



# **Shadow Creek Ranch Village of Emerald Bay**

## **Members Annual Meeting**

**Wednesday, October 19, 2022 at 6:00 PM**

URL Location: <https://zoom.us/j/84676337123>

# Member Roll Call

*First name, Last Name, and Property  
Address*

# 2022 Annual Meeting of the Members

## Agenda

- I. Call to Order – Introduction
- II. Guest Speaker
- III. Approval of the 2021 Annual Meeting Minutes
- IV. President’s Report
- V. Community Updates
- VI. Management Report
- VII. Financial Report
  - a. Prior Year 2021
  - b. Current Year
  - c. 2023 Budget
- VIII. Introduction of Candidates for Board of Directors
- IX. Adjournment
- X. Member Forum

# Guest Speaker



## Trent Epperson

City Manager



# Guest Speaker



## Matt Buchanan

President, PEDC



# **Disposition of the 2021 Annual Meeting Minutes**

THE MEETING MINUTES OF THE ANNUAL MEETING OF THE MEMBERS FOR THE VILLAGE OF EMERALD BAY HOMEOWNERS ASSOCIATION, INC. HELD WEDNESDAY, OCTOBER 13, 2021 AT 6:30 PM VIA VIDEO CONFERENCING.

**BOARD OF DIRECTORS**

Matt Mickle	President
Angela Robinson	Vice President
Marie Ferguson	Treasurer
Norma Johnson	Secretary
James Moore	Homeowner Director

**IN ATTENDANCE**

Chris Williams, Javier Ortiz and Cherish Dunford representing the managing agent, FirstService Residential, Inc.

**CALL TO ORDER AND INTRODUCTION**

The annual meeting of the members was called to order at 6:32 PM.

**ELECTION INTRODUCTION OF CANDIDATES**

The Village of Emerald Bay Homeowners Association Board of Directors and members of the community welcomed four candidates that are running for positions open on the board. Mr. Matt Mickle Mrs Marie Ferguson, Mr. John Okewunmi, and Mr. Christopher Hankins. Each candidate had the opportunity to address the board.

**GUEST SPEAKER**

Martin Griggs, City of Pearland Planning Manager attended the meeting and shared a Comprehensive Plan for the City of Pearland. He shared that the feedback from homeowners helps the City strategically plan for improvements around the City. The areas in which they will focus include water, wastewater, drainage, thoroughfare, multimodal Plan, Parks and Recreation, and lastly the prosperity of Pearland. He provided all in attendance a website to submit a survey to assist the City with gathering the necessary information to help support homeowner requests.

**APPROVAL OF THE 2020 ANNUAL MEETING MINUTES**

Upon a motion duly made, seconded and carried the meeting minutes of the Annual Meeting of the Members for the Village of Emerald Bay Homeowners Association held November 19, 2020 were approved as presented.

**PRESIDENT REPORT**

President Matt Mickle shared the following community highlights:

SCRMA has been working with the Brazoria-Fort Bend County Municipal Utility District No. 1, (“BFBCMUD 1”) and the Brazoria Municipal Utility District No. 26 (“BCMUD 26”) Boards on project

improvements throughout the community. The Playground refurbishment is anticipated to be completed by the end of October and Walking Trail refurbishment has been complete as of May 2021. The winter freeze brought significant damage to SCR landscaping. As a result, the estimated cost of damage was 2.7M. The horticulturist for SCR Dr Robert E Moon advised the SCRMA board to start removing landscaping after the summer months. The tree removal process has currently started and is anticipated to be completed throughout the end of the year. The following community updates took place in 2021:

- Biscayne Bay Pool Replaster
- Pool furniture refurbishment
- Diamond Bay slide and slide structure refurbishment
- New holiday Decor

### **FINANCIAL STATUS**

Mr. Williams provided the Associations ending Reserve Fund balance for 2020 at \$56,245, which increased from the start of 2020 due to a \$7K annual contribution plus interest. He shared that the Reserve Gated account ended the year with a balance of \$179,940, which includes an increase from the start of 2020 due to the \$23K annual contribution plus interest.

He shared the financial results for 2020 actuals vs budget, which explained that the income for 2020 was over budget \$8K due to cap fees, late fees and finance charges. The Operating Expense was under budget \$31K due to holiday décor, landscape replacement and color.

He shared that Year to date as of August 31, 2021 that the Operating Income was over budget \$3K due to ARC review fees. For the same time period the Operating expenses are under budget \$27K due to legal expense.

The General Manager provided a visual to the 2021 Income and Expenses.

Mr. Williams also shared the 2022 budget assessment rate of \$999, with no increase to the assessment from prior year. He shared a visual to show what the \$999 pays for in the community. (*Exhibit A*)

Lastly, he provided a visual for cost comparisons to other master plan communities in size, and other communities in our area.

### **COMMUNITY UPDATES**

The managing agent reported the Village of Emerald Bay YTD had 1,170 Non-Compliance Violations, 111 ARC applications and 736 resident calls. One of the focuses for the community this year is improving Non-Compliance Deed Violations, which means that repeat offenders could be turned over to legal and be responsible for the costs incurred.

The following community updates were given:

Holiday Decorations will be installed beginning November 1<sup>st</sup>, lighting will commence December 1<sup>st</sup>.

The SCRMA Board of Directors has approved a trial run of a Winter S.A.Y.O.R (Swim At Your Own Risk) season. The anticipated dates for this winter season are from November 8 to January 31<sup>st</sup>. As the SCRMA board has the opportunity to evaluate the traffic this season will help determine if the Winter S.A.Y.O.R will be available to homeowners every year moving forward.

The landscaping company will be removing dead landscaping through the end of 2021 throughout the



community as a result of Tropical Storm Nicholas and the winter freeze.

An FAQ and directory list of city and county officials to contact was provided to the members and available at [www.shadowcreekranchhoa.com](http://www.shadowcreekranchhoa.com).

**ADJOURNMENT**

There being no further business, the meeting adjourned at 7:35 PM and was opened for the Member's Forum. The Board welcomed questions and suggestions that would help support and improve the community while referring residents to visit the Shadow Creek Ranch website at [www.shadowcreekranchhoa.com](http://www.shadowcreekranchhoa.com) where they can obtain the latest community updates, Board meeting schedules and important links.

The Board thanked the community for the opportunity to serve and their continued support.

