

**COLONIAL TRACE VILLAS
ANNUAL HOMEOWNERS' ASSOCIATION MEETING**

**OCTOBER 4, 2025
MINUTES**

Call to Order

Pursuant to call, the Annual Members Meeting of the Colonial Trace Villas Homeowners' Association, Inc. was held on October 4, 2025, commencing at 9:00 AM at the True Way Holiness Church located at 1527 Highway 57 North, Little River, South Carolina 29566.

Quorum

Robert Bates, President, formally opened the Meeting in accordance with the Declaration and By-Laws of the Association. Roll call was taken at the door to verify the establishment of a quorum.

Present in Person	17
Proxy	31
TOTAL	48

Proof of Mailing:

Dennis Cyphers (436) examined the Proof of Mailing of the Notice of the Annual Members Meeting, and the instruction was given to Freda Gore to file the Proof of Mailing Notice with the official Minutes of the meeting.

Approval of Minutes:

Chris MacCallum (494) made a Motion to approve the Minutes of the November 6, 2024, meeting. Maureen Zackowski (510) seconded the Motion, and it unanimously carried.

Report of Officers:

Pat Rusack (430) gave the financial report. There is \$52,998.48 in the operating account, \$144,580.68 in reserve account, and \$50,000 in the Edward Jones CD, \$20,406.68 in the insurance account. \$719.00 in accounts receivable for a total of \$269,004.84.

Reports:

The Board accomplished many major things this year. A Board member checks every single job when it is done. Bob Bates oversees all repairs. The Board will keep this going checking all repairs after completion.

Board made a promise to the owner they would have better communication. A bulletin board was installed in the mail area. Documents provided are Minutes, Newsletters, and other HOA notification. The Board made new neighborhood packets with local information, events, and information about the area. Bob Bates hand delivers them to all new owners.

There have been a number of decks repaired. Ten (10) decks have been repaired which cut into our expenses. All new decks have a fall on them where the water will run off the decks. An owner



wanted to test the theory to prove that the water ran off the deck. It was an extremely expensive process in the past. Thompson has a method to do this by slanting the boards for water run-off.

Twenty-four (24) trees were cut down to remove dead trees before more problems occurred. The trees had beetle infestation and needed to be removed. The big open area entering community is where the trees were taken out.

Board is trying to put a five (5) year plan together. A team is needed to get suggestions and ideas to work on what we want to do. The 5-year plan shows the direction the HOA needs to go in and the need for issues in the future. Randall Rombland (456) said, "He has been an owner for about 6 weeks at 456 Colonial Tracee. He was also a part of another HOA where the Reserve Study cost the homeowners a special assessment of \$5,000, that is a big assessment.

Maureen Zackowski (510) asked, "Did we have a Reserve Study? Freda Gore stated she believed the HOA had a Reserve Study. She would have to check when she gets back to the office.

Chris MacCallum (494) asked, "Why didn't we put on a roof this year? The Board explained that the HOA had to repair many decks. Also, a reserve study would necessitate flaws be attended to with a special assessment right away which is why the previous Boards didn't have one done.

The Board cleaned up flower beds, cut trees. The Board is actively working on the drainage. We have received one (1) bid so far and will be getting two more.

Old/Unfinished Business:

Mark Burgee (474), asked, "Where is the main drainage problem? Bob Bates (442) stated majority of the problems are off Hole 2 and farther down, the worse it gets. Still have not gotten a response from Golf Course. Bob Bates said Golf Course says we were here first. Golf Course allowed us to lay trees down on Golf Course. We will be putting their advertisements in newsletter for the Restaurant. We are trying to build a bridge instead of a bomb.

Mark Burgee (474) stated the statute of limitation states you cannot do anything to the property that abuts to another. The Golf Course allowed Hole #2 rain to run down into Buildings 6 & 7 because they cut the berm. In the past, this caused flooding. Dennis Cyphers agreed nothing can be done as the statute of limitations has run out.

Chis MacCallum (494) stated Susan Szwak said the drainage issued started about 14 years ago. Over the last 5 years, Golf Course has cut down additional trees, took out shrubs, and reduce Berm that caused flooding in our units. The owner of the golf course is a part of a force corporation. Chris MacCallum spoke numerous times to lawyers in the past concerning drainage. Chris MacCallum (494) agrees the Board needs to call the golf course as it is their responsibility. The Board also needs to look at the Master agreement. The Master Board is sitting on a ton of cash. Funding first thing to replace the drainage system. Wayne Poole (428) said if the Master Board could afford to pay \$50,000 to put in gate, the Master Board should be responsible for paying. Bob Bates said Master Board paid \$50,000 for Earthworks to come in and check the system. Maureen Zackowski (510) said if we pay into the Master Board, this is on them. She asked how many



options were given to fix this. Bob Bates stated all would be short-term fixes.

