

Highlands at Clear Creek Homeowner's Association, Inc.

Georgian Highlands

Frequently Asked Questions (FAQ's)

- 1. Are there Annual Dues and what are these monies used for?**
 - a. Annual Dues, which are presented to and approved by the Members of the Association, are collected to support an annual budget which contains items such as:
 - i. Landscaping at the gate entrances
 - ii. Maintaining of roadside easements, e.g., grass cutting and bush hogging
 - iii. Security gate maintenance
 - iv. Road maintenance
 - v. Other administrative costs (ex: property taxes, legal fees, postal fees, electrical costs, web site)
- 2. Why do we pay to maintain our roads?**
 - a. The Georgian Highlands is a private, gated community with approximately 10 miles of paved roads within its boundaries
 - b. Our roads are owned by and the responsibility of the HOA and its Members
 - c. A large majority of the annual budget goes to maintaining these roads in good working order
- 3. Why do we periodically raise Annual Dues?**
 - a. The total revenue that is required to meet the approved Annual Budget is reviewed each year.
 - b. Based on the anticipated costs for goods and services required to maintain the community's assets and the value of each Member's property, it may be necessary for the HOA Board to periodically raise the Annual Dues.
- 4. When are my Annual Dues to be paid?**
 - a. Dues notices go out individually to each lot owner in November of each year for the following year.
 - b. Payment is due by December 31st.
 - c. A 15% late fee is assessed to each Member if dues are late.
 - d. An additional monthly interest fee of 1.5% on the total unpaid balance owed is assessed each month thereafter. The initial late fee and monthly notices are sent directly to delinquent lot owners either by e-mail or USPS mail.
 - e. Failure to pay Annual Dues in a timely manner may result in property liens being filed with the county. All lien filing costs are passed on to the lot owner by including these costs into the lien total. Foreclosure is also a possibility if all other means of cooperation with the HOA are exhausted.
 - f. Members delinquent with dues are considered "Not In Good Standing" and cannot vote on any HOA issues or serve as a Director on the HOA's Board.
- 5. Where can I find out more information about the HOA?**

- a. Property owners in the Georgian Highlands can sign up for access to the Members Only portion of our website (www.georgianhighlands.org). Once logged in, Members can peruse information on the HOA itself, Director profiles, available local resources and services, and all documentation associated with construction or modification of a residence on their property.
 - b. Welcome packets are distributed to any new lot or home owner in which they will find much of this information (e.g., Covenants, Bylaws, construction guidelines, contact information, etc.)
 - c. Quarterly newsletters from the HOA president are published and distributed to all Members via email.
- 6. How can I find out more information and/or contact a Board member?**
- a. Contact information is provided on our website (www.georgianhighlands.org).
- 7. I want to build a house on my lot, who do I contact?**
- a. The ACC Committee has information posted on the website regarding the building process, forms, fees, etc.
 - b. You can contact the ACC chair at archcchoa@etcmail.com
- 8. Why does the HOA have such restrictions in the Covenants and ACC Guidelines?**
- a. These restrictions are intended to protect the property values of each Member and benefit the community as a whole.
- 9. Why can I not lease my home?**
- a. The Georgian Highlands is intended to be a residential community exclusively and, as such, the associated Covenants of the Highlands at Clear Creek HOA (HCC HOA) restrict using any residence as short-term rental property such as AirBnB rentals.
 - b. Leasing is permitted on an annual-contract basis with HCC HOA Board approval.
- 10. What about trash pickup?**
- a. All property owners are responsible for their own household trash.
 - b. Most residents just haul their own trash to collection sites outside the community.
 - i. Option 1: Gilmer County Waste and Recycling Location: Compactor and recycling center are located at: 4154 Hwy. 52 East (adjacent to Gilmer County Animal Shelter). Fees: \$.50 for a standard kitchen bag of waste \$1.00 for a 30 gal. bag No charge for recyclables: When putting your recyclables in the compactor, remove them from the box or bag you are carrying them in and dump them loosely into the bin so they can go through the sorting process more easily. Do NOT recycle plastic bags, glass and Styrofoam as the recycling facility used by Gilmer is not equipped to handle these items. You can also support the Gilmer County Fire Department by placing your aluminum cans in a separate bag and tossing them into the on-site cart labeled for this purpose. Hours: 7:30am- 5:30pm Monday through Saturday. Closed on holidays.
 - ii. Option 2: Pickens County Waste and Recycling Location: 390 Appalachian Count, Jasper off of Hwy. 515 just north of Walmart. Fees: \$1.00/ea. for trash bags up to 33-gallon size \$3.00/ea. For trash bags greater than 33-gallon No charge for recyclables: acceptable materials include glass, cardboard, newspaper, plastics Grade 1-7, aluminum cans and metal. Hours: Tues- Sat. 8am-5pm

