



Coosawattee River Resort Association
Board of Directors Open Session

July 14, 2026, Minutes
Water Tower

Owner Open Forum
Call to order at 9:37 a.m. by Mr. Hazzard.
Invocation led by Mr. Chatham.
Pledge of Allegiance.

Roll Call

	Name / Title	Area	Present	Excused	Not Excused
1	Bob Hazzard / President	BF	X		
2	Ross MacLaren / Vice-president	BB	X		
3	Gary Brown / Secretary	EM		X	
4	Kurt deVries	BF	X		
5	Nick Jackson	BB	X		(Zoom)
6	Grahame Anthony	BL	X		(Zoom)
7	Shirley Starling	EMC	X		
8	Jorge Fernandez	EM	X		
9	Vacant	EMC			

Also present were:
Mr. Frank Darrow, Treasurer.
Mr. Ryan Murray GM

3.) Approval of the June 9, 2026, Open Session minutes
Approved without objection.

4.) Adopt the agenda.
The agenda was adopted without objection.

5.) Ms. Marilyn Mowers presented the status of the election. She stated that if current trend continues, we will not likely have a quorum for the annual meeting. There is a second round of voting which includes a proxy and the change /addition to the By-Laws. The change is to add the Finance Committee as one of the standing committees. The Board was given a sample proxy form which was also provided to the homeowners attending. Copies will be provided at the front desk at the POA.

6.) Mr. Murray presented three bids for a new mowing tractor. After discussion, the Board approved the GM's recommended bid from Nelson Tractor as the lowest bid and best value. The purchase price of \$45,635.50 was authorized against the 2026-27 capital budget.

7.) Mr. Murray presented a recommendation to resurface the tennis court and pickleball court surfaces. The project includes leveling, crack repair, resurfacing, and striping. Mr. Murray stated that repeated attempts to secure three bids had failed with two bidder consistent no-shows. Accordingly, he presented a bid from Match Point Tennis of Marietta, Ga. in the amount of \$54,000.



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Mr. Murray stated that time was of the essence and that the current conditions of the courts presented a potential injury liability that could only be mitigated by closure or repair.

After discussion, the board approved the bid with the understanding that this unplanned cost must come out of this year's capital budget. It is the Board's understanding this funding will likely be covered by anticipated surplus funds pending the completion of the annual audit.

Because of technical difficulties with Zoom, Mr. Hazzard called a 20-minute recess to allow staff to resolve the difficulties.

Mr. Hazzard moved the Treasurer's report ahead of the STR administrative fee item to gain time to resolve technical issues.

9.) Treasurer's report

Mr. Darrow presented the tentative annual financial summary, stipulating it was subject to the auditor's adjustments.

The report will be included in the minutes per a Board motion earlier this year.

Mr. Darrow presented a financial policy approved and recommended by the Finance Committee with their recommendation to approve.

The policy:

Cash Transfer Authority Policy

Approved: July 14, 2026

Purpose To facilitate efficient cash management while maintaining appropriate oversight and internal controls.

Policy The General Manager may designate up to two management company employees to initiate and execute transfers between CRRA bank accounts.

Designations shall be approved by the Treasurer.

Authorized transfers may include:

- Transfers between CRRA operating accounts.
- Transfers between CRRA operating accounts and reserve/investment accounts.
- Transfers to management's designated disbursement account for payment of approved CRRA obligations.
- Transfers between operating accounts and reserve or brokerage accounts shall require prior review and approval by the Treasurer or Treasurer's designee.

This policy does not authorize management to make investment decisions, select investments, open or close financial accounts, borrow funds, or otherwise alter Board approved investment strategies.



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All transfers shall be subject to existing financial reporting, reconciliation, and review controls established by the Board.

The Treasurer may revoke transfer authority at any time and shall report any material concerns to the Board.

-----End of Policy text-----

After discussion, the Board approved the policy unanimously, said policy to have immediate effect.

11.) General Manager – Mr. Murray gave the GM's report.
Mr. Hazzard moved without exception to include it in the minutes.

After a 5-minute recess Mr. Hazzard ruled the STR Administrative fee proposal out of order on the grounds that a change to the Rules and Regulations could not be completed before the end of this session of the Board which expires July 31, 2026.

11.) Board member's remarks.

Discussion followed regarding the STR proposal, its financial implications to the annual budget and how or if it should be reinstated.

As this was Mr. Fernandez's last Board meeting, Mr. Hazzard recognized him for his years of service to the Board and the community.

The meeting adjourned at 11:23 a.m.

Approved at the August 25 Board of Directors Meeting.

Respectfully Submitted,

Robert V. Hazzard

(signed) Robert V. Hazzard



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Addenda

General Manager's Report

Items Requiring Board Action

Tennis and Pickleball Court Restoration

The most immediate concern regarding the tennis courts at the Recreation Center and Summit is safety and the Association's potential liability exposure.

