

CASCADES AT AZALEA LAKES HOA NEWSLETTER

July/August 2023

BOARD OF DIRECTORS

President:

Dennis Buttimore
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Joey Childress
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Semper Fi Property Management

Billy Rivera, owner
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Allie Pinkas

Property Manager for
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allie.sfpm@gmail.com



Summer is in full swing and boy oh boy the heat and humidity are upon us. As I type out my newsletter intro, I'm doing so from the back porch at my stepson's house in Spokane, WA. Wow, wow... what a complete difference than the east coast weather! Between you and me, I so adore the lack of humidity, mild temperatures. But, it's only a temporary thing. I definitely get the love of the mountains... trust me, I can't wait to visit my family's lake house for a couple of days. The mountains and lake, will give me fix. But, I will be so glad to go back to the ocean. I didn't realize that when my husband moved us to Myrtle Beach, that I would really love it as much as I do.

So, for now—I'll enjoy the crisp Pacific northwest air (of course, minus the fire smoke) and relish in the energy that it's giving me. I'll head back to the heat, humidity & ocean vibes in a couple of days.

There is a lot of information from the spring meeting, and other announcements in this newsletter. Also the minutes & financials are in here. And as a reminder—if you are the homeowner and are renting your house—please pass this the newsletter to them.

Have a great rest of your summer!!!!

Grateful!

Kathy | newsletter editor and board secretary

SPECIAL MEETING OF THE CASCADES HOA BOARD

May 1st, Cascades had a special meeting for the expressed purpose of reviewing a multitude of allegations against Mr. William Rivera and Semper Fi Property Management. None of the accusations were proven, the only transgressions being a few insufficient funds written on checks 20 years ago.

The Cascades HOA Board met and voted unanimously to retain Semper Fi Property Management as our property management company.

MINUTES | CASCADES HOA SPECIAL BOARD MEETING: 5/1/2023

A special meeting of the Board of Directors of the Cascades at Azalea Lakes Property Owners Association, Inc. was held on Monday, May 1, 2023 in the Cascade Villas clubhouse on Azalea Lakes Blvd.

Board members present: Dennis Buttimore (president), Kathy Strauss (secretary/newsletter), Mallory DeMayo (treasurer), Ed Swanson (vice president), Joey Childress (member-at-large)

Representing SemperFi: Billy Rivera, Property Manager

Call to order: Mr. Buttimore called the special meeting to order at 6:30pm with a quorum of the Board of Directors being met.

Number of Cascades residents in attendance: 46

Purpose of the meeting: Mr. Buttimore stated that the only purpose for this meeting is to address and discuss Cascades resident, Lyn Valentine's petition and the signatures on the petition she collected. It states that some of the residents are asking to not to renew SemperFi Property Management contract.

To be addressed as well are the questions received regarding, dated 3/26/2023

Mr. Buttimore read the letter:

"Some of the residents of Cascades at Azalea Lakes request that Cascades Board of Directors do not renew the annual contract. Coming up 6/1/2023 with the current property management company

SemperFi. We don't feel he's a proper fit for our community or that he has been an asset to us. Here are some of the reasons we need a change.

The Cascades is in the worst financial shape we've ever been in. Our reserves have dwindled and the quarterly fees have gone up. And we need better management of our funds. We get no quarterly financial statements. And the one that was given out at the beginning of the year was inaccurate. Instead of showing our total income received, they showed the HOA dues, the estimated for the year and the actual for the year. Unless 100% of those dues are collected, that's not the actual income that we have received. It was intentionally misleading. The homeowners get no copies of the minutes, either at the meetings or online. We don't see weekly drive arounds in the community with SemperFi Management Company. We don't know if letters are being sent when people are in arrears or when complaints are made.