- c. Waste management services that will do weekly pickup at the residence are available under a personal contract, but you need a special bear-proof waste can.
 - i. Residential Pick-Up Cantrell's Garbage Service – 937 Rose Garden Rd., Ellijay, 706-636-2464 Although there are several local service providers in Ellijay and Jasper, currently we are only aware of this one residential waste hauling company that routinely services our area. The HOA has no experience with this company and does not advocate for them. These companies provide weekly residential pick-up service (house-side) under the following guidelines: Only bagged trash is accepted Limited to (8) tall kitchen bags or (5) lawn/leaf size bags per week. No loose trash accepted, must be bagged. Clean cardboard must be broken down flat and tied in a bundle. No other recyclables are accepted at this time. No contract; can terminate at any time. Fees will vary- Cost as of 4/30/2018 was communicated as \$22/month for weekly pick up. Payment due by 15th of the month; can be cash, check or auto bank payment/debit Provider will pull up to the house or garage to load trash. Do not take it to the road. We do not recommend leaving trash out overnight as animals (mostly bears) will tear into it and leave a mess. The best scenario is to have heavy duty (bear-proof) lidded trash cans where the lids can be secured with chain or cord. The self-locking bear-resistant trash can is called a "Bearacuda". I read some stuff posted from folks in Montana, Utah, etc. saying "Bearacuda" cans are the best bear-resistant trash cans."
- d. Donations: Should you find that you have unwanted household items or old clothing that are still serviceable, rather than add them to the local landfill you can donate these items to one of several thrift stores. They will gladly clean up and sell old furniture, appliances, area rugs, clothing and the like and apply the proceeds to their charitable mission (plus, you'll get the tax deduction). These groups also have a service where they will come to your home and remove large items (e.g., old desks or cabinets, bed frames, etc.). Faith Hope & Charity Recycling Store (www.fhcrecycling.org) on Industrial Blvd. in Ellijay (just past the Ellijay Post Office). Community Thrift Store (www.pickenscommunitythriftstore.org) on Samaritan Drive in Jasper.
- e. Composting is great, but is limited to seasons (e.g., winter) when the bears are not present.

11. How is mail received in the Georgian Highlands?

- a. Regular, daily mail delivery is through USPS and each resident has their own mailbox on their property at the street.
- b. UPS and FEDEX deliver directly to residences.
- c. All mail services are given gate codes for access.

12. Is there High-Speed Internet in the Georgian Highlands?

- a. Access to high-speed internet is spotty within the Georgian Highlands as the primary service provider, ETC, has only installed optical cable within limited areas and dish-based systems have not proven to be particularly reliable or much of an improvement over land lines. Optical cable has been installed underground in two main areas: 1) from the Jasper or main gate entrance (SR 136) along Highlands Parkway up to the Andes Ridge Road junction and down Andes Ridge into the adjacent community; and 2) from

the Ellijay gate entrance (SR 108, Burnt Mountain Road) along St. Andrews Way up to the Cloudland Drive junction but not down any of the adjacent cul-de-sacs. This limits access to lots along Highlands Parkway (up to Andes Ridge), lots along Andes Ridge, and lots along St. Andrews (up to Cloudland Drive). All other properties within the more central portion of the community or alongside roads do not have access to high-speed cable at this time. ETC has stated repeatedly that they intend to extend coverage once there are more homes built within the non-covered areas, but no specific date is given.

- b. Many of our residents have used DSL connection which, while being very slow, allows sufficient access to the user to conduct routine business and a modest amount of streaming for television use. A good number of our full-time residents have managed their business from their home successfully despite the limited bandwidth.
- c. Most residents who live in an area not serviced by high-speed cable have a satellite connection (Hughes Net, DirectTV™ or Dish™) for regular television access. Costs vary depending on service desired.

13. Does the Georgian Highlands have fire hydrants or sewage lines?

- a. There are no fire hydrants currently in the community.
- b. Every lot must drill a well for residential water and all homes use septic systems.
- c. Well water depths vary from a few hundred feet to a thousand feet.
- d. Some residents have had to frack to get enough water flow while others have found that a single drill hole provides sufficient supply at good flow rates.
- e. The lack of these services can impact homeowner insurance coverage and rates, but that is often the price paid for a mountain home.

14. What can I do on my lot until I am ready to build my home?

- a. Cleaning of underbrush and downed trees is permitted. However, clearing of standing trees is not permitted without ACC review and approval.
- b. While there are several lots that have rough driveway cut outs, these were created by the developer during initial layout of the community in an attempt to provide access to remote lots during the initial sales process. However, pre-construction lot access clearing and/or driveway cut outs are not permitted until all home building forms and fees have been submitted and approved by the ACC. See the ACC information on the website for more details and contact the ACC with any questions.
- c. RV's, campers, or tents are not permitted on lots. The Georgian Highlands is a residential community and covenants prohibit the use of these recreational methods on property.