Significant cracking, raised and uneven areas, and deteriorated playing surfaces create potential trip-and-fall hazards for homeowners and guests. Now that these conditions have been identified, continuing to keep the courts open without corrective action may unnecessarily expose the Association to injuries, insurance claims, and potential litigation.

The Board must therefore determine whether to authorize the necessary repairs or close these heavily used amenities until they can be returned to a reasonably safe condition.

Dave Kirkland contacted three qualified contractors in an effort to obtain competitive proposals. Two contractors either did not respond or elected not to pursue the project. Match Point Tennis was the only company that visited both locations, evaluated the existing conditions, and submitted a complete proposal.

The proposed cost is \$54,000 and includes:

- Repair of existing cracks and damaged areas.
- Resurfacing of the courts.
- Application of new acrylic coatings and striping.
- Installation of new nets and posts.
- Addition of two pickleball courts at each location while retaining tennis use.

I previously provided the Board with information regarding the condition of the courts, the proposed scope of work, and contractor references. These materials are included in the Board packet.

This project was not originally included in the current capital plan. However, funding is available from the recently completed 2025–2026 capital budget, specifically from funds that were not used for the Water Tower roof project.



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Further review determined that the Water Tower will require a more extensive repair than initially anticipated. That project should be properly evaluated, scoped, and considered during the 2027–2028 capital-planning cycle.

Redirecting the unspent capital funds would allow the Association to address an immediate safety and liability concern without increasing the current capital budget. It would also restore two community amenities that have steadily deteriorated because of age and deferred maintenance.

Requested Motion

Management recommends approval of the Match Point Tennis proposal in the amount of \$54,000.

I respectfully ask that a Board member make a motion to approve the proposal and authorize management to proceed with the repair and resurfacing of the Recreation Center and Summit tennis and pickleball courts.

Mowing Tractor and Attachments

We are currently in the height of mowing season, and reliable equipment is essential to maintaining the Association's extensive roadsides, common areas, drainage areas, and other community property.

Our current mowing tractor is a 2015 Kubota that is more than ten years old. It is leaking hydraulic fluid and would require substantial repairs to return it to a dependable operating condition.

Based on the tractor's age, condition, and anticipated repair expense, management does not believe that investing additional funds into this equipment would represent a responsible long-term use of Association resources.

Replacing the tractor will allow the Roads and Grounds team to maintain the community more efficiently, reduce equipment downtime, and avoid falling further behind during the most demanding portion of the mowing season.

Dave's team obtained proposals from three Kubota dealerships. After considering the tractor price, required heavy-duty bucket, extending mowing attachment, taxes, and trade-in value, Nelson Tractor Company presented the best overall value.

Nelson Tractor Company has previously supplied equipment to the Association and is offering a trade-in allowance of \$12,500 for our existing 2015 Kubota tractor.

The selected package totals \$49,220 and includes:



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- A new Kubota mowing tractor.
- A heavy-duty bucket.
- An extending mowing attachment.
- Applicable taxes and fees.
- The \$12,500 trade-in allowance for the existing tractor.

The bid evaluation and supporting dealership proposals are included in the Board packet.

The Association has spent \$156,180.87 year to date on equipment and vehicle upgrades. This proposed purchase continues the planned effort to replace aging and unreliable equipment with assets that our staff can depend upon for many years.

Requested Motion

Management recommends approval of the purchase from Nelson Tractor Company for \$49,220, including the trade-in of the Association's 2015 Kubota tractor for \$12,500.

I respectfully ask that a Board member make a motion authorizing management to proceed with the purchase and trade-in.

Capital Projects and Operational Updates

Riverside Maintenance Yard Fencing

Dave and I inspected the completed fencing project at the Riverside maintenance yard and were not satisfied with several aspects of the final installation.

We communicated our concerns directly to the contractor and requested that the identified deficiencies be corrected before the project is considered complete.

The contractor has agreed to:

- Replace approximately 126 feet of privacy screening. The replacement material has already been ordered.
- Install two additional bolts to properly secure the fence.
- Replace the current UV-rated zip ties with stainless-steel ties for improved durability.

These corrective items will be completed at no additional cost to the Association.

The contractor has also agreed to provide a five-year workmanship warranty covering:

- Posts that lean or fail because they were not installed correctly.



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- Gates that sag because of improper installation.
- Hardware that loosens because it was not installed properly.
- Fence sections that fail because of installation defects.
- Labor required to repair covered workmanship issues.

The warranty does not cover damage caused by weather, acts of God, accidents, abuse, vandalism, ground movement, improper maintenance, or alterations performed by others.

Management will continue to monitor the corrective work and will not consider the project fully complete until the remaining items have been satisfactorily addressed.

Outdoor Pool Renovations

The outdoor pool renovation projects remain ongoing and are not yet fully complete.

I understand the Board's concern regarding the length of time required to finish these projects. Management continues to press the pool contractor to complete the remaining work as quickly as possible.