Sincerely,

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Secretary  
Village of Em

# **PRESIDENT'S REPORT**

# 2022 Community Highlights

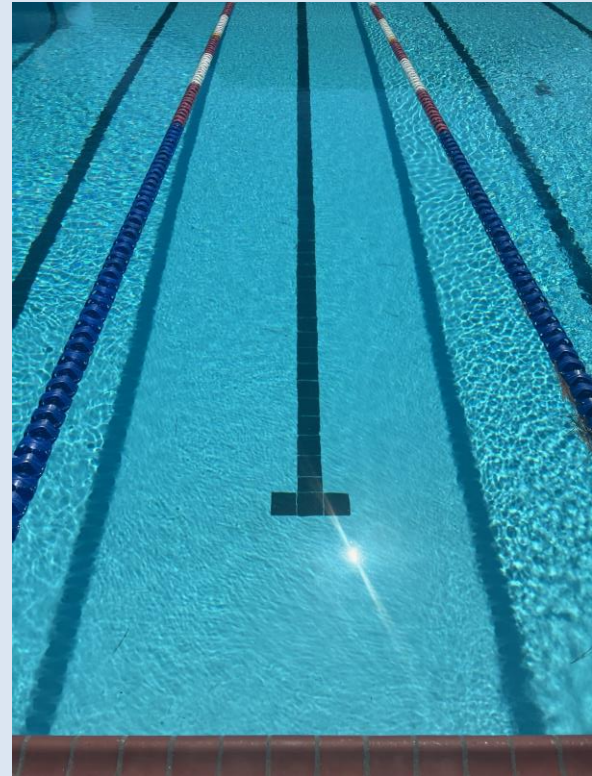
The following community projects and initiatives took place in 2022:

- Reflection Bay Pool (including replaster, retile, removal of diving board, perimeter fencing)
- Emerald Bay Tennis Court perimeter fencing
- Completed Reserve Study for Common areas and Shared Rec
- Bearfoot Pool Management company three-year contract
- Extension of Silversand contract for two years
- Horticulturist Dr. Moon one year contract
- Phase II of Well rehabilitation
- Masonry wall repairs
- Common area iron fencing repair
- Pedestrian bridge at Lake Haley
- Dr. Moon seminar
- Community Events

Other projects throughout Shadow Creek Ranch:

- Wireless Water Meter readers
- 5G Verizon towers
- Sidewalk Extensions
- ATT Fiber Installation

# Reflection Bay Rec Center



# Emerald Bay Tennis Court – Perimeter Fencing



BEFORE



AFTER

# 2023 & Beyond

The following community updates will take place in 2023:

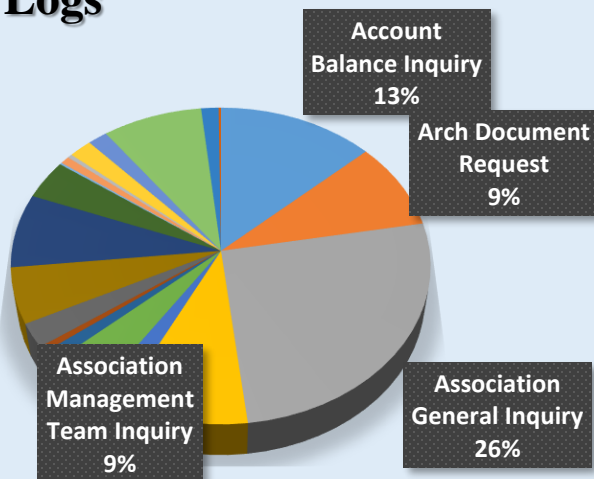
- Shadow Creek Ranch Landscape Renovation Project
- City of Pearland - Shadow Creek Parkway
  - Sidewalk, street lighting and landscaping project
- Expand scope of masonry brick wall and metal fencing repair
- Review of pool operating hours
- Dr. Moon seminar (2)
- Community Events (January – December 2023)

# PROPERTY FACILITY REPORT

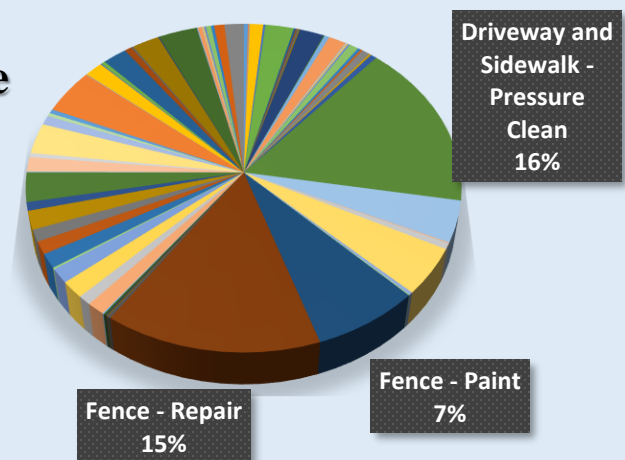
YTD the Village of Emerald Bay had 1,205 Non-Compliance Violations, 157 ARC applications and 1,020 resident calls.

One of the focuses for our community this year has been enhancing awareness of deed restrictions and working with homeowners to cure violations in a timely manner.

