



Coosawattee CONNECTION

Fall 2021

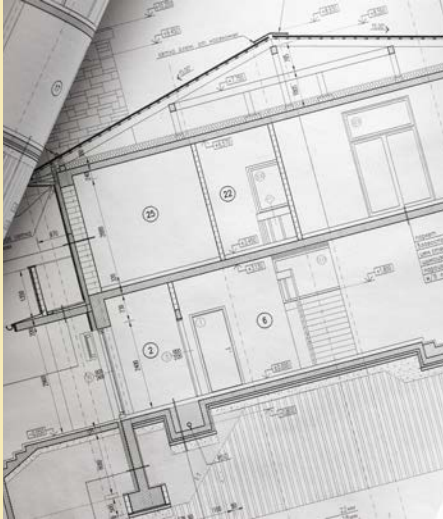
The Official Newsletter of the CRRA Board of Directors



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Annual Meeting Shares Accomplishments, Installs Directors

by Marilyn Mower, Communications Committee

Because the 2021 Annual Meeting could not be held in person as planned, the information-packed meeting took place August 21 on Zoom, as did the swearing-in of three newly elected and two re-elected Directors of the CRRA Board (see article page 2). Speaking to his electronic audience, President Enrique Bertran ticked off a list of challenges faced in the past year, from an emergency assessment to board resignations to an overhaul of the gate system. "We had trust issues, but I hope we have regained your trust," he said. "We have had a reduced headcount in the POA and customer service issues...and workforce retention issues. We are working on those things. We have a \$6 million enterprise here and the competence of the workforce must reflect that."

Turning to the future, he shared that three physical issues are challenging the Board in the next 12 months: Fife Bridge, Villa Bridge and the Campground septic system. The first two items require inspections and, if necessary, engineering studies for their repair or replacement. Bertran said these are items that should be addressed before they become emergencies.

Regarding the Eagle Mountain Campground septic tanks, he said, "We must address it. The tanks and their drain fields are 20 to 30 years old. They were designed for 90-day usage, now many of them are being used 365 days." Because the original design of the campground anticipated all units with part-time dwellers, in most cases, multiple properties share a tank. Incomplete documentation indicates a need for an engineering study. Residents are responsible for the cost to pump or repair their septic systems with CRRA performing the work and then billing the residents.

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New CRRA BOARD SEATED AUGUST 28



The 2021 election was overseen by the Nominating Committee, chaired by Susan Decker. Thirteen candidates filed for 6 seats and there were 16 write-ins on returned ballots.

Registered property owners in good standing were able to vote by mail or through electronic voting – a first for the CRRA!

Susan Marino of Beaver Lake and Jimmy Adamas of Eagle Mountain Campground were re-elected to three-year terms, although Adamas has since resigned. There were no qualified candidates for The Villas, but outgoing member Robert Townley has agreed to stay on for one more year. Vacancies remain for Board Positions in the Villas and the Campground.

Meet the New CRRA Board Directors

Cindy Pereria *Beaver Bend*

The new representative for Beaver Bend is Cindy Pereira. She and her husband, Skip, have lived in Coosawattee for four years, having moved here from Naples, Florida.

Living overseas while her husband was serving in the US Navy, Cindy worked as office manager for Chapel House Financial, the pensions division of accounting firm Milne Ross. Moving stateside, she spent 20 years as a paralegal in the fields of Workman's Compensation, Social Security and probate.

However, it's her career as a small business owner that gives her the most pride. In 2013 she invented and marketed a quick-release security window blind designed for safety in schools and places of worship during

active shooter situations. The blinds made under her label, Classroom Security Blinds, are used by the American Crime Prevention Institute for training purposes.

An astute businesswoman unafraid to ask for documentation, unraveling the financial picture of CRRA from 2017-2020 was at first a keen personal interest and finally her impetus for running for the Board of Directors.

"I think we are moving in the right direction now," she said, adding that she wants the Board to develop strategies based on resident needs and expectations. "Keeping our reserve accounts funded and eliminating wasteful spending is extremely important." Also noting communication is key, she said she hopes to host regular Town Hall meetings with fellow Beaver Bend residents and the neighborhood's other directors, Randy Click and Susan Decker.

cpereria@mycrra.com



The next Board Meeting is scheduled for September 25 and will begin at 9:30 a.m. on Zoom only

Meet the New Directors, *continued*



Beth Miros *Beaver Forest*

Joining the Board to represent Beaver Forest is Beth Miros, who hails originally from Michigan. Beth is no stranger to the workings of organizations, having been employed for more than 30 years in the corporate world and she worked as a data analyst for a programmer for many years toward the end of her official career – she and her husband, Tom, have two adult sons and three grandchildren. These Michiganders relocated to Georgia for Tom's job in 1998.