The primary remaining items are the custom ladders and railings. The pool contractor subcontracted this work to a specialty fabricator and is currently awaiting completion of those components before they can be delivered and installed.

Although the specialty fabrication schedule is outside the Association's direct control, Dave and I are maintaining regular contact with the pool contractor. We have made it clear that the remaining work must be treated as a priority and completed without further unnecessary delay.

The pool covers will be measured and fabricated following the conclusion of the current swimming season. Once completed, they will be installed as part of the winterization process and will remain in place until the pools reopen next season.

Although the pools are currently operational, these projects will not be considered fully complete until the ladders, railings, pool covers, and remaining punch-list items have been installed and accepted by management.

Beaver Lake Drive and Villa Drive Bridge Area

The old bridge located near the end of Beaver Lake Drive and Villa Drive has now been demolished.

The old water line that previously crossed the area has also been rerouted beneath the tributary by the Gilmer-Ellijay Water and Sewer Authority.



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Dave is continuing to coordinate with the Water Authority because he believes the newly rerouted water line may need to be buried deeper to prevent possible exposure, damage, or maintenance issues in the future.

Dave is also evaluating the installation of protective railing around the area where the old bridge was located. The railing would provide an additional safety barrier and better protect residents, guests, and vehicles near the tributary.

Management will continue working with the Water Authority to evaluate the water-line installation and determine whether additional corrective or safety-related work is necessary before the area is considered complete.

Recreation Center Pool Enclosure

The Recreation Center pool enclosure replacement is one of the Association's approved capital projects for this year.

To date, the Association has paid more than \$70,000 toward the manufacturing of the new enclosure panels and has been awaiting their completion and delivery.

The contractor has advised that the panels are expected to arrive at his shop on July 23, 2026. Once the panels are received, the contractor will coordinate directly with Dave to establish an installation schedule.

As soon as firm installation dates are confirmed, the schedule will be communicated to the community.

The installation may require temporary interruptions to the use of the Recreation Center pool area. Management will work closely with the contractor to minimize the impact and maintain access whenever it is safe and practical to do so.

This project will provide a significant refresh to the pool enclosure and improve the overall appearance and condition of the facility.

Gate Access System and Hardware Installation

Work began on July 6, 2026, on one of the Board's highest priority initiatives: improving the Association's gate access and security systems.



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The contractor has successfully installed new gate operators at:

- Ellington Gate.
- Legion Gate.
- Eagle Mountain Gate.

Additional components and related work remain, and installation is expected to continue throughout July and possibly into August.

New electronic locks have also been successfully installed at the Ogden and First Street bathhouses. Additional bathhouse access improvements will continue as part of the overall access-control upgrade.

The gate conversion will require the installation of new vehicle-detection loops to replace the aging loops that are currently experiencing operational problems.

This work will require asphalt to be cut and patched at each gate location. Management is coordinating with the Association's asphalt contractor to complete this work as soon as possible.

Advance notice will be provided once the schedule is confirmed, as temporary traffic interruptions may be necessary.

Once the hardware installation is substantially complete, management anticipates transitioning from the current DwellingLive platform to GoAccess, a more modern and user-friendly access-control system.

Detailed instructions, transition dates, and resident guidance will be communicated well in advance of any software conversion.

We are pleased to see this important safety and access-control project moving forward. During the installation period, residents and guests are asked to use additional caution, reduce their speed, and remain alert for contractors working near the gate areas.

Within approximately 24 hours of the new Legion Gate operators being installed, two gate strikes occurred.

Drivers must slow down, stop when necessary, allow the gate to fully open, and permit it to complete its intended cycle between vehicles.

Following another vehicle too closely or attempting to move through the gate before it has completed its cycle creates a risk of property damage, personal injury, and unnecessary repair expenses.



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We appreciate everyone's patience and cooperation as this important community improvement continues.

Villa Deck Replacements

Approximately seven to eight villa decks remain in need of replacement because of their deteriorated condition and the potential safety risks they present.

These conditions have also limited the Association's ability to rent the affected villas until the necessary repairs can be completed.

The villa deck replacements were included as an approved capital project in this year's budget.

I am pleased to report that Dave has coordinated with the contractor, and work is currently expected to begin on July 28, 2026.

Management will work with the contractor to prioritize the affected units, complete the repairs as efficiently as possible, and return the villas to a safe and rentable condition.

Closing Remarks

These projects represent significant investments in the safety, appearance, functionality, and long-term condition of our community facilities.

Management will continue to closely monitor each project, address deficiencies when they arise, hold contractors accountable for the quality of their work, and provide additional updates as firm completion dates become available.

Important Reminders

As a reminder, voting in the Board of Directors election will remain open through Friday, July 17, 2026, for all members who are eligible to vote.

Eligible members are encouraged to submit their ballots before the voting period closes.

Please also remember that the CRRA Annual Meeting will be held on Saturday, August 15, 2026, at Victory Christian Center in Ellijay.