## Call Logs



## Non-Compliance



Dan Westman  
General Manager

Cherish Dunford  
Assistant General Manager

Javier Ortiz  
Operations Manager



**FIRSTSERVICE RESIDENTIAL**  
**ONSITE SUPPORT TEAM**

Audra Riley  
Facility Management Assistant

Open Position  
Community Administrator

Brittany Liescheski  
Community Administrative Assistant-Events

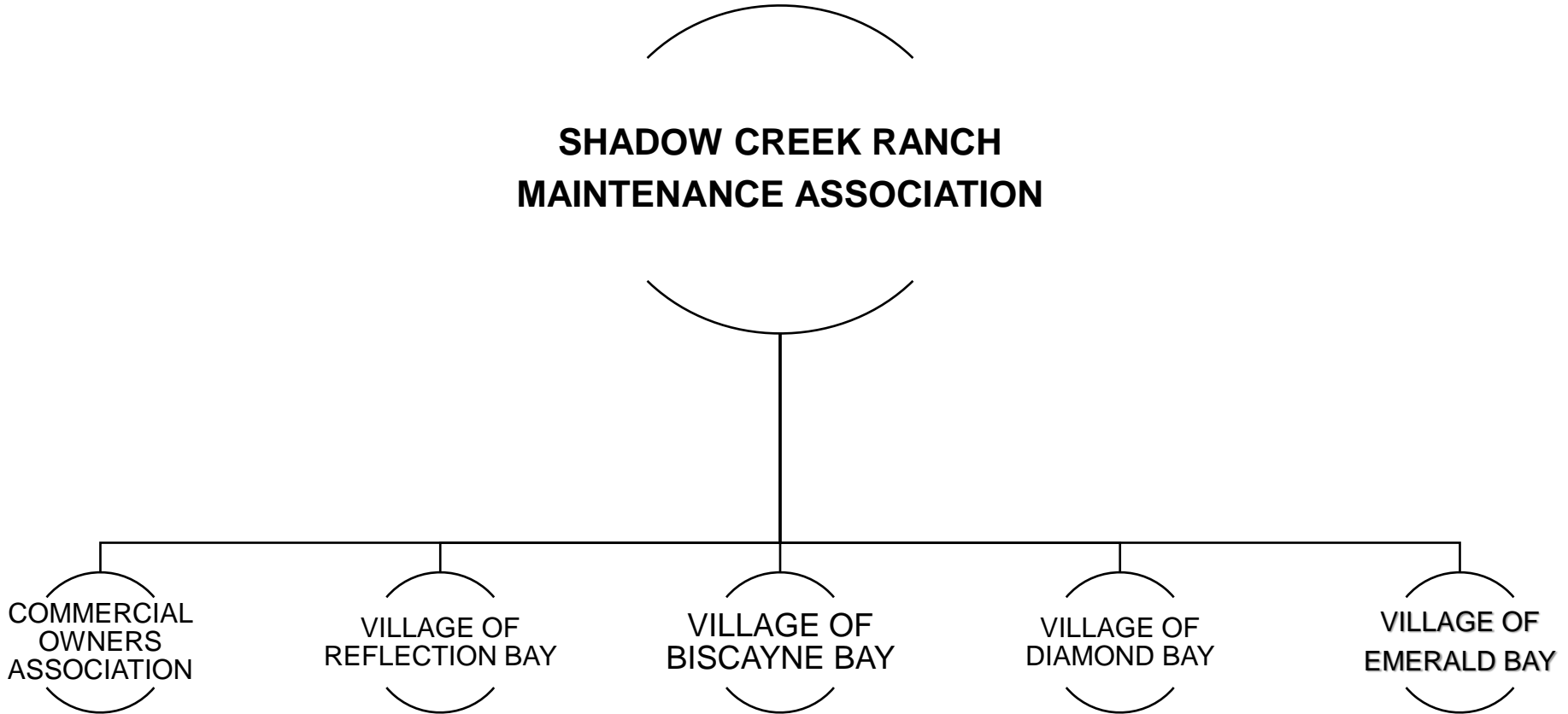


Hilary Wall  
Receptionist

Kehinde Oyekan  
Compliance Liaison



# RELATIONSHIP BETWEEN SHADOW CREEK RANCH MAINTENANCE ASSOCIATION & VILLAGE OF BISCAYNE BAY



Assessments · Rec Centers/ Pools · Common Area ·  
ARC Guidelines · Governing Documents

# COME JOIN OUR COMMITTEE!



The Architectural Review Committee (ARC) is a team of Shadow Creek Ranch residents who generously volunteer their time to review resident maintenance and enhancement projects. The purpose of the Architectural Review Committee is to ensure specific design criteria is followed. The Architectural Review Committee uses Architectural Guidelines in reviewing each proposal to ensure conformance with overall community design objectives.

## INTERESTED?

Fill out a Shadow Creek Ranch Committee application form and submit it to the HOA office at:

- 12234 Shadow Creek Pkwy, Suite 3112, Pearland TX 77584 or
- email to [committees@shadowcreekranchhoa.com](mailto:committees@shadowcreekranchhoa.com).

For more information, contact Shadow Creek Ranch community management at [help@shadowcreekranchhoa.com](mailto:help@shadowcreekranchhoa.com) | (713)436-4563

# FINANCIAL REPORT

- 2021 Year End
- Current Year-to-Date
- 2023 Budget

# 2021 Year End- RESERVE ACCOUNT

<b>Start of 2021</b>	<b>\$236,185</b>
<b>End of 2021</b>	<b>\$325,231</b>
<b>Increase</b>	<b>\$89,046</b> (annual contribution + plus interest - expenses)

# 2021 Year End– OPERATING ACCOUNT

Year End	
Income	\$1,574,736
Expenses	\$1,450,761
Surplus/(Deficit)	\$123,975

- **OPERATING INCOME DEFICIT TO BUDGET OF -\$4,952**  
DUE TO DELINQUENCY FEES
- **OPERATING EXPENSE SURPLUS TO BUDGET OF \$36,339**  
DUE TO LEGAL / LEGAL COLLECTIONS

# Balance Sheet – ending September 30 2022

	PRIOR MONTH	CURRENT MONTH	VARIANCE	
<b>ASSETS</b>				
<b>OPERATING FUND</b>				
10001 100	Operating Account Cap One 9714	610,336.10	545,030.51	(65,305.59)
10010 100	Operating Account VOEB-0574	2,702.77	0.00	(2,702.77)
10136 100	Operating Account Gated Cap One 9730	82,187.47	82,187.47	0.00
	<b>TOTAL OPERATING FUND</b>	<b>695,226.34</b>	<b>627,217.98</b>	<b>(68,008.36)</b>
<b>ACCOUNTS RECEIVABLE</b>				
12100	A/R Assessment	40,460.40	37,483.18	(2,977.22)
12300	A/R Late Fees/ F.C.	15,999.54	15,988.12	(11.42)
12310	A/R Admin Fee	8,281.83	7,659.98	(621.85)
12320	A/R Bank Charges	350.00	350.00	0.00
12340	A/R Closing Contribution	3,900.00	3,150.00	(750.00)
12345	A/R Mowing Fee	100.00	100.00	0.00
12360	A/R Legal Fees	35,688.68	29,771.16	(5,917.52)
12365	A/R Maintenance	1,084.15	1,015.72	(68.43)
12385	A/R Transfer Fee	476.48	234.69	(241.79)
12500 000	Allowance-Doubtful	(30,700.00)	(35,000.00)	(4,300.00)
	<b>TOTAL ACCOUNTS RECEIVABLE</b>	<b>75,641.08</b>	<b>60,752.85</b>	<b>(14,888.23)</b>
<b>REPLACEMENT FUND</b>				
15001 100	Reserve Account Cap One 9722	126,575.68	126,679.76	104.08
15035 100	Reserve Account Gated Cap 9749	215,060.71	215,237.54	176.83
	<b>TOTAL REPLACEMENT FUND</b>	<b>341,636.39</b>	<b>341,917.30</b>	<b>280.91</b>
	<b>TOTAL ASSETS</b>	<b>1,112,503.81</b>	<b>1,029,888.13</b>	<b>(82,615.68)</b>