Susan Szwak (433) talked about the water line/sewer and water bill. She asked if the owners could add the \$3.85 for the water company to be able to take charge if there are any issues. She got a postcard and did not think she had to pay. To be protected, owners would have to add \$3.85 to bill. The Board spoke with the water company trying to save money by not having to repair lines. Everything has a life span. The life is span used up in a lot of cases. There was a leak in Building 14. They had to tear up the line because it leaked and replaced water line between 15 & 14 down to the end. It broke and was very costly. Grand Strand talked to them. Skylights, boots in rafter, leaks, decks. The Board is not telling you to do it. HOA is asking if you can afford to do it for your unit, it would be helpful.

Dennis Cyphers (436) was asked if the Board was going to withdraw from Master Board? The answer is no. Wayne Poole (428) stated the Board needs to set up a meeting with the Master Board about the drainage.

Bob Bates (442) said someone approved of painting the columns. Person hired used indoor paint. According to the Rules, are stated the Board could make owners pay, but the Board is not doing that. There are sixty-seven that is affected, twenty-seven units are on downhill side towards mailboxes.

Bob Bates (442) stated the Board wants to look at the Covenants to take the loopholes or confusion out to get it right.

Maureen Zackowski (510) asked who did the HOA hire to do it professionally, but they used interior for exterior. The Board was not sure. She asked if there is not a receipt somewhere and is the warranty off? Wayne Poole (428) said Jack Poole painted columns. He suspects they used indoor caulking. Pat Rusack said we need to get better people here for the right price. Bob Bates (442) stated past Boards have not gone out to look at work. Work must meet standards and if not, the contractor will get it fixed. Maureen Zackowski (510) wants to thank the Board. Susan Szwak (433) stated this is the 1st Board really trying to do things. The Board is looking for things to help the community. Bob Bates (442) noted the Board is trying to get someone to go and check repairs when complete. Wayne Poole (428) stated he would be willing to walk down and inspect repairs at completion. Dennis Cypher (436) stated Wayne Poole (428) could be on the Architecture Building Committee.

Christine Weeks (483) had a question concerning the pest control. Whether they go upstairs as Ryan at Palmetto Pest Service stated they did not go upstairs. Steve Graybill (500) had a couple of roaches, and they took care of them. He also noted they are doing an excellent job. Susan Szwak (433)- mentioned they only do outside of her unit as they have not done inside pest service in many years. She does her own inside pest service using home defense. She asked the technician to spray the exterior and he did six inches. Wayne Poole (428) does not want pest services. Cheryle Bates (442) also stated she does not want pest control. A question was asked about whether the management company receives a missed unit report. Freda Gore stated yes, they do. Lu Watkins stated she does not want the pest services either. Dennis Cyphers (436) made a Motion to look at other contracts, share results, and produce a plan. Pat Rusak (430) seconded the motion.



Christine MacCallum (494) said roofs are leaking. Pat Rusack (430) noted Building 1 is next to be done. Trudy's building had a major leak. As of August 31, we have \$197,579.00 in reserves. Maureen Zackowski (510) asked what the difference was between metal roofs and shingle roofs. The difference is that metal roof has a 30-year life span stated by Chris MacCallum.

New Business

Bob Bates (422) stated that going forward the Board has contracted Thompson Roofing for every deck done, they will replace boots as well for that unit.

Steve Graybill (500) asked why the meeting was the first Saturday week of October. Bob Bates (422) stated he went by what was written in the By-Laws and Master Deed. The Annual Meeting used to be on the first Wednesday evening in November, but it was moved to reflect the governing documents. A question was asked which date is better as the Saturday meeting attendance was down from the Wednesday Annual Meeting dates. Susan Szwak (433) stated the meeting should be in the evening during the week either in October or November.

Dennis Cyphers (436) said Newsletter has events in the area and asked to put all Master Board Meeting Minutes in. Any suggestions for sending questions to Master Board can be sent to Bob Bates. Get a notice out 10 days with 5 days to get list to all attendees.

Bob Bates (422) said the Master Board is developing a newsletter. It has a chairperson and a committee. Dennis Cyphers (436) stated he will post the Master Board Minutes at the mail station. Any owner with questions or suggestions for the Master Board can be sent to Dennis Cyphers (436) and he will make sure Bob Bates (442) gets them to take to the meetings.

Election

Mary Arnott (451) and Chris MacCallum (494) were the ballot inspectors. Bob Bates (422) opened the floor for nominations. Steve Graybill Seconded it, and it unanimously carried. Steve Graybill (500), Pat Rusack (430), have submitted their names for nomination prior to the Annual Meeting. Dennis Cyphers (436) cast one vote to accept the two candidates to the Board of Directors.

Adjournment:

There being no further business to discuss Stephen Graybill (500) made a Motion to Adjourn. The Motion was seconded by Chris MacCallum (494), and it unanimously carried.

Respectfully Submitted,

Freda Gore, Recording Secretary