We encourage all members to attend as we review important community matters and seat the newly elected Board of Directors.



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Thank you.



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Treasurer's Report

COOSAWATTEE RIVER RESORT ASSOCIATION REPORT OF FINANCIAL PERFORMANCE

PERIOD:		12 MONTHS ENDING		4/30/2026		
	ACTUAL 4/30/2026	BUDGET THRU 4/30/2026	%	PRIOR YEAR COMPARE 4/30/2025	ANNUAL BUDGET THRU 04/30/2026	% OF ANNUAL
COMMON OPERATIONS						
REVENUE	\$ 7,380,140	\$ 7,370,345	100%	\$ 7,719,292	\$ 7,370,345	100%
EXPENSE	\$ 7,516,402	\$ 6,657,450	113%	\$ 6,157,785	\$ 7,362,673	103%
NET	\$ (136,262)	\$ 712,795	-19%	\$ 1,561,507	\$ 997,572	-127%
VILLA						
REVENUE	\$ 871,459	\$ 2,100,470	41%	\$ 1,668,463	\$ 2,100,470	41%
EXPENSE	\$ 1,395,626	\$ 2,220,064	58%	\$ 1,993,473	\$ 2,220,064	58%
NET	\$ (424,167)	\$ (119,594)	355%	\$ (325,009)	\$ (119,594)	355%
WATER						
REVENUE	\$ 346,236	\$ 378,827	91%	\$ 338,057	\$ 378,827	91%
EXPENSE	\$ 396,405	\$ 366,805	81%	\$ 338,325	\$ 366,805	81%
NET	\$ -89,821	\$ 12,022	414%	\$ (268)	\$ 12,022	414%
RESERVE						
REVENUE	\$ 1,329,275	\$ 1,420,000	87%	\$ 1,351,087	\$ 1,420,000	87%
EXPENSE	\$ 1,329,275	\$ 1,420,000	87%	\$ 1,350,947	\$ 1,420,000	87%
NET	\$ -	\$ -	-	\$ 140	\$ -	-
TOTAL						
REVENUE	\$ 9,827,110	\$ 11,269,542	87%	\$ 10,976,899	\$ 11,269,542	87%
EXPENSE	\$ 10,327,708	\$ 10,664,319	97%	\$ 9,740,529	\$ 11,269,542	92%
NET	\$ (510,598)	\$ 605,223	-84%	\$ 1,236,370	\$ -	-
CASH/CASH EQUIVALENT BALANCES:						
	4/30/2026			4/30/2025		
COMMON	\$ 3,218,853.8			\$ 3,341,327		
VILLA	\$ 363,712			\$ 384,792		
WATER	\$ 161,824			\$ 243,454		
RESERVE	\$ 1,803,579			\$ 1,682,648		
TOTAL	\$ 5,547,967			\$ 5,652,221		

Accounting corrections have been made to repair errors from 2003 to current date.

Furthermore, prior year budget contained revenue projections in specific areas that were not achievable.

This resulting report gives an accurate accounting which cannot be fairly compared with the previous year due to prior year accounting errors.

Our accounting records are now audit ready.