The total arrears are not listed on any financial statement nor one lien has been placed on any homeowner that is in arrears. 49 out of 231 homeowners were in arrears after October 1st. And yet at the December HOA meeting, Mr. Rivera said only a few people were in arrears until he was corrected— 49, everything's a secret. So recently we haven't had any website for Cascades and we are still unable to pay our bills and see our accounts online. SemperFi Management says that they will be getting that done hopefully by May 23, which is their 12th month getting paid to represent us.

Some homeowners aren't aware that the fees went up for 2023. This small management company with only a few employees handles ten other communities. Maybe we are small potatoes and we are overlooked. We believe that if you had done a background check on that management company, you would have made a different decision. We ask that you search for a new company or consider in one of our prior ones that we've worked with us in the past 15 years; William Douglas, Philip, Surfside, Benchmark, etc. We could give you a petition with over 10% of the community signing below and/or we can call for a special meeting for you to explain to us your decision if you disagree. Hopefully the five of you will make the decision on your own and we don't need to take it any further. "

Mr. Buttimore stated that the board received her letter and told Ms. Valentine to "go out and get the petition".

He shared that the board has the petition and there are 30 signatures on it. He also stated that one of the people who signed it contacted him and said that "they don't want to get involved, but they didn't want to sign it. They just signed it to get rid of people at the door. They said they were being pestered, but that still leaves twenty-nine signatures and that still enough to proceed.

Mr. Buttimore also asked Ms. Valentine if she printed out all of the claims of criminal history by SemperFi by herself or did she have help. She rebutted by stating that all she was asking for is that the board go in a different direction since the contract was up after one year. Mr. Buttimore also told her that she gave him the petition to change property management companies on Friday, March 29th and the cut-off date was Monday, April 1st, he said that the board needed to give SemperFi a 60-day notice of change – that she was too late in her delivery.

He stated that there was an alleged criminal history for SemperFi/Billy Rivera and some traffic violations.

One homeowner stated that the documents presented were legitimate from the courthouse on all the charges of check fraud and everything else that he was guilty of and fined. He also stated that

Mr. Rivera misled everyone at the Annual Meeting by telling us that "his lawyer told him that the people that were still there because there because there was no quorum and they had the right to choose whether to continue or not. That he misspoke that the paragraph in the county law states that as long as a quorum was in effect at the start of the meeting – and if the numbers were less than that quorum, that you can determine to not hold the meeting or to continue the meeting and vote."

Mr. Buttimore tabled that statement.

He then continued to comment about the information from the courthouse. He said that it was not an actual true criminal history. He said that to run one, you needed the persons date of birth and social security number which they did not have that information.

He then asked SemperFi to give their rebuttal and comments.

Rebuttal from SemperFi Property Management.

Mr. Billy Rivera introduced himself as the owner of SemperFi Property Management. He stated that he will answer all of the questions that were brought up in the letter that Mr. Buttimore read.

Statement: Cascades is in the worst financial shape it's ever been in and the reserves have dwindled.

Answer: SemperFi took over the management of the Cascades in the middle of 2022 that was in the middle of the budget season. They made no changes to the budget. The quarterly dues were raised by \$5/month – this was the decision of the HOA Board due to the rising costs from the vendors & as well as supplies. The board only does what it feels right by the community. Again, SemperFi has no authority to make the changes to the budget – he also stated that by law, he cannot touch the reserve account unless the board authorizes it. The only way he can touch the reserve account is by the act of the Board of directors when they do a bid or they hire a vendor for a capital expenditure and they authorize him to pay it. He also commented that the reserves have been used to make repairs on the ponds.

Statement: What about the financials?

Answer: Mr. Rivera stated that he sends each quarter, they send out a balance sheet – it’s a “a budget versus actual for that month that we just closed out. As well as a budget versus actual for the year to date. The budget is created by the board with our assistance. It’s created based on the expenditures that have been made & projected – as well as the income that will be taken in from the collection of dues. Also, all budgets are printed and given out at the quarterly meetings, as well as the minutes. The minutes & balance sheets are posted on the Cascades website & put into the newsletter. He also stated that all of the minutes, newsletters, etc. are posted on the website.

