

Town Hall Meeting Report

Date: March 12, 2026

Purpose: Discussion of Proposed Amended and Restated Covenants and Voting Process

Overview of the Meeting

The Town Hall meeting held on March 12 was well attended and focused primarily on the proposed Amended Covenants and the process currently underway for community approval. The Board provided an overview of the amendments, explained the voting process, and addressed questions and concerns from residents on a wide range of topics related to governance, finances, enforcement, infrastructure, and security.

Covenant Approval Process and Voting

Residents were informed that the voting period for the amended covenants will remain open until **May 7**, at which time a meeting will be held to tally the votes for the River Communities Association. Until that date, all residents are encouraged to review the amended covenants carefully and submit any questions or concerns prior to casting their vote.

Votes may be submitted in the following ways:

- By mailing or delivering a completed proxy ballot to the HOA office
- By depositing ballots in the ballot boxes located at the front and back gates
- By voting online
- Ballots will also be available at Town Hall meetings and at the May 7 meeting

Each residence is entitled to register one vote on the matter.

Purpose and Development of the Amended Covenants

An overview was presented explaining that the amended covenants are intended to:

- Simplify governance within the community
- Modernize and unify rules
- Improve fairness, transparency, and clarity
- Encourage reasonable, respectful enforcement using common sense
- Support long-term financial and infrastructure stability through proactive planning

The amended covenants have been in development for over two years. In 2023, a committee was appointed to review and consolidate multiple existing covenant documents into a single, unified

document. The committee met weekly for approximately three months to produce a new draft intended to replace outdated, inconsistent, and in some cases difficult-to-enforce covenants.

The current governing documents consist of two separate HOAs with differing rules governing elections, budget approvals, meetings, notices, and enforcement. Many of these provisions are poorly defined, inflexible, outdated, and in some cases favor the developer or the HOA over residents. Additionally, most current provisions do not provide for a formal appeal process when violations are cited.

Governance and Enforcement Changes

The proposed amended covenants would establish:

- A **single, unified HOA Board** consisting of **seven elected members**
- Governance under the **Georgia Property Owners' Association Act**, providing enhanced transparency in board operations, meetings, and financial reporting

While the current covenants do not require an appeal process, the Board has voluntarily implemented one. This process allows residents to appeal violations to the Board for resolution using reason and common sense. Future boards would not be required to follow this appeal process under the current covenants. The amended covenants would formally codify this appeal process.

An **Architectural Control Committee (ACC)** would be established, consisting of five members appointed by the Board. The ACC's responsibilities would include:

- Reviewing architectural and improvement plans
- Issuing mandatory and optional permits
- Identifying potential violations
- Recommending enforcement actions

Financial Provisions and Reserve Funding

The amended covenants include standard provisions for general, special, and specific assessments, and introduce a new **Contribution to Reserves Fee**, equal to **.05% of the sale price of a home**.

Key points regarding this fee include:

- It does **not apply to current homeowners**
- It is collected only when a new buyer purchases a home in River North
- Funds are deposited directly into the **reserve account** and may **not** be used for operating expenses
- The intent is to strengthen long-term reserve funding, maintaining and enhancing our capital assets and potentially reducing the need for future increases in general assessments

Residents expressed concern that the fee could negatively impact home sales. The Board explained that this type of fee is legally recognized and has been used successfully by other HOAs for many years. Nearby communities using similar fees have not experienced difficulties in home sales. While closing costs are often negotiated between buyers and sellers, the covenant clearly places responsibility for this fee on the buyer unless otherwise negotiated privately.

Impact Fees

Questions were raised about impact fees suggesting that such impact fees be implemented to raise revenue. The Board clarified that an impact fee is already in place and applies when new construction occurs within the community. This fee is intended to offset damage of common property and currently requires a **\$1,000 payment** prior to the start of construction.

Because the impact fee is established in the rules and regulations rather than the covenants, it was confirmed that the Board can increase the fee if necessary.

Budgeting and Financial Planning

The Board explained that assessments are determined through an **annual budgeting process** rather than a long-range assessment plan. Operating expenses remain relatively consistent, aside from anticipated increases related to cost-of-living adjustments, materials, and services.

The association maintains an operating buffer of approximately **\$70,000**, intended to cover roughly one month of operating expenses as a financial safeguard.

The Board also discussed current banking and investment practices. Reserve funds include a certificate of deposit exceeding **\$200,000**, with additional funds held in non-interest-bearing accounts due to anticipated use for capital projects in the coming year.

Infrastructure and Capital Projects

Discussion turned to the **S-Curve road project**, with some residents expressing dissatisfaction with recent patchwork repairs. The Board explained that the recent work was needed to provide emergency stabilization to prevent accidents or further damage and the road patch while stable is temporary in nature.

Future work will include:

- Removal and relocation of a pipe crossing the roadway
- Installation of new piping
- Complete removal of the temporary patch
- Repaving curb-to-curb across the full length of the S-Curve repair area

Security and Gate Operations

A question was raised about reducing security costs by switching to a gate system without staffed personnel. The Board noted that this option has been thoroughly reviewed. While some long-term savings might be possible, startup costs would be significant, and operational challenges—particularly at the front gate—present serious concerns. Unmanned systems could lead to traffic backups, resident frustration, and delayed access if visitors are unable to reach homeowners or if technical failures occur.

It was also clarified that emergency services and law enforcement always have immediate access to the community. Unmarked law enforcement vehicles may be asked to identify their purpose, as there have been past cases of unauthorized access attempts.

Legal and Legislative Updates

Questions were asked regarding **Georgia Senate Bill 406**, known as the Property Owners' Bill of Rights. The Board explained that the legislation primarily requires HOA registration with the state, potential inspections, clarification of owner rights (such as flag and sign display), and possible establishment of a state oversight board for HOA complaints.

The Board noted that it is already in compliance with many of the bill's provisions and has not foreclosed on any property in at least the last 30 years. Senate Bill 406 would apply to River North only if the amended covenants are adopted, as they would place the association under the Property Owners' Association Act.

Enforcement and Pet Provisions

Under the current structure, enforcement authority varies by section of the community, with fines allowed in some areas but not others. The amended covenants would create **uniform enforcement standards**, including fines applicable across the entire community.

Discussion also addressed provisions related to pets deemed dangerous. Some residents expressed concern about subjectivity, while others supported having clear authority to address potentially dangerous animals in order to protect residents and property.

Conclusion and Next Steps

The Board expressed appreciation for the strong attendance and active participation. It was acknowledged that no covenant document will be universally favored, and that some provisions may be supported by some residents and opposed by others.

The Board emphasized that its primary goal is to achieve the **highest possible voter participation**, regardless of whether the amended covenants are ultimately approved or rejected, so the outcome clearly reflects the will of the community.

The next Town Hall meeting will be held on **March 26 at 6:30 PM** at the **River North Country Club**. Residents are encouraged to attend and continue asking questions. Questions that cannot be addressed at the meeting may be submitted to the HOA office, and responses will be provided.