"We began vacationing in the Blue Ridge area not long after moving to south Georgia. In 2016 we booked a vacation rental at the CRRA and couldn't wait to return," she recalls. In 2018, Tom's information technology job afforded him the opportunity to work from home. "Ellijay and specifically CRRA was number one on our list of places to live, and we said to ourselves, 'why not live where we love to vacation?' We bought our home and moved to CRRA full-time in 2018." Beth joined the Communications Committee when it was formed and adeptly filled the role of secretary. She will soon be moving to a spot on the Architectural Review Committee.

In conclusion she said, "special thanks to all who voted for me. Your



Vito Molfetto and Cindy Pereria sign their documents under the watchful eye of AGM Racey Cave

vote is voice. Therefore, it is my goal to provide board representation by being proactive and forward-thinking. Please feel free to email me with questions, comments, or concerns."
bethmiros@mycrra.com

Vito Molfetto *Eagle Mountain*

The new representative for Eagle Mountain is Vito Molfetto. He has been a property owner since 2006 and a full-time resident with his wife, Betty, since 2012. You may know his name from the Coosawattee Good Neighbor Club, a group he served as president of for two years.

Vito's professional background includes 30 years in marketing, logistics and sales in corporate America working as an executive for packaging companies including Innovative Folding Carton Company, Jefferson Smurfit and International Paper.

Twenty years ago he entered the insurance market and now operates his own company, Christian Health Insurance Solutions, focusing on the under 65 health and life insurance

market as well as senior Medicare products. Speaking of his interest in being on the Board, he said, "It's time for me to give back to CRRA and out POA and be a proud representative of Eagle Mountain."

An active member of community organizations from the Lion's Club to Knights of Columbus and the Gilmer Chamber of Commerce, Vito campaigned on a platform of developing a stronger bond between CRRA and the County to explore cost savings and improved services. "I see myself as an unofficial liaison of CRRA to the county," he said.
vmolfetto@mycrra.com



2021 CRRA Board and Executive Committee

Beaver Bend

Randy Click – 2022
rclick@mycrra.com
Susan Decker– 2023
sdecker@mycrra.com
Cindy Pereria – 2024
cpereria@mycrra.com

Beaver Forest

Joseph Elkins – 2022
jelkins@mycrra.com
Dave Bennett – 2023
Vice President
dbennett@mycrra.com
Beth Miros – 2024
bethmiros@mycrra.com

Beaver Lake

Betty Reece – 2022
breece@mycrra.com
Jim Brackin – 2023
jbracklin@mycrra.com
Susan Marino – 2024
Secretary
smarino@mycrra.com

Eagle Mountain

Mike Hill – 2022
Treasurer
mikehill@mycrra.com
Enrique Bertran – 2023
President
ebertran@mycrra.com
Vito Molfetto – 2024
vmolfetto@mycrra.com

Eagle Mountain Campground

Shelah Muse – 2022
smuse@mycrra.com
2 Vacant Seats

Villa Timeshare

Ron Townley – 2022
rtownley@mycrra.com
2 Vacant seats



Save the Date for Fall Fun

September

11 Pickin' on the Porch, Gregg Erwin & 200 Proof
11 Ellijay Farmer's Market, Downtown
25 Pickin' on the Porch, Downtown Roy
25 Dancing Goats Folk Fest, Downtown Ellijay
25 BOD meeting

October

2 Ellijay Farmer's Market, Downtown, Ellijay
8 Apple Festival Parade
8 Route 66 Musical, Gilmer Playhouse
9 Apple Festival 5K road Race, Ellijay Elementary
9-10 Apple Arts on the Square, Downtown, Ellijay
9 Pickin' on the Porch, Loose Shoes
9-10 Georgia Apple Festival and Arts & Crafts Show,
Lions Club Park
10 Route 66 Musical, Gilmer Playhouse
16-17 Georgia Apple Festival and Arts & Crafts Show
16 Apple Arts on the Square
23 Pickin' on the Porch, Topper
TBD Trunk or Treat Halloween party

November

6 Neighborhood Clean-up
25 Thanksgiving

*For updates on Board and Committee meetings, visit the
official CRRA, Inc. Facebook page.*



Letter From the President

By Enrique Bertran

Dear friends and neighbors:

September marks the beginning of my second year as president of this Association. Last year was a year of struggles and difficulties, especially with the challenges brought by the pandemic, but it was also a year of achievements that should make us all proud.