Frank Darrow Treasurer



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Finance Committee Briefing



FY2025-2026 May-Apr Financial Review

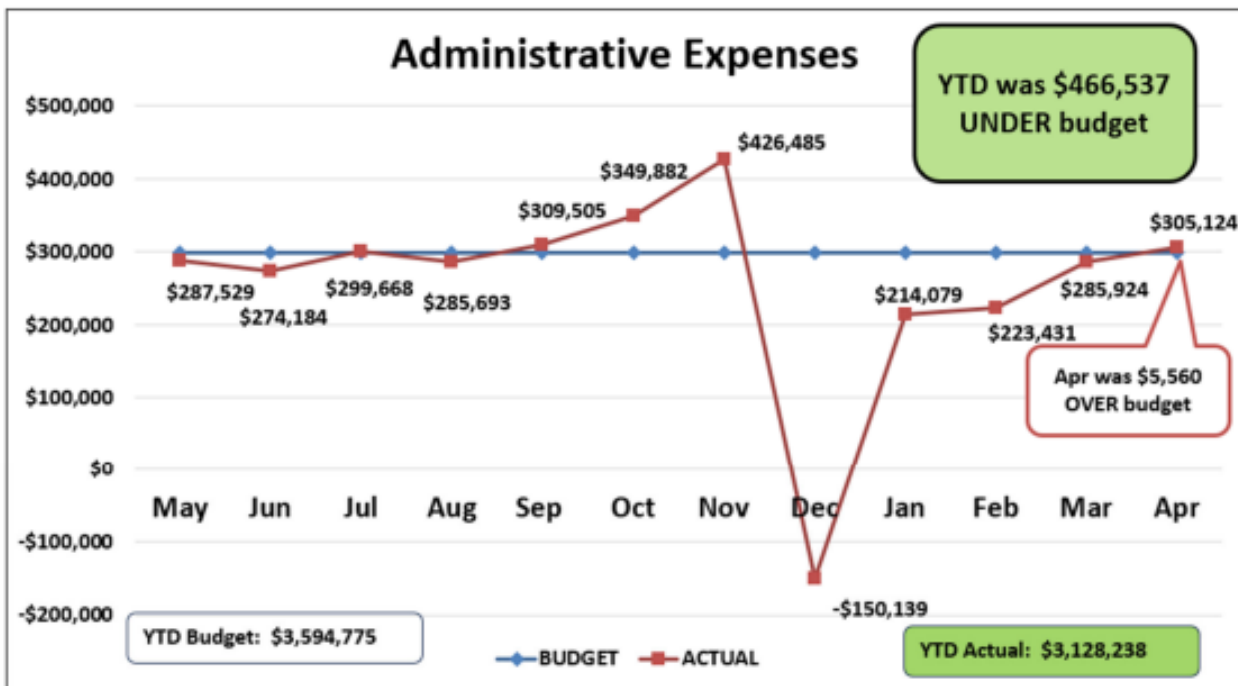




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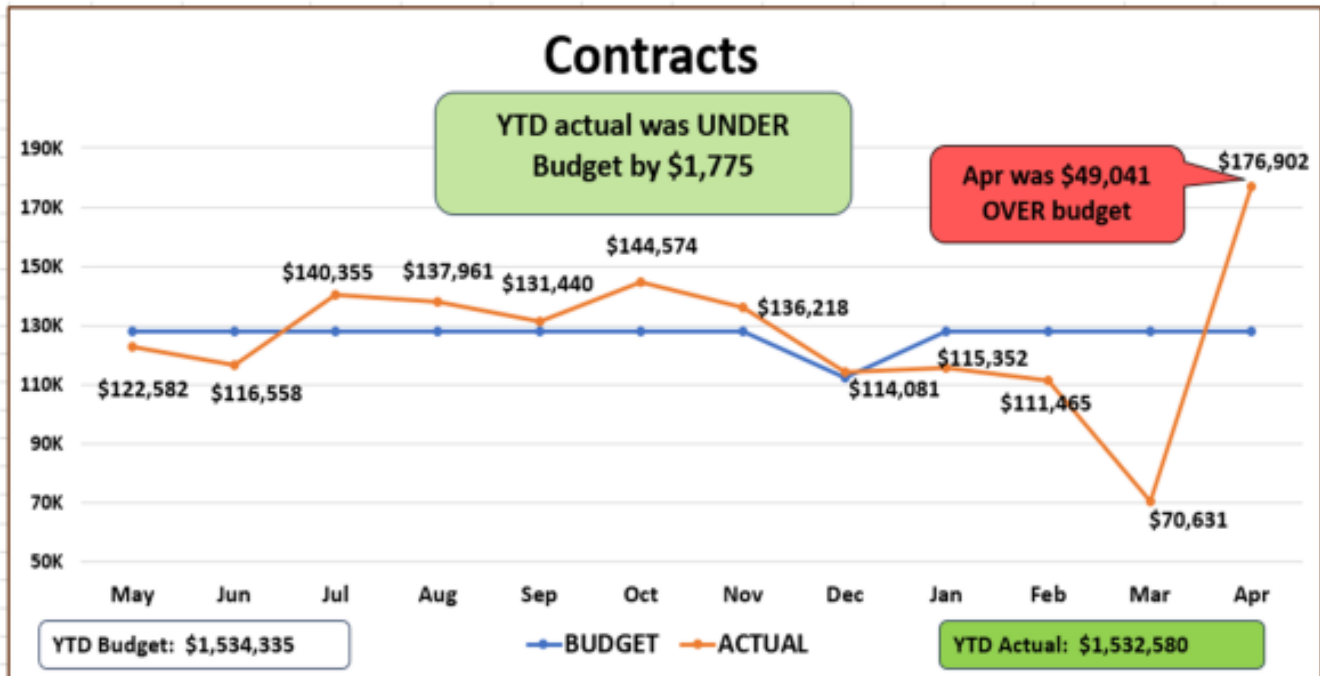




