



UPDATE

From the GM

December 9, 2022

Note From the General Manager's Office

Greetings,

We hope this message finds everyone well... and also with the hopes that you are staying dry. Although we thought Winter was approaching, we are quickly reminded that the only thing consistent about Georgia weather is the inconsistencies. So here we are... Freezing advisory one week... Tropical temps with the rising river the next. Our best advice is to dress in layers, pack your sun block and heating blanket. Always make sure you have your umbrella at the ready while ensuring your boat is ready for the flood.

All jokes aside, the fluctuation in weather does make it difficult to plan for many large projects. Not being able to predict temperatures or precipitation, more a week out, has made us push our road projects to Spring. We were fortunate to book these projects and lock in pricing but are currently at the mercy of Mother Nature. As we are able to get the projects "in concrete" and on the calendar we will push the communication out to the community.

In last week's Board of Director's meeting this was presented and discussed. Additionally, here are the seconds from the meeting:

- The morning started with good conversation and camaraderie over coffee and doughnuts. *Thank you to the several property owners who joined prior to the start of the meeting to talk with Board Members, neighbors, and staff.*
- Three members of the community addressed the Board

- with comments concerning:
- Short Term Rentals
 - Capturing of owners' comments
 - Ease of access for ingress/egress of the river in common areas.
- The committee chairs gave presentations and updates of their respective areas of focus where applicable. Presentations were given by:
 - Communications Committee
 - Ad Hoc Stables Committee
 - Environmental Conservation Committee
 - Architectural Review Committee
 - Long Range Planning Committee
 - The Treasurer gave a full report of the association's financials and investments.
 - The Assistant Treasurer gave a report on the Strategic Property Conversion Workgroup.
 - The General Manager (which would be me) gave a report to the Board and community on operations, events, and projects going on throughout association. The General Manager also addressed the current practice of delinquency reporting. A detailed recap of this information is below.
 - The Board then opened discussion for new items to be addressed.
 - The meeting adjourned and then reconvened in Executive Session where a majority of the time was spent in Board training with the POA's attorney, Lanier Coulter

This was a day of great information exchange and planning, culminating with a productive and informative afternoon of training and Q&A with a leading industry professional. The Board utilized this time to discuss Board responsibilities, industry trends, and association matters. The CRRRA Board, your Board of Directors, is dedicated to being informed, educated, and of continued service to the community.

As we move towards the end of the calendar year, we are still working on multiple projects throughout the community. Additionally, planning is underway for next year and beyond... In the next few weeks, we will be sending out the overview of the recent budget survey/questionnaire. We will also be planning and conducting townhall meetings for community

members to present and discuss ideas for future budget preparation.

One last bit of information that I would like to leave you with is that of the new key fobs that will be needed for use of the bathhouses. These fobs will be the only way to utilize the bathhouses starting February 1, 2023. All key codes will be disabled. To obtain your new key fob, please visit the POA office. One fob will be issued to all interested property owners, in good standing. Additional fobs can be purchased for \$25 each. Please call, or come by, the front desk for any additional information.

If there is anything that we can do to be of service, please do not hesitate to call or e-mail the POA.

We look forward to being of service to you soon.

Sincerely,

Josh Laskowski
General Manager
JoshLaskowski@myccra.com
706-640-4010

Credit Reporting Update

We have received numerous inquiries as to the practice of the Credit Bureau reporting. We wanted to take a moment to share the details of the practice and procedures that go into this. Although this may not answer all questions, we hope it will bring insight to the concerns that have been brought to our attention. We understand the frustrations that some may have, but we wanted to address the rumors and grievances that have been communicated to us. If there are additional questions, we encourage everyone to e-mail or call the accounting office (accounting@myccra.com) or myself (joshlaskowski@myccra.com) to assist further.

WHY HAS THIS ACTION BEEN TAKEN?

In 2021, it was assessed that CRRA had to do something to

start to take an aggressive action to collect outstanding debt owed by property owners. Where not all property owners are in arrears, we maintain an approximately 40% delinquent rate. The industry normal expectancy is less than 10%. Therefore, a third party was engaged to analyze how we can move forward to collect this debt.

WHAT ARE THE STEPS THAT ARE BEING DONE?