Statement: Homeowners are not getting the emails

Answer: Mr. Rivera is has been working diligently to remedy the issues. He does mail out information if the homeowner(s) do not have an email address.

Statement: There are no weekly drive arounds the community.

Answer: Mr. Rivera stated that he drives around our community 2 to 3 times a week. He is in one of his three vehicles – a truck, a car or his motorcycle. He said that if there are any violations found, he makes notes & sends the report to the board. Letters are then sent to the homeowners & the process for correcting the violations is followed.

Statement: Everything is a secret and there is no website.

Answer: Mr. Rivera stated that it was not in his contract to build a website for the community. But, he built one and did not charge us for it. He uploads all of the pertinent information to it each month without a charge. He acknowledged that the website he built did not have the ability to do ACH payments, etc. But he found an app called AppFolio that he is having his staff trained on that will give our community & others he manages to make payments, view statements, etc. on. This will be attached as a portal to our Cascades website. He is not charging us for that as it is a new part of his business.

Statement: Mr. Rivera is accused of having a criminal history (i.e., check fraud of \$100,000 or more.)

Answer: Mr. Rivera stated that if he was actually had the criminal history, he would not be in business or would be in jail. Mr. Buttimore pointed out that the criminal allegations that were printed, did not show the full information. It was presented with numerous names and companies that were not SemperFi Property Management. Mr. Rivera did acknowledge that in the early 2000’s that he had two returned checks when he started his business as a painting & remodeling company – not a property management one. He then spoke & addressed all of the presented items to clarify things.

Statement: The annual meeting & board elections issue. A homeowner brought up that the quorum was not met. It was stated that SemperFi Property Management and the Board of Directors gave wrong information and the annual meeting was held without a quorum. SemperFi’s attorney was incorrect and that a previous attorney founded that a quorum must be met. The discussion of what was in the Cascades bylaws came down to the difference of two words – “may” and “shall”.

Answer: SemperFi will meet with this attorney regarding this issue and report back to the Board.

Final Comments

Homeowners: Numerous homeowners that were present at the meeting, stood up and spoke in support of SemperFi Property Management and the Cascades Board of Directors. Some asked for better communication between the management company, Board of Directors and homeowners. Mr. Rivera said that they will do their best to post everything that have in the way of communication/ information for the community to the website for viewing. As well as mailing said information to those homeowners that do not have emails. He assured he will work diligently with the Board on this matter.

Board: Mr. Buttimore stated that the Board of Directors will consider all comments that were made regarding the matter(s) discussed and take a vote about SemperFi Property Management.

Adjournment: Mr. Buttimore adjourned the meeting at 7:43pm

MINUTES | CASCADES HOA BOARD MEETING: 5/3/2023

A regular meeting of the Board of Directors of the Cascades at Azalea Lakes Property Owners Association, Inc. was held on Wednesday, May 3, 2023, in the Cascade Villas clubhouse on Azalea Lakes Blvd.

Board members present: Dennis Buttimore (president), Kathy Strauss (secretary/newsletter), Mallory DeMayo (treasurer), Joey Childress (member-at-large)

Board members absent: Ed Swanson (vice president)

Representing SemperFi Property Management: Billy Rivera, Property Manager and Ron Peton, Accountant

Call to order: Mr. Buttimore called the regular meeting to order at 6:31pm

Acceptance of Minutes: The Board was provided a copy of the minutes from February 1, 2023, for review prior to the meeting. There were no corrections or comments. A motion was made by Ms Strauss to approve. The minutes were unanimously approved by Mr. Buttimore & Ms Strauss. It was MOVED to accept the minutes of February 1, 2023, Board of Directors meeting with no correction made.

