: vacant

Social Committee: vacant

Friend of the Board: Steve Pemberton (former president)

Adjournment

Summary of Chattahoochee Cove Homeowner activity & issues: 2025 - 2026

1. The City of Duluth has designated our neighborhood as part of a **high priority investment area** coincident with the buildout of recent area housing developments: Encore at Ashton Woods Townhomes (161 units); Riviere Townhomes (72 units); Riversong Townhomes (51 units); resurface of Rogers Bridge Rd and 3 surface lots near Chattahoochee Dog Park. Additional city investment in Rogers Bridge Park expansion w/pavilions/sidewalks, green space etc.
2. The City installed a 10' wide sidewalk along our Rogers Bridge frontage which links the Rogers Bridge pedestrian park development (\$5.7M) with pedestrian walkway across the River to Johns Creek's Cauley Creek Park a, 204 acre recreational park. The Western Gwinnett Co. Bikeway/pedestrian walkway concluded construction last summer (2024) and now extends from McGinnis Ferry Road (Suwannee) along PIB south to near Norcross.
3. **Chattahoochee Cove is a 154 unit townhome community** spread over 15 acres chartered as fee-simple built 1996 – 1998. **The total property value is currently estimated at \$46.2M (assumes \$300k per unit):**
Chattahoochee Cove current sale price trends: (development has 7 models ranging ~1,300 - ~2,600 sq. ft.)

Year	2019	2020	2021	2022	2023	2024	2025 YTD
Avg Sale Price	\$188,244	\$203,903	\$257,779	\$306,269	\$308,273	\$331,413	\$327,850
YoY % increase	-3%	8%	26%	19%	1%	8%	-1%
# of units sold	15	17	17	13	11	6	5

- Each Homeowner has legal responsibility to maintain its Limited-Common landscaped area to community standards as delineated per Declaration of Covenants and Plats as recorded at Gwinnett Co. Georgia Records. As such, per Article IX, sec. 2 & 3 (page 15 of HOA covenants): **Homeowner is responsible for exterior maintenance such as painting, siding and wood trim replacement (as appropriate) as well as water/sewage leak repair.** HOA has responsibility for Common area landscape maintenance as recorded at County Records and that which covers frontage area along Rogers Bridge Road including: tree/shrubbery, entryway signage, two flower beds, and two storm water retention ponds as well as maintenance of private streets (resurface/repair) and service water line repair within street curbside variance.
- Repaint of unit shall match existing paint color and that of attached neighbor(s) or entire building agrees to change. Also, reattach fallen window shutters, pressure washing drive pads, repair of rotted trim and siding, gutters etc. Over 85% of units have been repainted since 2015. **Failure to maintain will involve City of Duluth Code Compliance Office. HOA Board mgt. will conduct spring review to notify of painting, wood rot or pressure wash required.** Community residents voted several years ago to employ a lawn service company to ensure minimal lawn maintenance uniformity for homeowner's Limited Common areas. Beltran Landscaping provides basic maintenance services (e.g.) cut grass, trim bushes, edging and leaf removal. **A portion (21%) of the monthly \$155 HOA fees (\$34) supports this service.**
- **2025 completed HOA improvement projects include:** (1) replaced fresh sod at entryway (\$1,400); (2) pruned large overhanging tree limbs over lower Spring Cove per City mandate (\$1,650); (3) completed installation of decorative grey shale rock at base of mailbox/ utility boxes on lower Spring Cove (\$450); (4) repaired 3 water service lines (down to the main) under Summit Cove; repaired existing water shut-off valves at Valley/Spring intersection (\$28,525); (5) seal coated entire Valley Cove to preserve street longevity (\$10,500).

4. **Curbside parking** is prohibited per Article X, Sec. 4, and subsection (c) as codified by the builder/developer of record with Gwinnett Co. Prohibited off-street parking clogs our narrow streets, hinders driver vision, disrupts mailbox delivery and creates unsafe environment for vehicles backing out of driveway from across street.
 - City of Duluth ordinances (Chapter 8 of Municipal Parking Code) **strictly prohibits curbside parking** within 20 feet of an intersection/crosswalk, and within 15 feet on either side of a fire hydrant. (HOA enforces with reasonableness).
 - **Most dangerous environment** of the property is intersection of Spring Cove & Summit Cove due to curved area and hill on Spring Cove. No Parking signage has been placed at those critical areas of the property where towing is a potential deterrent for chronic abusers. The HOA has recently contracted with local Express Towing in Duluth (2785 Buford Highway). New signage was been posted on property with pertinent towed car reclamation information.
5. **Water conservation** is necessary to maintain affordable monthly consumption usage. **Approximately 53% (\$84) of monthly fees are dedicated to covering water/sewage expense.** Following are tips from Gwinnett Co Resources dept. (gwinnetth20.com) to reduce unnecessary water consumption:
 - Replace toilets with new low-flow high efficiency Toilets (HETs) as this activity accounts for ~30% of average home water consumption. Outdated shower heads provide account for ~17% of home water usage and ensure efficiency.
 - **Replace hot water heater if unit is > 12 years old** (date stamped on side of unit). Newer unit is more energy efficient.
 - Critical to replace faulty Pressure Regulator Valve (PRV) as evidenced by water continually dripping from outlet pipe outside home or on basement/garage floor. Recommended pressure setting is 55 – 75 PSI; replace every 10 yrs.
 - Do not over water gardens/flower beds in summer months; only water in early morning or late evening (evaporation).
6. **Trash and Recycle** pickups serviced by Republic Services are scheduled for Tuesday starting 04/29/2024 with 2 separate runs. Blue Trash and Recycle bins are available at Public Works center.
 - Large items (beds, furniture, grill etc.) can be picked up with advance 24 hour requests made (678.963.2800 or www.Republicservices.com). A charge of \$65 per pickup item has been implemented with switch to new bins.
 - Place trash curbside no earlier than Monday 6:00p evening and remove bins by Tuesday evening to prevent eyesore.
 - City of Duluth annual dumpster cards can be obtained at 2450 Main Street or www.duluthga.net for yard waste discard. Twelve trips are allowed prior to a \$25 fee assessment for each additional visit. Glass recycles visits free.
7. Chattahoochee Cove is a designated AT&T **internet fiber community** with broadband speeds available up to 1Gps. Fiber was installed 2015 and is available at the curb of each unit. A service call is required to bring the fiber drop inside the home to the designated room(s). Charter/Spectrum also provides cable service. Pls. ensure access lines (AT&T = black/Charter = orange) are buried in a timely period within a couple weeks of install to prevent cut lines. It requires a service request made by account holder to service provider. A neighbor cannot make the request on behalf of.
8. Chattahoochee Cove **maintains its own website (chattahoocheecove.org)** which contains copies of official documents such as Gwinnett County legally registered covenants and by-laws. The site contains additional detail on topics discussed in this presentation (which have been distributed to residents throughout the year electronically) such as curbside parking restrictions, garbage and recycle information from city of Duluth as well as Republic Services, water conservation tips and detail, a two page welcome packet to new residents as well as operating expense budget detail.