## Assets

**Total Operating Fund**  
\$627,218

**Total Accounts  
Receivable**  
\$60,753

**Total Replacement  
Fund**  
\$341,917

**Total Assets**  
\$1,029,888

# Balance Sheet – ending September 30, 2022

	PRIOR MONTH	CURRENT MONTH	VARIANCE
<b>LIABILITIES</b>			
<b>ACCOUNTS PAYABLE</b>			
22000	159.31	784.32	625.01
22100 000	250.00	250.00	0.00
22100 005	(295.00)	(295.00)	0.00
22100 025	535.00	315.00	(220.00)
22100 035	(53.00)	(53.00)	0.00
22360 000	65,580.94	61,645.69	(3,935.25)
22380 010	4,000.00	4,000.00	0.00
22380 020	800.00	800.00	0.00
22380 105	125.00	125.00	0.00
22420	141,869.34	106,402.00	(35,467.34)
	<u>212,971.59</u>	<u>173,974.01</u>	<u>(38,997.58)</u>
<b>TO/FROM AFFILIATES</b>			
26000 300	74,897.34	0.00	(74,897.34)
	<u>74,897.34</u>	<u>0.00</u>	<u>(74,897.34)</u>
	<u>287,868.93</u>	<u>173,974.01</u>	<u>(113,894.92)</u>
<b>REPLACEMENT RESERVE</b>			
31100 000	126,256.69	126,256.69	0.00
31100 065	198,974.48	198,974.48	0.00
31200 090	18,600.00	18,600.00	0.00
31250 000	318.99	423.07	104.08
31250 100	546.23	723.06	176.83
	<u>344,696.39</u>	<u>344,977.30</u>	<u>280.91</u>
<b>REPLACEMENT RESERVE EXPENSE</b>			
31900 420	(1,695.00)	(1,695.00)	0.00
	<u>(1,695.00)</u>	<u>(1,695.00)</u>	<u>0.00</u>
	<u>343,001.39</u>	<u>343,282.30</u>	<u>280.91</u>
	<u>343,001.39</u>	<u>343,282.30</u>	<u>280.91</u>
<b>FUND BALANCE</b>			
38000	428,472.59	418,326.29	(10,146.30)
	53,160.90	94,305.53	41,144.63
	<u>481,633.49</u>	<u>512,631.82</u>	<u>30,998.33</u>
	<u>824,634.88</u>	<u>855,914.12</u>	<u>31,279.24</u>
	<u>1,112,503.81</u>	<u>1,029,888.13</u>	<u>(82,615.68)</u>

## Liabilities

**Accounts Payable**  
\$173,974

**Total Liabilities**  
\$173,974

**Replacement Reserves**  
\$344,977

**Fund Balance**  
\$512,632

**Total Equity**  
\$855,914

**Total Liabilities & Equity**  
\$1,029,888

# Income & Expense – ending 9.30.22

	M-T-D ACTUAL	M-T-D BUDGET	VARIANCE	Comments M-T-D	Y-T-D ACTUAL	Y-T-D BUDGET	VARIANCE	Comments Y-T-D
<b>OPERATING INCOME</b>								
Owner Asmt- Residential Asmt	34,684.00	34,684.00	0.00		312,156.00	312,156.00	0.00	
Owner Asmt- Gated	783.34	783.00	0.34		25,650.00	25,647.00	3.00	
Owner Asmt- SCRMA	0.00	0.00	0.00		1,090,284.00	1,090,284.00	0.00	
Capitalization Fees SCRMA	800.00	3,016.00	(2,216.00)	Resales down	28,800.00	27,144.00	1,656.00	Resales up
Capitalization Fees Emerald Ba	200.00	1,256.00	(1,056.00)	Resales down	8,150.00	11,304.00	(3,154.00)	Should mirror SCRMA by one quarter/budget iss
Facilities Club House Rental	(130.00)	0.00	(130.00)		0.00	0.00	0.00	
Finance Charge	372.34	750.00	(377.66)		8,531.29	6,750.00	1,781.29	
Late Fees	0.00	1,333.00	(1,333.00)	No more late fees for 2022	14,500.00	11,997.00	2,503.00	Most late fees posted in January/will break ev
Other Fees ARC Review	375.00	247.00	128.00	Future income to SCRMA	5,075.00	2,223.00	2,852.00	Future income to SCRMA
Other Owner Incm Access Cards	0.00	0.00	0.00		(100.00)	0.00	(100.00)	
<b>TOTAL INCOME</b>	<b>37,084.68</b>	<b>42,069.00</b>	<b>(4,984.32)</b>	<b>Resales down/late fees</b>	<b>1,493,046.29</b>	<b>1,487,505.00</b>	<b>5,541.29</b>	<b>Resale/delinquency fees</b>
<b>EXPENSES</b>								
Administrative Exp. Other	0.00	301.00	301.00		710.00	2,709.00	1,999.00	
Bad Debt Expense	0.00	250.00	250.00		3,329.41	2,250.00	(1,079.41)	Foreclosure
Bank Charges	0.00	8.00	8.00		150.00	72.00	(78.00)	
Holiday Expense Gated	0.00	67.00	67.00		200.00	603.00	403.00	
Landscape Force Mow	0.00	42.00	42.00		0.00	378.00	378.00	
Legal Expense	(1,636.00)	0.00	1,636.00	Collections bill back to owners	(42,908.08)	0.00	42,908.08	Collections bill back to owners
Legal Expense Collections	1,982.50	5,250.00	3,267.50	Collections legal fees/over-budgeted	48,926.88	47,250.00	(1,676.88)	Collections legal fees/over-budgeted
Legal Expense Corporate	(5,333.60)	833.00	6,166.60	2021 Audit adjustment	(328.58)	7,497.00	7,825.58	2021 Audit adjustment
Maint & Repairs Gates	0.00	550.00	550.00		1,095.08	4,950.00	3,854.92	
Misc. Expense Gated Community	0.00	83.00	83.00		0.00	747.00	747.00	
Office Supplies-	0.00	0.00	0.00		(3,341.45)	0.00	3,341.45	Due to credit in March
Reserve Contribution Gated	0.00	0.00	0.00		18,600.00	18,600.00	0.00	
SCRMA Assmnt Residential	0.00	0.00	0.00		1,090,284.00	1,090,284.00	0.00	
SCRMA Cap Fee	800.00	3,016.00	2,216.00	Resales up	28,800.00	27,144.00	(1,656.00)	Resales up
SCRMA Reserve	0.00	0.00	0.00		27,144.00	27,144.00	0.00	
SCRMA Rec Shared Expenses	0.00	0.00	0.00		224,692.00	224,692.00	0.00	
Telecomm- Gate Phone	127.15	83.00	(44.15)		1,387.50	747.00	(640.50)	
<b>TOTAL EXPENSES</b>	<b>(\$4,059.95)</b>	<b>\$10,483.00</b>	<b>\$14,542.95</b>	<b>Collections /Audit credit/resales down</b>	<b>\$1,398,740.76</b>	<b>\$1,455,067.00</b>	<b>\$56,326.24</b>	<b>Collections bill backs</b>
<b>SURPLUS/(DEFICIT)</b>	<b>\$41,144.63</b>	<b>\$31,586.00</b>	<b>\$9,558.63</b>		<b>\$94,305.53</b>	<b>\$32,438.00</b>	<b>\$61,867.53</b>	



