

VOTING TOPICS FOR THE 2027 ANNUAL ASSESSMENT MEETING

In three months, the Ramsgate Homeowners' Association will mail the 2027 Annual Assessment Meeting letter to all members. The letter will include the meeting date, time, and location; projected 2027 income and expenses; and the issues members will be asked to vote on. Members may share input on these topics at any time by emailing a board member, posting on Ramsgate Facebook, or attending the board's monthly 7 p.m. meetings at the clubhouse on the first Thursday of September, October, and November.

Attached is a brief list of topics that may be put to a vote:

1. Annual assessment increase: add \$150 to cover inflation and expanded services
2. Dues & late fees: HOA & legally assisted collection incentives
3. Fountain replacement options: lease or purchase, with or without lights
4. HOA & member enforcement options regarding "No Soliciting."
5. Election of new board members: Jason Headrick resignation – temporarily filled by Jim Bartlett & Paul Cunningham replacement – volunteers welcome.

1. Annual Assessment for 2027 to be increased from \$950 to \$1,100

~75% of increase covers inflation of contracted services

Year	SS COLA	AA
2023		\$ 950.00
2024	3.2%	\$ 980.31
2025	2.5%	\$ 1,005.00
2026	2.8%	\$ 1,033.14

Aquatic Weed Wizards
Chattanooga Irrigation & Lighting
Ely Paint & Remodeling
EPB Power
GPM Pest & Termite Control
Green Feet
GroGreen
Harvey Plumbing
Henry Coulter Mulching
HUD
Janitorial Services
Lopez Tree Service
Pool Tech
South Valley Tree
State Farm
Tuder Dog Stations
UltraCut Landscaping

Year	CPI	AA
2023		\$ 950.00
2024	2.7%	\$ 975.65
2025	2.6%	\$ 1,001.02
2026	4.2%	\$ 1,043.06

Year	PPI	AA
2023		\$ 950.00
2024	3.3%	\$ 981.35
2025	2.6%	\$ 1,006.87
2026	6.5%	\$ 1,072.31

~10% new or additional services at Clubhouse & Pool

Wi-Fi / Security Cameras / Cloud Storage

Professional Janitorial Services

Extended Pool Season

~10% legal assistance for collection of unpaid dues & late fees

~ 5% outsource all "ex-board" treasurer duties

2. Dues & Late Fee Collection Options for Late Payers

- a. Notice of Delinquency
- b. Late Fees
- c. Revoking of Rights*



HOA options

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- d. Collection Agency
 - e. Small Claims Court
 - f. Liens



legal guidance preferred

*Amend the late pay policy for those who have not paid their dues or late fees to revoke their right to vote for Board members and HOA policy amendments; and revoke their right to use community facilities such as the clubhouse and pool.

3. Pond Fountains & Lighting

Replacement options: buy versus lease &
with versus without lighting.

In 2025, HOA spent **\$10,700** to replace Ramsgate Pond
2 Hp fountain with programmable LED lighting
with 36 month warranty coverage.

Bayswater & Camdendown Ponds have 1Hp fountains with lighting.

Cheltenham & Knightsbridge Ponds have 1/2 Hp fountain with lighting.

New 1/2 Hp fountain 3 yr lease @ **\$85/month;**
with additional cost of **\$1,220** for lighting.

New 1/2 Hp fountain without lights: **\$3,500.**

New 1/2 Hp fountain with programmable LED lighting: **\$4,800.**

Both come with 36 month warranty coverage.

4. "No Soliciting" enforcement is not a Board issue.

Door-to-door solicitation protected under First Amendment

"No Soliciting" street signs are not mentioned in Ramsgate HOA C&R 's

Homeowner posted "No Soliciting" signs legally communicate soliciting is unwelcome & may be seen as trespassing.

ARTICLE III: COVENANTS USES AND RESTRICTIONS, Paragraph 3.15 Signs:
Amend to allow one "NO SOLICITING" sign visible from the homeowner's curb per standards for signs as maintained by the Architectural Review Committee.