Financials: Mr. Rivera went over the financials (Budget vs Actuals) that ended March 31, 2023. He stated that it was brought up at the special meeting that the “aging report” needed to be sent to the board of the names, addresses & amounts. He wanted to double check that this was the case, and he checked the Cascades Master Deed and found out that is stated in there that the aging report does get sent. He will follow up with getting that sent to the Board. He stated that after a “tier 1” try to bring the accounts current there are 16 still past due. The amount past due totals \$10,938.00 that’s owed to the HOA. He read the letter that will be sent & asked the Board if he could advance them to “tier 2” and send them to collections. A motion was made by Ms. Strauss to send to collections, it was approved unanimously by the Board.

Ron Peton was brought to answer any questions about financials, but since there were no questions brought up, he was dismissed.

He stated that the balance sheet as of March 31, 2023, in the operating account there was a balance of \$13,272.56. In the reserve account, after all the bills were paid was \$8,456.92. He pointed out that the number might be smaller than in the past, but that’s due to a lot of repairs & improvements being made to the ponds/hills on the ponds. He pointed out the sheet with the Budget vs Actuals for March 2023 as well as the year-to-date Budget vs Actuals for 2023 (January-March). He also stated that all the financial reports are sent to the Board monthly by Mr. Peton.

Mr. Rivera then shared that the new portal app, Appfolio will be available soon to all homeowners. Homeowners will be able to view statements, pay dues, etc. once it’s fully rolled out. Mr. Peton is being trained to use it. Mr. Peton then went onto explaining that it will be an app that can be downloaded to homeowner’s cellphone, tablets, or computer. They will be able to set up ACH payments, make payments (both recurring and one-time) – also viewing statements. Homeowners can also just pay by check if they wish. ACC application forms will also be uploaded soon to the software so homeowners can fill them out directly on the app – streamlining the approval process. Another feature will be that violation notices can be sent directly to the homeowner – for example, on a drive around there is something that needs to be fixed, a photo can be taken of what needs to be repaired & it will be uploaded to the app & it will be attached directly to the violation notice that is sent. The app is fully functional & ready to roll out, SemperFi will notify homeowners with instructions on how to get it & use it. The cost for the app is being absorbed by SemperFi – the only charge to the HOA is if a separate snail mail must go out to homeowners.

Committee Reports:

- **ACC Committee:** there are some small projects done since the last Board meeting. A fence repair and a shed installation.

- **Welcoming Committee:** Mary Kerr's husband recently passed away and has resigned from that job for the time being. The Board is looking for a new volunteer to take that position over. Part of this position is to welcome new residents into the neighborhood. Mr Rivera let everyone know that he doesn't know who the new homeowners are until he receives the HUD paperwork from the closing attorneys. Once he gets that, he will share the "new neighbor" information with the board & whomever has stepped into the Welcoming Committee role.

Finished Business:

- The waterfall repair is finally completed. The water pipes were not laid out properly, which led to the clogs & breakdown – including an electrician put in check valves & timers that never worked right. Everything has been straightened out, so the water flows smoothly, and the waterfall is working properly.
- A meter is out that controls the Rockwater fountain. There were markings found all around it & we went back & forth between Santee Cooper & Grand Strand Water to find out whose markings they were. They were not for either of those and when the meter was put back into use, it started to short. The Board has hired an electrician to repair.
- Email vs mail. Homeowners are still complaining that they are not getting emails from SemperFi. Mr. Rivera shared that he ran a test with one of the homeowners that stated they had issues. The emails were received during the test, but when it came to the Special Meeting email notification – this homeowner stated that he never got it. Mr. Rivera said that if a homeowner would like to stop receiving email notifications & get them via "snail mail" – they are to notify SemperFi as to such.