# 2023 Budget

## 2023 Assessment

SCRMA - \$878.00

Village - \$172.00

**Total - \$1050.00 per rooftop**

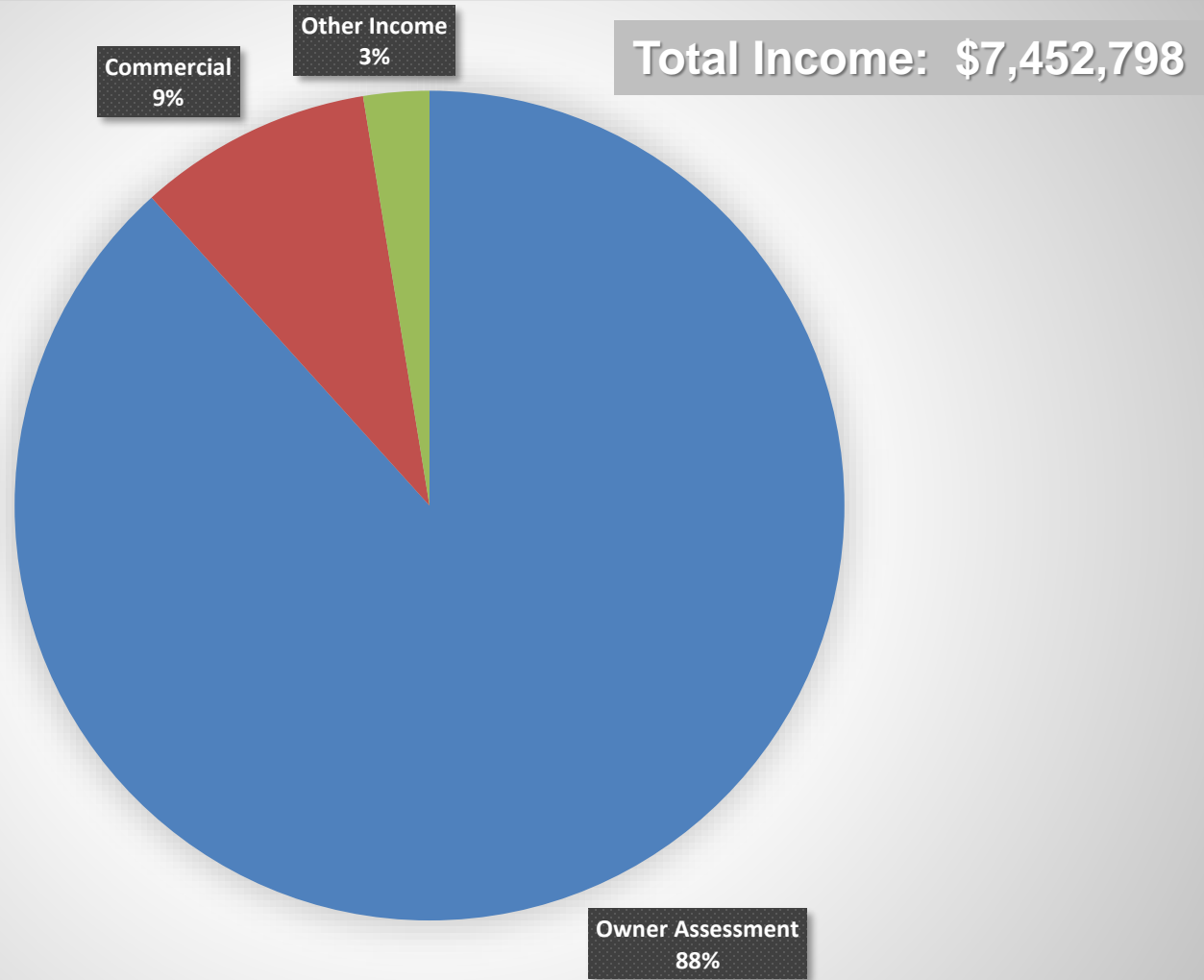
## INCOME

Owner Asmt- Residential Asmt	\$259,376
Owner Asmt- Gated	\$29,420
Owner Asmt- SCRMA	\$1,324,024
Capitalization Fees SCRMA	\$36,192
Capitalization Fees Emerald Ba\$	\$9,048
Finance Charge	\$5,700
Late Fees	\$10,992
<b>TOTAL INCOME</b>	<b>\$1,674,752</b>