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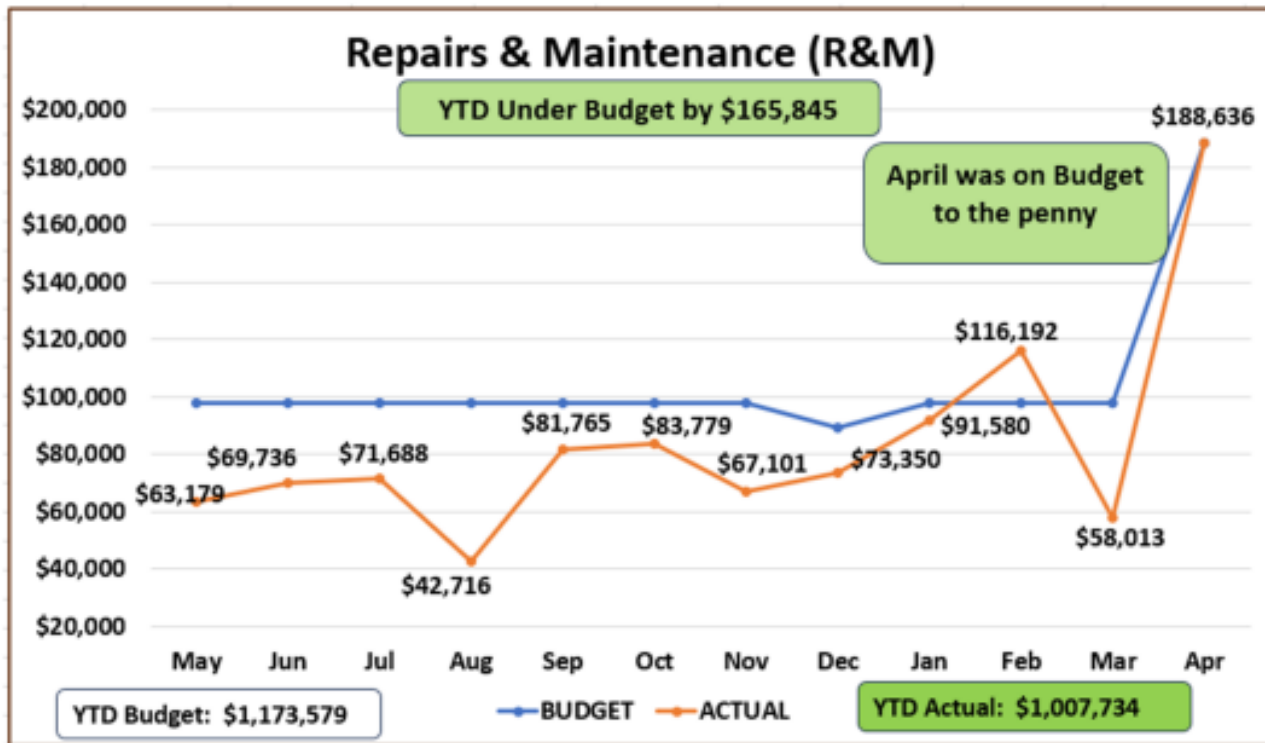




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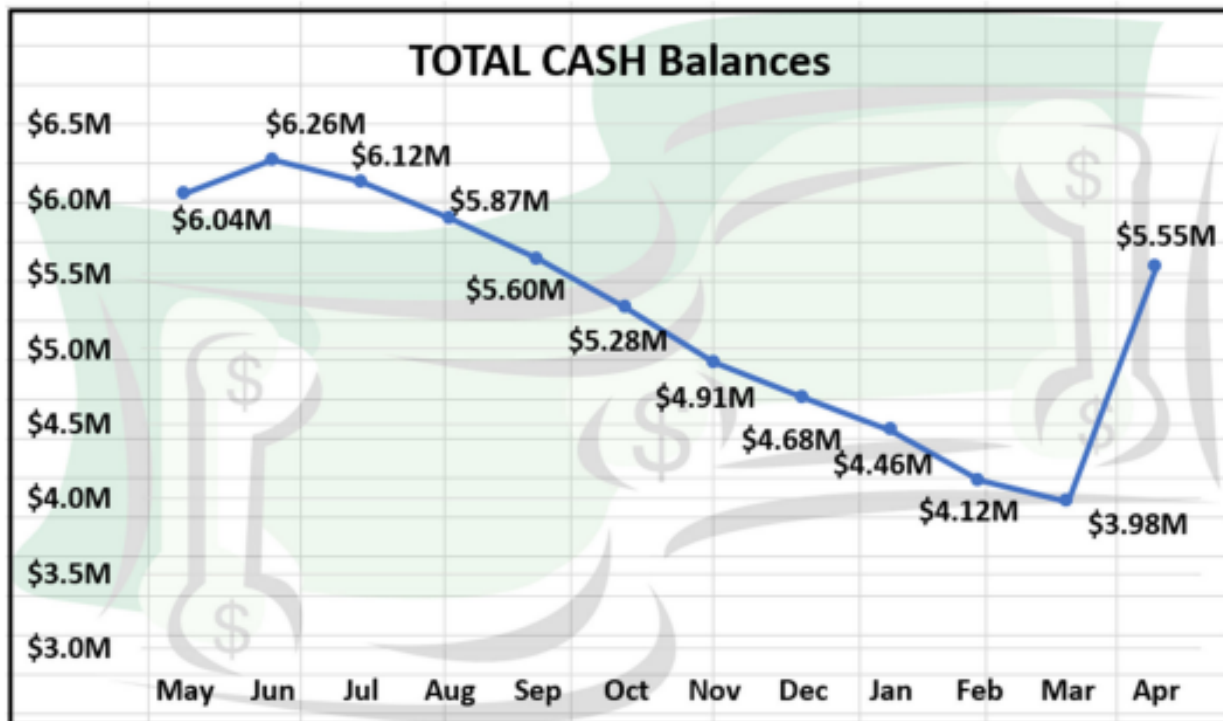