Our financials are vastly improved and we now have a reserve account that can help us face unexpected disasters. One aspect of our improvements is the new collections system, which has brought in \$360,000 in overdue fees during the past six months. Our expenses for the fiscal year just ended were under budget, we recorded payroll savings of more than \$89,000 and we made money from the Villa Rentals Program for the first time. We also completed the new gates, the new phone system, replaced all the obsolete computer equipment at the office, and remodeled facilities at all three pools. Recognizing that our Customer Service was not meeting anyone's expectations, we instituted a training program and the POA volunteer program.

There are still many things to do. Foremost in the BOD's efforts will be improving the roads and staffing the gates. We also plan to upgrade the cosmetics of the Resort, starting with the entrances and main roads. We will, in the near future, ask you via surveys what your priorities are and use that information to prepare our next budget. Keeping our property values up and improving the quality of life of all residents continue to be our top priorities.

On a personal note, if you attended or listened in to the August Board Meeting when I was re-elected, you heard me say this will be my last year as president. The role of the Board president is demanding and as many of you know, my wife is undergoing treatment for advanced cancer and I am her only care giver. I believe two years of the commitment it takes to be president will be my limit, and as I said at the August meeting, it will be time for fresh ideas. That said, we have a strong, capable, and qualified executive team enthusiastic about the year ahead. CRRA is an amazingly complex small business, and having the right qualifications and experience should be a must for our Board members. I am pleased to say we have it this year.

You may also have heard or read nonsense on "unofficial" newsletters and social media postings about my ideas on term limits and board seats. They are wrong. I strongly believe in term limits for our Board with a maximum of two terms for all Board members (six years). Turnover, renovation and new ideas are needed in every volunteer organization and ours is no exception.

The Board will soon receive the first report from the group working on updating and correcting the By-Laws of the Association. The process will include several iterations of readings and feedback before the final product is shared with property owners for comment. Proposed changes to the By-Laws then need to go before the USDA for approval (because of the USDA loan on the water system), and then be put to a vote by all members. I expect the process to last several months. Until then, it is a work in progress.

Lastly, I am urging you all to get involved in meaningful ways. Join a committee, read the emails sent by management, respond to surveys and volunteer for activities. We are now soliciting members for all CRRA committees. If you are qualified to help your community please consider joining a committee. We need your expertise, whether in communications, the environment, compliance or architectural review. you will not only be helping your community, but also yourself. The application is on the Boards and Committees section of our web site's home page, <https://www.mycrra.com/bod-committees>.

Thanks and best of luck,
Enrique Bertran, President

Annual meeting, cont. from page 1

Also on the list of objectives for the year is a look at modernizing and streamlining the by-laws and covenants of CRRA. A study group has already been formed.

Betty Reece delivered her final report as Treasurer and announced that R.L Jennings and Associates, with offices in Rome and Ellijay, was chosen as the Association's new auditing firm.

"We are in a much stronger position than last year. The improvement in the balance sheets comes from improved collections and about \$200,000 less in expenses," Reece said in her summary presentation.

A "much better position" is an understatement for those who recall the deficit the Association was facing a year ago. For example, by April 30, 2020, \$600,000 of the prepaid monies had been spent. "In this past year, we had to make up that \$600K plus make up a \$500K error in the budget. It was a real challenge to end up where we did April 30 this year." Because the Reserve account, which is supposed to be used for emergencies, had to be tapped to meet the operating budget, rebuilding that account was a priority and a highlight of the financial summary.

"Based on the projected capital budget and projected collections of past due assessments, the capital reserve account balance is projected to increase to \$1,797,038 by April 30, 2022. However, the balance may differ significantly depending on actual costs for two major road repairs, [Newport and Nexus]. Based on updated Pre-Audit FYE 04/30/21, internal financials, net income for the year is \$1,446,479, with total operating expenses slightly under budget," she told us.

With her report, General Manager Regina Valladares highlighted internal restructuring to streamline operations, a cost savings of as much as \$100,000 via renegotiation of the USDA water project loan, completing the gate transponder change-over and 75 percent of the road restriping project, and instituting a volunteer program to help cover staffing shortages.