## EXPENSES

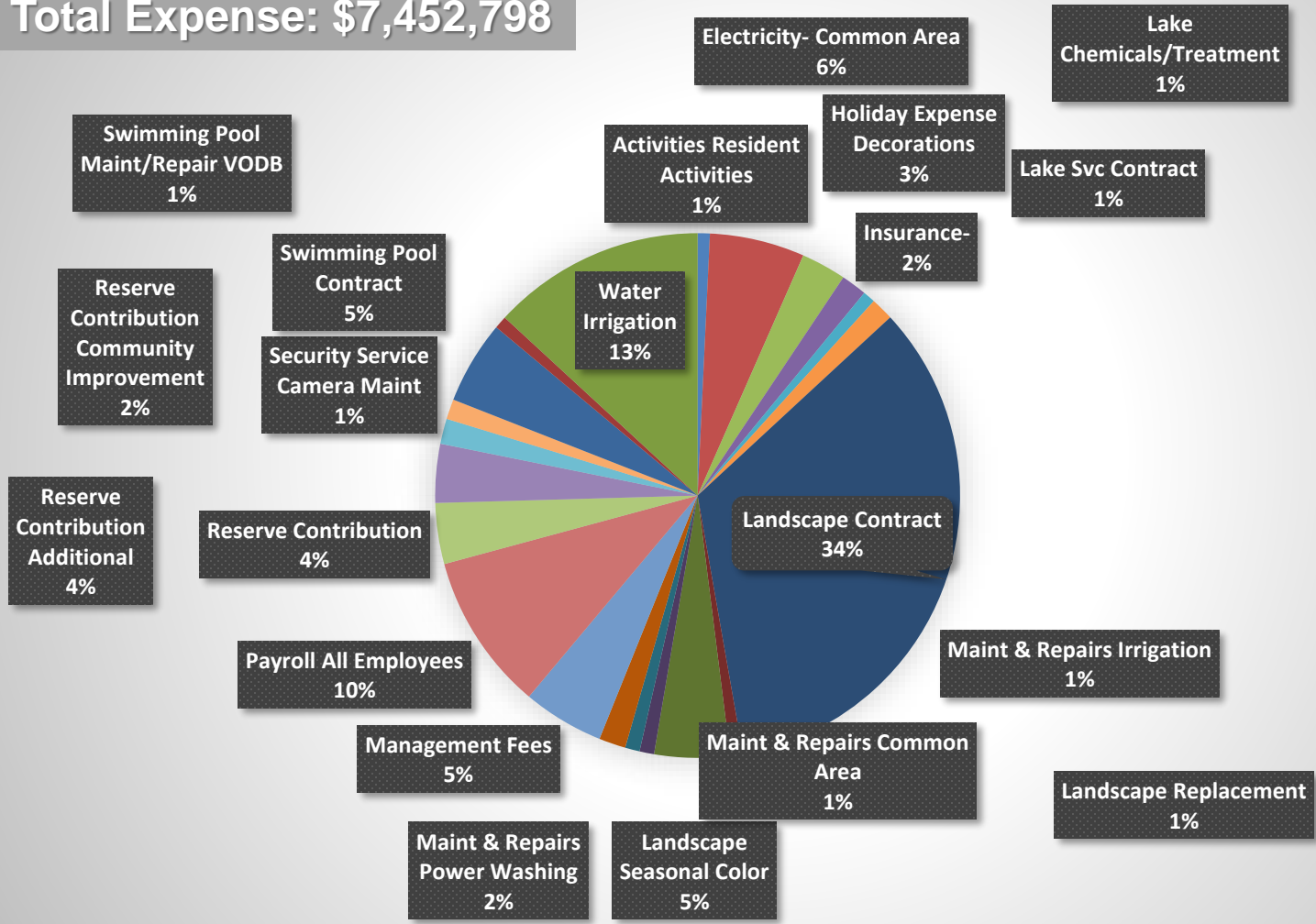
Administrative Exp. Other	\$1,200
Bad Debt Expense	\$4,800
Bank Charges	\$120
Holiday Expense Gated	\$600
Landscape Force Mow	\$240
Legal Expense Collections	\$4,656
Legal Expense Corporate	\$15,120
Maint & Repairs Gates	\$4,800
Misc. Expense Gated Community	\$600
Reserve Contribution Gated	\$22,100
SCRMA Assmnt Residential	\$1,324,024
SCRMA Cap Fee	\$36,192
SCRMA Reserve	\$34,248
SCRMA Rec Shared Expenses	\$224,692
Telecomm-Gate Phone	\$1,320
<b>TOTAL EXPENSES</b>	<b>\$1,674,712</b>