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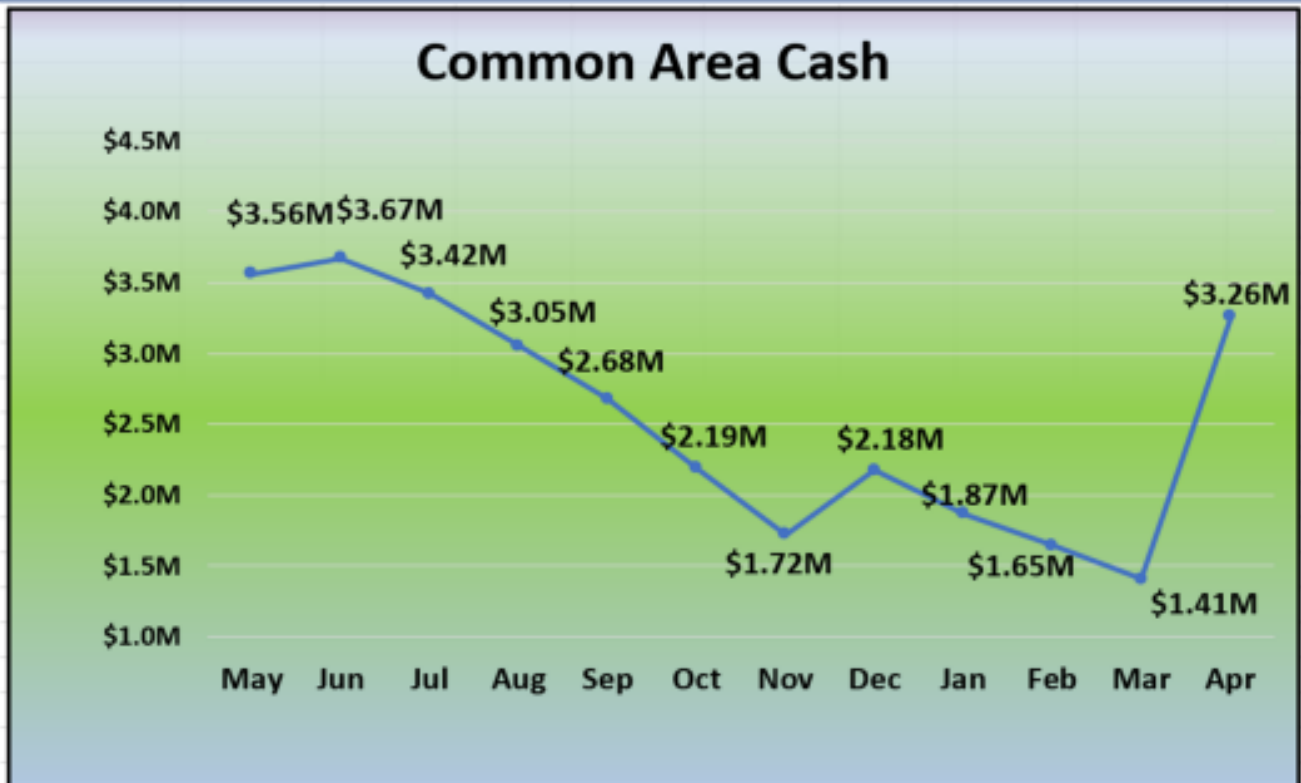