In the Amenities department, all pools received renovations and safety upgrades, Riverside and Foxhound pools had bathroom remodels, and the Rec center pool received new lights, all at \$4k under budget.

The camping, cabin, and villa rental program has returned to profit-making status, with camping revenue up 300 percent. Coosawattee rentals are now available on all major travel sites, and there is a new website for nightly rentals (www.stayatcrr.com). There is also an information exchange with the Gilmer Chamber of Commerce for guest information.

What does the ARC committee do?

Editor's Note: Committees do a lot of work behind the scenes at CRRA and we thought you might want to know more about them. Here is the first of a series introducing you to CRRA Committees

The Architectural Review Committee (ARC) may be the busiest committee in CRRA. Unlike most of the committees, it meets twice a month so homeowners don't have to wait long for their applications to be reviewed. From May 2020 to April 2021, the ARC reviewed 304 applications.

Q: What does ARC review?

A: The Committee's purpose is to make sure property values are protected and enhanced by reviewing construction permit applications for compliance with all the rules and regulations, the by-laws and covenants. This maintains architectural and aesthetic harmony and compatibility among all lots, structures and houses. There are some variations in the rules among the different sections of Coosawattee and the typography of the lot. This means what might be suitable for one lot might not be right for another. It is the ARC's job to evaluate each request individually.

Q: Does the ARC evaluate the building plans for a house?

A: No. A property owner must have already obtained a septic tank permit (for new construction) and a building permit from Gilmer County before they come to ARC. They present those permits, a site plan to check the setbacks, a set of house plans to scale and showing elevations, and total square footage [heated space].

Q: Is there a minimum house size requirement?

A: Yes, its 1,050 sq.ft. [heated space] in Eagle Mountain and 900 in Beaver Lake, Beaver Forest and Beaver Bend.

Q: Other than new houses, what does ARC review?

A: Variance requests, exterior renovations, additions, outbuildings, carports, fences, culverts, driveways and roof-overs in the Campground.

Q: So the Campground has its own set of regulations.

A: Yes, with its own setback requirements, and rules for parking pads, decks, additions, etc.

Q: What's the difference between the ARC and the Compliance Committee?

A: They are closely related but ARC deals with making sure construction complies with rules before it begins.

Q: Are there some things people might be surprised to know?

A: Yes, you can't have a chain link fence, unless it is for a dog run and that size is limited to 200 sq.ft. Architecture needs to be consistent with "mountain style" and we do have approved colors – earth tones or woodsy colors, metal roofs being the exception.

Q: Who sets the review and impact fees?

A: The CRRA Board of Directors. The new fee schedule began May 1, 2021. It begins at \$25 for a fence and escalates to \$1,600 for a new house of 2,001 sq.ft. and larger.

Q: Who should people contact within CRRA for answers to other questions?

A: There is a handout available at the POA front desk with all the rules and responsibilities and the steps in the permitting process. The ARC/Compliance Department can be reached at 706-640-4010, option 5. Board Member Shelah Muse is the current Chair of this committee



A Safe Fire is no Accident

By Al Cash, Communications Committee

October 3-9 is National Fire Prevention Week, and with that in mind and the arrival of the fall dry leaves season, it's time for a few words of caution, especially since state burn rules changed in July. You no longer have to call the Georgia Forestry Commission to get a burn permit on private property, but you *do* have to be careful. Escaped debris burning is the number one cause of wildfires in Georgia, and if you start one, you can be held responsible. Don't forget that the EPA's summer burn ban remains in effect until Sept. 30 for 54 northern Georgia counties.

Georgia Outdoor Burn Laws*

What: The law no longer requires a burner (that's you) to inform the GFC online or by phone about their intention to burn leaf piles and yard debris. New legal safety requirements are now specified for this type of debris burning.

When: Effective July 1, 2021.

Where: All Georgia counties. Local ordinances supersede 12-6-90.

Who: Any person, firm, corporation or association intending to burn hand-piled natural vegetation/yard debris in Georgia.

Why: To reduce the number of wildfires in Georgia and protect landowners' right to burn, the changes shift safety responsibilities and awareness to those conducting outdoor burning of hand-piled natural vegetation.