Open Floor to Homeowners

- A homeowner asked what the outcome decision was at the Special Meeting. Mr. Buttimore said that he received a lot of positive comments after the meeting. He also said that the feelings about changing property management companies were an opinion of a very small handful of residents. He also shared that SemperFi Property Management's 1 yr anniversary was coming up soon working with the Cascades. He said again, the switching of property management companies was important. He said that the last monthly bill from our former company, RealManage was \$9600 worth of fees – prorating it ahead to the end of the year would have been over \$23,000. Basically, they were nickel & diming us to death. By switching over to SemperFi our annual bill will only be \$14,400. It has drastically reduced our management company costs. He noted that the Cascades signed a 3-year contract with them with a raise in their monthly fee for the 2nd year to \$1300/month and the 3rd year to \$1400/month – with no fees on items such as a fee for an ACC form.
- A homeowner asked what the blue concrete posts were throughout the neighborhood. Mr. Buttimore said that they were city markers. Some of them have started to crumble & they will be repairing them at some point.
- Another homeowner asked about the maintenance along the edges of the ponds – what was the rule of thumb for the grasses/plants. Mr. Buttimore said that it was suggested that the grasses/plants be kept no higher than 6"-12" in height and go about 12" back up onto the hill(s) – it helps to control the erosion.

Adjournment: There were no further comments or other business to discuss. Mr. Buttimore adjourned the meeting at 6:56pm.

MARK YOUR CALENDAR!!!

2023 HOA BOARD MEETING DATES

All meetings scheduled in the Courtyards clubhouse by the pool,
4000 Azalea Lakes Blvd.



*Mark your
calendar!*



HOA Board meeting August 2, 2023

Time: 6:30–8:30PM

Location:
Courtyards Clubhouse



HOA Annual meeting October 19, 2023

Time: 6:30–8:30PM

Location:
Courtyards Clubhouse



HOA Board meeting November 1, 2023

Time: 6:30–8:30PM

Location:
Courtyards Clubhouse



CASCADES FINANCIALS

Half the year is gone and Cascades finances are trending well. If you compare YTD Actual to YTD Budget for Income we are right on target, expenses we have spent \$9772 less then budget. Notice the legal fees at \$1355 , \$1255 is filing liens on late payers.

Budget vs Actual YTD–Operating

Properties: Cascades at Azalea Lakes

As of: Jun 2023

Accounting Basis: Accrual

Fund Type: Operating

Cost Center: All

Account Name	Annual Budget	YTD Actual	YTD Budget	YTD \$Var.
Income				
Assessment Income	152,460.00	76,230.00	76,230.00	0.00
Contributions to Reserve	-14,282.00	-7,141.02	-7,141.02	0.00
Late Fee	0.00	1,025.00	0.00	1,025.00
Total Operating Income	138,178.00	70,113.98	69,088.98	1,025.00
Expense				
Landscaping Expense/Supplies	2,500.00	1,880.00	1,250.02	-629.98
Pond Maintenance	10,000.00	4,105.00	5,000.02	895.02
Fountain Maintenance	5,000.00	2,400.00	2,500.02	100.02
Management Contract	15,100.00	7,200.00	7,550.02	350.02
Administration Expense	2,187.00	207.50	1,093.50	886.00
Collection Expense	700.00	0.00	350.02	350.02
Homeowner Activities	500.00	190.76	250.02	59.26
Insurance	3,891.00	0.00	1,945.50	1,945.50
Landscaping Contract	11,400.00	4,600.00	5,700.00	1,100.00
Pond/Lake Maintenance Contract	9,720.00	2,430.00	4,860.00	2,430.00
Legal Fees	500.00	1,355.00	250.02	-1,104.98
Repairs & Maintenance	500.00	0.00	250.02	250.02
Real Property Tax	700.00	401.22	350.02	-51.20
Water & Sewer	600.00	169.12	300.00	130.88
Electric	33,240.00	12,509.24	16,620.00	4,110.76
Trash	41,640.00	21,969.84	20,820.00	-1,149.84
Total Operating Expense	138,178.00	59,417.68	69,089.18	9,671.50
Total Operating Income	138,178.00	70,113.98	69,088.98	1,025.00
Total Operating Expense	138,178.00	59,417.68	69,089.18	9,671.50
NOI–Net Operating Income	0.00	10,696.30	-0.20	10,696.50
Total Income	138,178.00	70,113.98	69,088.98	1,025.00

A NOTE FROM OUR NEW COMMUNITY ASSOCIATION MANAGER

Hello Homeowners!