# 2023 SCRMA / OneSCR Budget

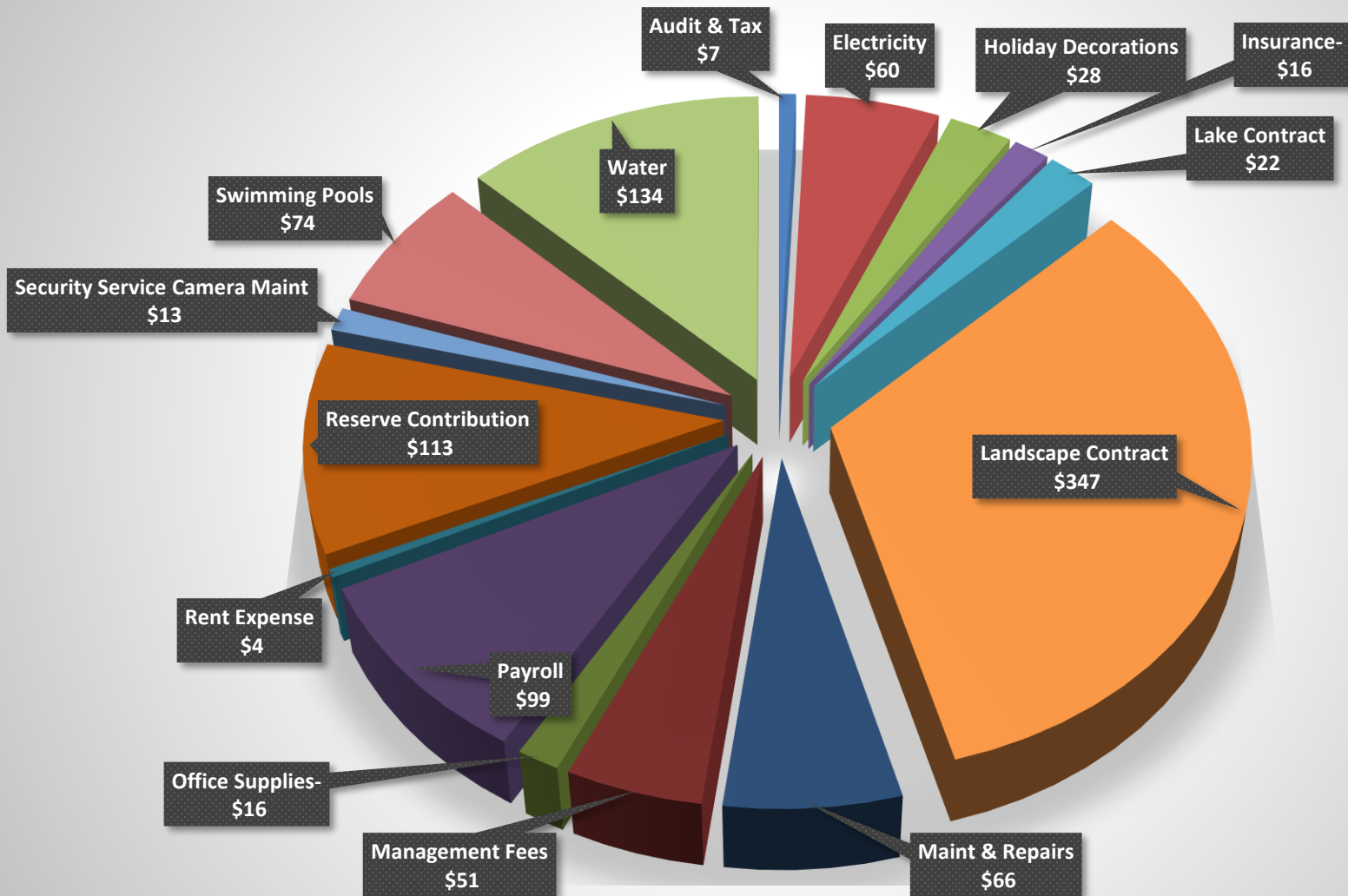


# 2023 SCRMA / OneSCR Budget

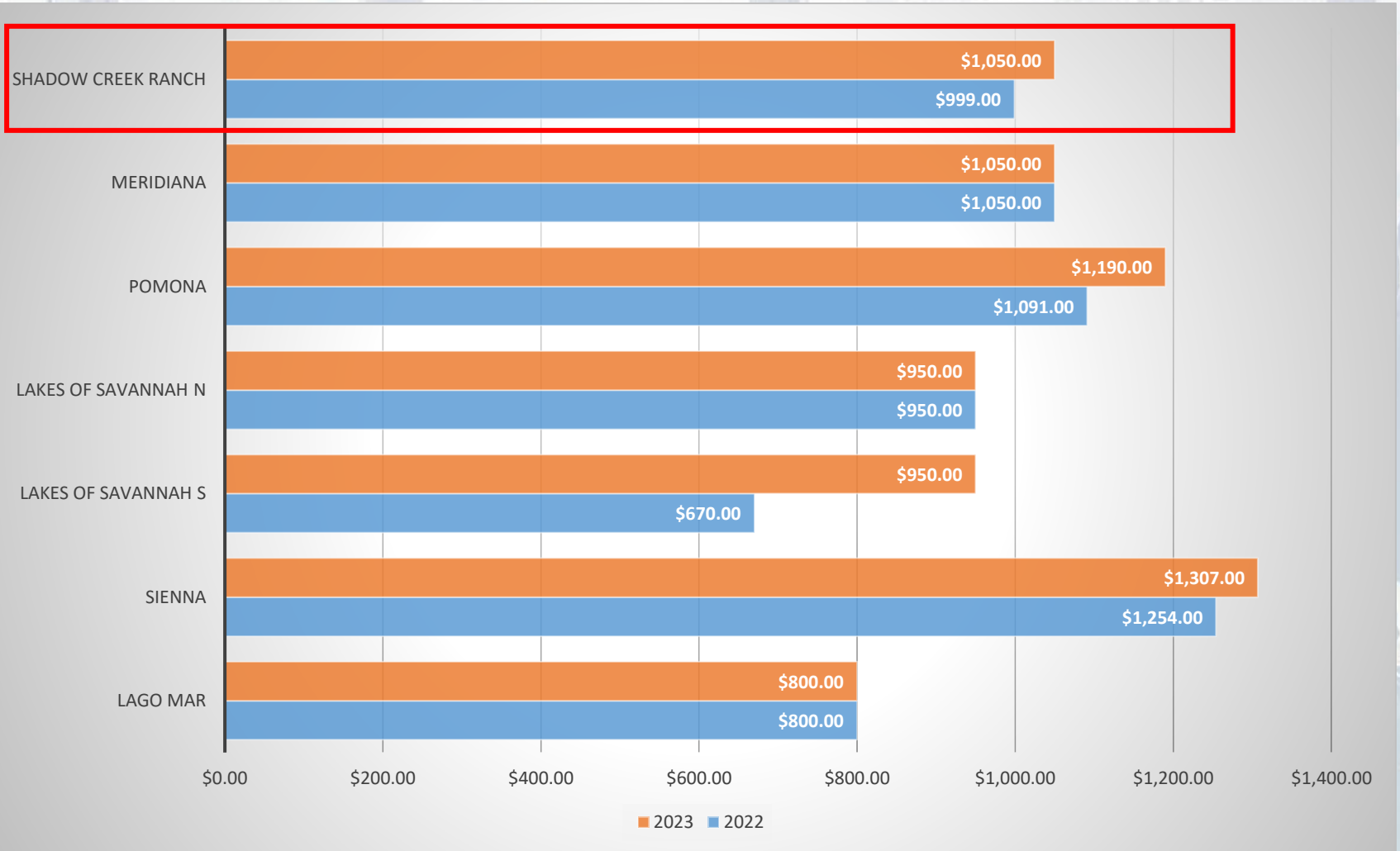
Total Expense: \$7,452,798



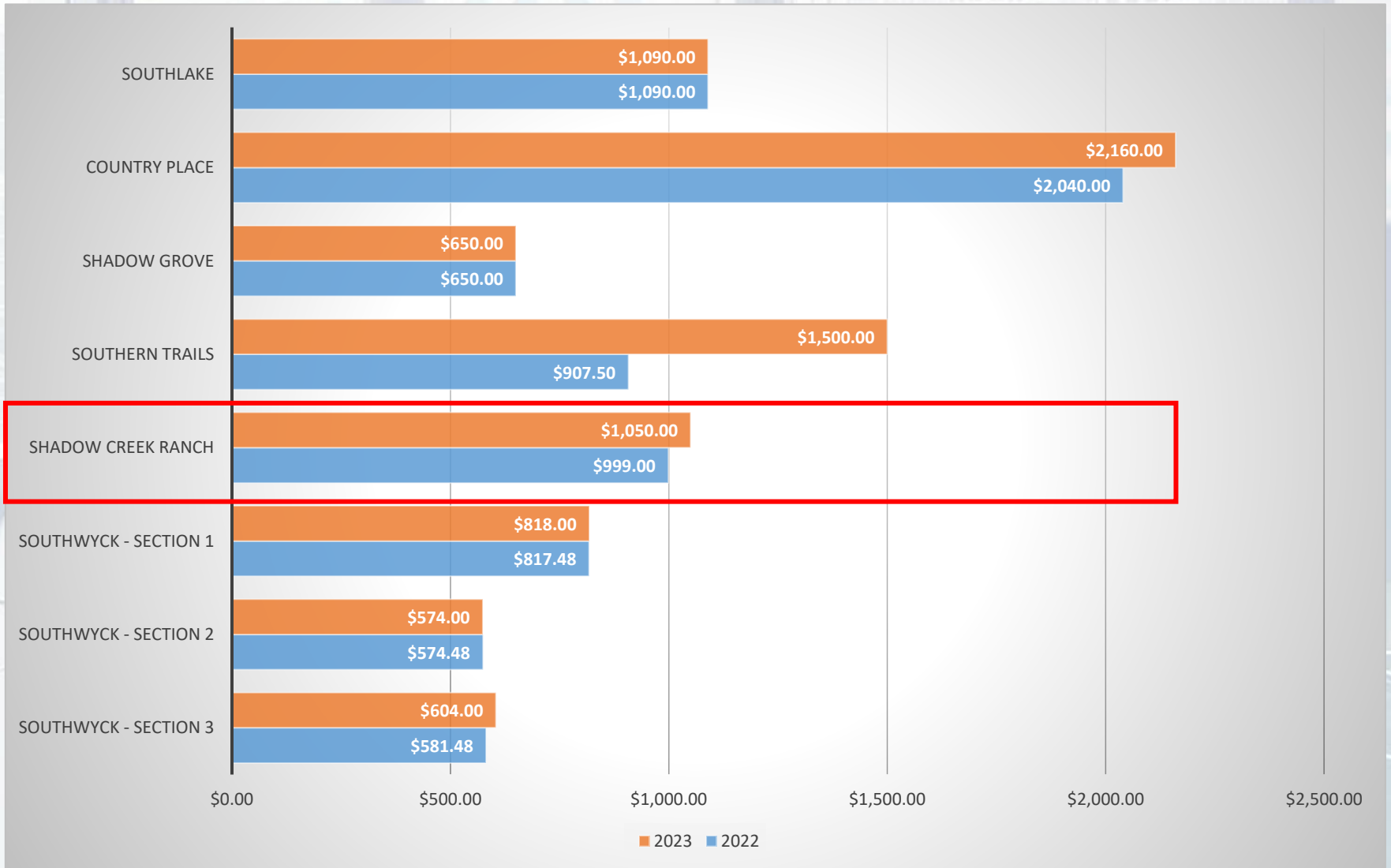
# What does your \$1050 assessment pay for?



# COMPARISON TO SIMILAR MASTER PLANNED COMMUNITIES



# COMPARISON TO OTHER MASTER PLANNED COMMUNITIES IN AREA



# 2023 Annual Assessment Payment

The 2023 assessment of \$1050.00 is due in full on January 1, 2023 and becomes delinquent on January 31, 2023. Payment received after January 31, 2023 will incur a late fee of \$100.00 plus a monthly finance charge of 1.5% per month until paid in full based on the outstanding assessment balance.

Payment plans for current year assessments are available upon request by contacting the Community Management Office.

Advance payment on assessments can be made at any time.



## Manage & Pay Your Charges Online

As the **preferred way** of accepting payments, we request that you create an account online with our provider, **ClickPay**. Through this convenient platform, you can view your balance due and make individual or automatic recurring payments from your smartphone, tablet or other media device.

Payments can be made online by e-check (ACH) from a bank account at no cost to you or by credit or debit card for a nominal fee. Get started by visiting the web address below and following the instructions listed:

**[www.ClickPay.com/FirstService](http://www.ClickPay.com/FirstService)**

- ① Click **Register** and create your online profile with **ClickPay**
- ② **Connect Your Home** using the account number found on your coupon or statement
- ③ Set up **Automatic Payments** or click **Pay Now** to make one-time payments

For help with your account or setting up payments online, please contact **ClickPay** through their online help center at **[www.ClickPay.com/GetHelp](http://www.ClickPay.com/GetHelp)**.

## Mailing Address for Payments

If you choose to submit your payments by paper check, money order or through your bank's Online Bill Pay feature, please mail your payments to the address listed below.

**Association Name**  
**c/o FirstService Residential**  
**P.O. Box 30419**  
**Tampa, FL 33630-3419**



# Community Portal - Connect



FirstService Residential Invites you to log into the Resident Portal. This community website through Connect, provides an easy and helpful way to access pertinent information about your community and your account. Your secure and fully-supported community website is available anywhere you have Internet access.