**Courtesy Georgia Forestry Commission*

If you are having a picnic or a cookout or party at any of our CRRA parks and fancy a campfire, please note that there can only be fires within the confines of the fire rings at each camp site. You are responsible for making sure the fire is "dead" when you leave. Before you light your fire, have a fire plan and remember to locate the nearest water source. If your fire jumps out of control, please call 911.

Other numbers and resources:

Coosawattee Central Security (706) 640-4032

Georgia Forestry Commission for Gilmer County (706) 635-2363

Gilmer Co. Fire Station (706) 635-1333

FIVE safety precautions are mandated by the new Georgia Burn Law.

S Space – 25+ feet between fire and woodlands.

S Space – 50+ feet between fire and structures.

T Time – You can only burn Sunrise to sunset.

A Attendance – Person responsible stays onsite until fire is completely extinguished and there is no risk of burn escaping. Person responsible is liable for damages to adjacent properties due to fire escape.

R Reasonable Precautions – Some examples are: tools/measures in place to prevent fire escape. These include continuous pressurized water source on site; man-made or natural barrier to contain fire, such as bare soil, rocks, bricks, burn barrel, etc.; fire-containing equipment on site, such as rake, shovel, garden hoe, etc.; weather awareness—don't burn when it is windy.

OTHER: Land-clearing burns for residential or commercial development DO require notification to the county forest ranger and a permit IS still required for these activities.



August BOD Meeting Highlights

New Executive Committee selected, Board sees positive financial report

By Marilyn Mower, Communications Committee

The August 28 Board of Directors (BOD) Meeting was notable on two counts: it was a return to in-person meetings at the Water Tower and was also a hybrid meeting – meaning it was simultaneously transmitted on Zoom – and it was the first meeting for three newly elected officers. (See article pages 2-3) New electronics gear seems to have solved the previous issue with sound quality for those who wanted to view the meeting on Zoom.

Referring to this as an “exciting time for the Association,” President Enrique Bertran lost no time opening the voting for the four Executive Officer positions, which must take place annually at the first meeting following the installation of BOD members. Rather than a proposed slate of officers, all nominations are made publicly from the floor and seconded to be placed on the ballot for voting by the entire board. While Dave Bennett (who served last year as Secretary) was unopposed for the slot of Vice President, there were two candidates each proposed for the other positions. Votes were as follows President: Enrique Bertran 9, Jimmy Adams 5; Secretary: Susan Marino 8, Beth Miros 6; Treasurer: Mike Hill 9, Betty Reece 5.

Speaking to financial issues, outgoing Treasurer Betty Reece shared that Coosawattee-owned lot sales generated \$49,000 in the month of July, that assessments collected

during the first quarter of the year are \$330,000 ahead of the same quarter in 2020, and that the new collections process has netted another \$115,000 in past due assessments. (Last year’s collection efforts averaged \$20,000 month.) She also noted that current operating expenses were \$69,000 under budget for the period. Mike Hill will deliver subsequent Treasurer’s reports.

As for the General Manager’s monthly report, Regina Villadares said the year just ended (CRRA’s Fiscal Year runs May 1 to April 30) had been one of management focusing on “righting the ship. It was such a massive task that somethings did not get done. This year the focus is on improving the value and lifestyle of the community to the residents,” she said.

Among the capital improvements underway are the new heater for the Rec Center pool, the purchase of a new motor grader for maintaining gravel roads and the repair of two to three neighborhood playgrounds that staff and BOD members had deemed unsafe. Professional playground inspectors will evaluate each existing playground and make recommendations for improvements and/or new equipment consistent with capital improvement allocations in the 2021 budget. Villadares said that there would be a comprehensive assessment of roads. “Newport and Nexus are obviously the big projects, and they may take all of our [construction] budget but we will have completed all of the planning for road improvements.”

Speaking as Chairman of the Nominating Committee, Susan Decker noted that she was pleased with the first attempt at electronic voting in CRRA and recommended it continue due to the cost savings it allows – roughly half the cost of vote-by-mail. Still, she voiced disappointment that in the last election just 755 of 3,500 eligible property-owning households voted. Villadares said that that her team will make a major push to improve the accuracy of mailing and e-mail addresses as well as phone numbers for property owners and residents. In the meantime, residents can check to see if their contact information is up-to-date by logging on to <https://coosawatteeriverresort.connectresident.com/>.

The September 25 BOD meeting will be held via Zoom, advance registration is necessary and residents can submit questions in advance by emailing customerservice@mycrra.com

Include: your name, lot number, and topic. October should see a return to the hybrid meeting style.