Hello! I wanted to take a moment to introduce myself to you all as I have been assigned your new Community Association Manager for Cascades at Azalea Lakes. Rest assured however that while I may be a new manager here at Semper Fi, my property management experience started back in 2004 therefore I am very knowledgeable in my "field of expertise". As a homeowner myself, I too live in a community that is governed by an Owner's Association and maybe a little too familiar with both sides of things (Owners & Board).

I look forward to meeting you at our next community board meeting.

Sincerely,

Allie Pinkas | Property Manager for Community Associations

Semper Fi Property Management
allie.sfpm@gmail.com
843-315-1756

OUR NEWEST COMMUNITY RESIDENTS

Thank you, Lynn Valentine for submitting this photo of our newest residents



IN MY OPINION!

NOTE: This is a personal opinion & not a HOA rule.

Homeowners should not place stones if they DO NOT know how!

This entire wall is leaning / lopsided/ and missing stones, instead of digging out and leveling they just lay on uneven ground, this does not make your landscaping look better, it looks terrible.

In my opinion, if homeowners “try” doing landscaping using stones outside their front lawns, please have it done professionally if you do not know how to do it.

—Ed Swanson | Cascades HOA



ROCKWATER PROJECT

The Rockwater Circle project was completed. It is in the far corner of the Rockwater pond between the common area of three homes. It left a cave in on the top of the rocks 3' x 4' that would have caused the collapse of the entire corner into the pond over a short period of time if it had not been repaired with a drainage system installed.



PROJECTS THAT HAVE BEEN COMPLETED

The front entrance water fountain is finally fixed and that area has been cleaned up. It looks amazing!!



BOARD MEMBER MUSINGS IN THE MIDDLE OF THE NIGHT

It's been said that there's a lack of communication in our community. This is a two way street... attending the quarterly meetings is vital. An hour or so every three months shouldn't be too much of an imposition to make your voices heard. Voicing to neighbors does not help but only spread unnecessary rumors.

Negativity and complaining will not not help our community as a whole. The HOA are your representatives in maintaining this community.

Next meeting is August 2, 2023 at 6:30pm in the Courtyard Clubhouse. Please mark your calendars and plan on attending!

Also, there are cars speeding through the streets... please be aware of and obey the speed limit. Let's not have any unnecessary accidents or injuries!

—Mallory DeMayo | Cascades HOA

ADDITIONAL CLEAN-UP PROJECTS

All of the pond outlets (rock beds) have been cut and sprayed. There were 28 of them in total done throughout the community!



FALL 2023 COMMUNITY YARD SALE

It's that time again... time to clean out all the stuff you want out of your home (or storage unit!).

October 13-14 8:00 to 2:00 | rain date October 20-21 8:00 to 2:00

PARTICIPANTS: Please contact Sandy Herman with your address. Signs will be placed on Wednesday before the sale. The sale will be advertising on various websites. Note: If you prefer to have just one day sale – that's ok too. Any questions please contact Sandy Herman: 717-767-4355.

THANK YOU!!

CASCADES AT AZALEA LAKES

Community Fall Yard Sale

Saturday, October 13-14
8:00am - 2:00pm

Rain Dates, October 20-21
8:00am - 2:00pm

Get great deals on household goods, antiques, collectibles, toys, furniture & many more.

Signs will be placed Wednesday before the sales.

Please contact Sandy Herman with your address and any questions:
717-767-4355
skhermie@gmail.com