## WHAT YOU HAVE ACCESS TO 24 HOURS A DAY, 7 DAYS A WEEK

- Work Order Submission Tracking
- Resident Directory
- Assessment Balance & History
- Online Payment Options
- Direct Online Contact with FirstService Residential

## HOW TO GET STARTED

1. In your Internet browser, enter <https://VillageofEmeraldBay.connectresident.com> .This is the public page of the website.
2. Select *Resident Access* at the upper right side of page.
3. Select Register option.
4. Enter the requested information and follow the on-screen prompts to complete your registration.
5. Once on the website, be sure to update your phone and email contact information so that you can receive important community updates. You may also want to take this time to designate which phone number(s) and/or email address you wish to appear in the resident directory.

# **VILLAGE OF EMERALD BAY**

## **Board of Directors**

President – Matt Mickle

Vice President – Angela Robinson

Treasurer – John Okewunmi

Secretary – James Moore

Directors – Norma Johnson

# VILLAGE OF EMERALD BAY

## Election of Directors

*1 positions open*

If standard quorum is not established, the meeting shall be adjourned without notice other than announcement at the meeting, and immediately reconvened **for the sole purpose of election of directors.** At the reconvened meeting, quorum shall be all those members counted as present whether in person or by proxy, absentee ballot, electronic ballot, or any other method of representative or delegated voting. Directors shall be elected by a majority of those votes.

# Member Roll Call

*First name, Last Name, and Property  
Address*

# Candidate Introductions



Matthew Reynolds





Angela Robinson





# Village of Emerald Bay Voting Closes on 10/21/2021 @ 5pm

- Please check your email (including junk/spam) for voting emails from VoteHOA Now
- Return paper ballots by email or to the Management Office

# Meeting Adjournment & Member Forum

The Board values the insight and input of all owners. To ensure that everyone has the opportunity for resolution, please email QUESTIONS & SUGGESTIONS to the HOA at:

**EMAIL: [help@shadowcreekranchhoa.com](mailto:help@shadowcreekranchhoa.com)**