9. **Sharper Image Management Consultants** is our contracted property management company providing administrative support to the Chattahoochee Cove Homeowners Association of which every resident is a member by virtue of ownership. Contact information for Sharper's is the following: 770.973.5989 and www.simcionline.com.
- Services provided include financial (monthly fee collections and pursuit of delinquent accounts), maintenance of account payable activity, balance sheet, operating statements etc. Sharper's also manage correspondence from residents to the HOA Board of Directors in a timely fashion with 24 hour service availability (office staff opens from 9:00 – 4:00 M-F with answering service available off-hours).
 - As example, contact Sharper's for request to shut water service to the Community if plumbing repair is required at the unit. Only a request from a certified and licensed plumber will be considered due to the consequential impacts of a shutdown. A form is available (Sharper's) and must be completed by homeowner providing service detail. **Do not have a local plumber shut down community water service without HOA authorization!**
10. **Preferred service providers** utilized by the HOA for problem solutions include: Premier Pressure Washing (404.348.2861) for driveway, gutter clean-out and siding cleaning. James Bardsley Residential Plumbing (678.376.1664) for residential servicing. Beltran Landscaping (678.499.6017) for flowers, decorative rock/paver installations/tree pruning etc. Brockett Construction (770.614.7852) for home remodeling jobs and repairs/painting/floor install, rotted wood replacement etc. Mailbox and post replacement: Sign Kwik (770.623.1669); Residential Realtor (Virtual Properties: Charlotte Brandi (678.576.0567).
- **Mailboxes individually for replacement can be purchased at Home Depot: manufacturer is Gibraltar; Large/Black, model # 438673 for ` \$40 +tax.**
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11. Planned expenditures/activities for 2026, budget permitting:
- Prune back 15 Crepe Myrtles along Rogers Bridge Rd frontage and remove dying tree (\$4,000),
 - Planned seal coat for entire Summit Cove street (road closure from 9a – 3p in June/July) (\$12,500),
 - Replacement of sod on left side of front entryway (~\$1,500),
 - Repair of wooden fencing surrounding storm water retention pond (~\$500).
12. General Housekeeping:
- Place trash bins out Monday evening for Tuesday pickup. Pull back your neighbor's if they are not home rather than letting bins set for days at the curb.
 - Highly recommend displaying your house number near front porch to ensure accurate package delivery.
 - Please pick up paper and cans litter when walking the neighborhood streets
 - Please be mindful when walking pets that urine kills your neighbor's grass; and pickup after pet.
 - To maintain curbside appearances please consider washing your mailbox and post.

Chattahoochee Cove Historical Water Usage Billing:

Date	Consumption (000)	# billing days	avg per day	Monthly Cost
2025: water rates = \$5.78 gal (+4.7% from 2024)/ sewage = \$9.43 (+4.3% from 2024)				
Jan-25	660.2	29	22.8	\$11,507.56
Feb-25	721.6	33	21.9	\$12,531.54
Mar-25	597.6	28	21.3	\$10,645.50
Apr-25	574.2	30	19.1	\$10,289.59
May-25	565.8	29	19.5	\$10,161.81
Jun-25	598.1	32	18.7	\$10,653.10
Jul-25	599.8	30	20.0	\$10,678.95
Aug-25	614.0	29	21.2	\$10,894.94
	616.4	30.0	20.6	10,924.0

For reference:	Consumption (000)	yr o yr % increase	Monthly billing avg.
2007	441.0		
2008	561.0	27%	
2009	616.0	10%	
2010	612.0	-1%	
2017	640.3		\$9,809.02
2018	737.1	15%	\$11,053.44
2019	823.1	12%	\$12,339.11
2020	721.5	-12%	\$10,999.19
2021	864.1	20%	\$13,562.63
2022	732.8	-15%	\$11,756.58
2023	710.3	-3%	\$11,865.07
2024	702.6	-1%	\$11,870.48
2025	616.4	-12%	\$10,924.01
increased % since 2017:	>>>	10%	21%

contributing factors of increased water billing:

historical county annual Rate increase 4.5% per year,
increased mo base service charge to \$10/unit from \$5,
numerous curbside leaks due to faulty service line material used
units have multiple family inhabitants,
excessive landscape watering
failure to repair leaking faucets/running commodes
failure to replace out dated water heaters
failure to replace outdated Pressure Regulator Valve (PRV)