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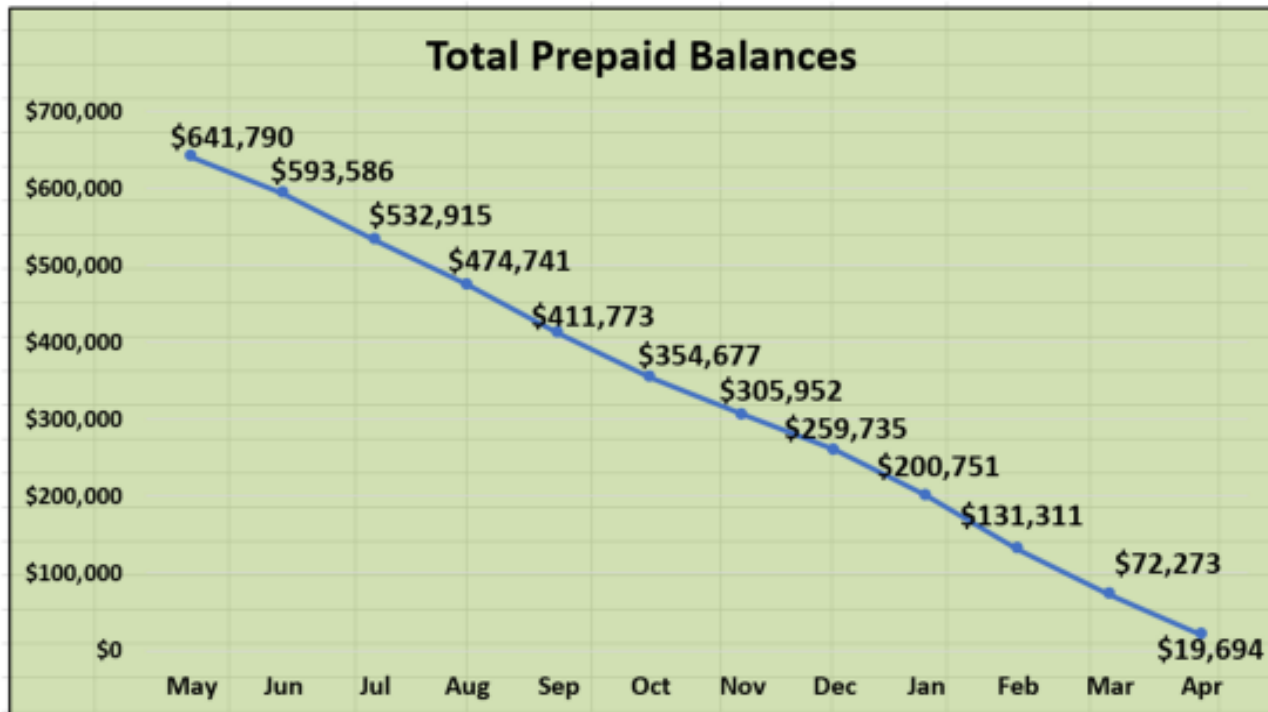




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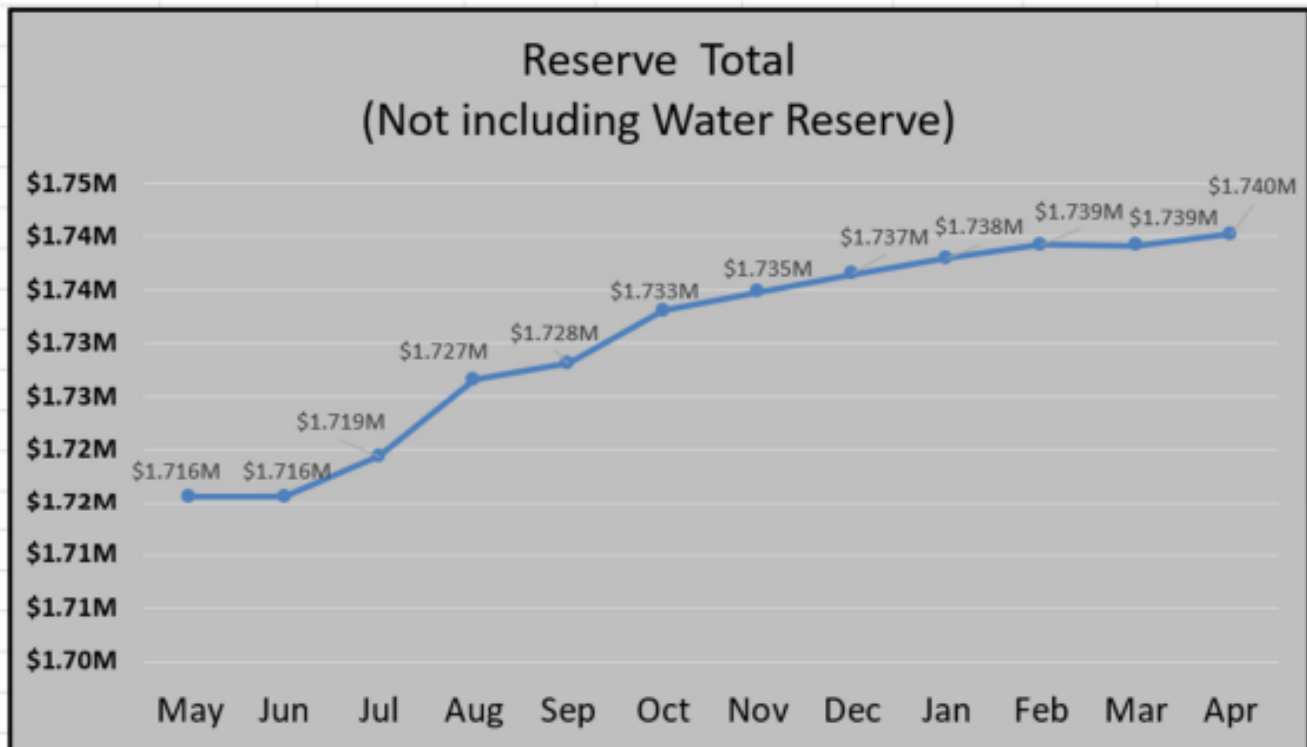




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