- At the end of each month, we run a complete statement of accounts. We classify all owners in the following categories:
 - Delinquent – this is any amount, exceeding \$500, that is over 30 days past due to the association.
 - On Time
 - Bankruptcy
 - Payment Plan
 - Aged Out – Outstanding balances deemed uncollectible by Collections Committee, CRRA attorney and GM.
- The statement of accounts is sent to a data analytic firm, who in turn organizes the accounts and forwards to the Credit Bureau.
- Prior to sending to the Credit Bureau, all delinquent and prepaid reports are cross referenced with the payment plan report. Accounts must be 30 or more days delinquent and not in a formal structured payment plan with CRRA/FSR in order to report delinquent to the credit bureaus. Additionally, all accounts which are eligible to be reported as delinquent are sent to Coosawattee for final review before reporting goes out. If Coosawattee requests further changes, those are made before reporting occurs at the end of each month.
- We record these amounts as an “Unsecured Debt Owed” to the association.
- It should be noted - All accounts are sent. This eliminates the action of selective (or biased) enforcement and is a requirement for POA's/HOA's reporting to the Credit Bureau.
- Accounts that are 30 days, 60 days, 90, days, 120 days, and 180 past due receive a note on their credit score that they are past due in the respective areas. This has a negative impact on your credit score.

- Accounts that are current receive a positive note on their account. This has a positive impact on your credit score.

ARE WE IN COMPLIANCE WITH THE FCRA?

Yes. This reporting is in full compliance. The key elements are that Coosawattee as the Data Furnisher makes its best effort to report accurate information and respond to disputes within 30 days of dispute initiation to correct any errors or confirm data reported.

WHY IS MY CREDIT REPORT SHOWING CRRA AS AN “OTHER LOAN”?

- This is an area that we are working on and through. The Credit Bureau has stated they do not have a POA/HOA reporting category. The categories provided are:
 - Credit Cards
 - Collections
 - Student Loans
 - Other Loans
 - Auto Loans
 - Home Loans
- As there is not a specific category for our needs, the Credit Bureau has classified our reporting in the “other” category. Please understand, we are working to resolve this issue of semantics.
- We have been informed that the "other" category is the least impactful category.

IS THIS A COLLECTIONS ATTEMPT?

No. This is a process prior to sending an account to the POA’s attorney for collections. There are additional steps, notifications, and costs that would be sent to property owners if we were to proceed with this legal action.

WHAT EFFECT DOES THIS HAVE ON MY CREDIT?

The degree of impact on a homeowner’s report will depend on how thick or thin the homeowner’s overall credit report is. A thick profile (i.e. many accounts with long histories and a variety of types of credit) will see less impact than a thin

profile with few accounts with short total payment histories.

We also report the severity of the delinquency, so any accounts more than 180 days past due are reported as such when reporting begins. These types of delinquencies can have a significant impact. These are general principles of credit scoring, however exactly how credit scores are computed is determined by the company which does the scoring.

In closing, we hope that this clarifies some of the misconceptions and rumors that have been presented. We are working with each individual request as it is presented. In certain situations, there have been errors found. We will continue to fix these errors and report them immediately. Again, we ask and encourage anyone who has a negative issue with the reporting to contact the accounting office, or myself.

A Message From Your Environmental Committee

Light Trespass. What is an example of light trespass? Many of us have experienced this scenario: **a neighbor installs a new light on their property.** It's an unshielded fixture that casts a bright light that spills onto your property and perhaps even inside your home. This is known as light trespass and it can cause a lot of agony and frustration.

Toys For Tots



Pick a Train that features a toy needed for this Christmas.

Please be sure to include the train to the new unwrapped toy.

This will help us keep track of the items in need.

We thank you for your support during this Holiday Season.





Holly Jolly Holiday Party



Pictures with Santa and the Grinch
Hot Dogs and Hot Chocolate
Christmas Movie
Hay ride
Games and more...



Coosawattee Residents & Open to the Public!

Presented by:



Adina



RE/MAX
TOWN & COUNTRY

Coosawattee Barn
25 Eagle Mountain Drive
Ellijay GA 30540

December 17th
2:00-6:00pm

The elves have been very busy working getting everything set up. We are almost ready for the big day. If anyone would like to help on the day of the event, we welcome the help from 1-7pm. Please contact michelekellogg@mycrra.com to confirm your assistance.

Announcements

- EMC Water is now paperless! If interested in discontinuing your paper bill or enrolling in auto billing,

please email to lindaakey@mycrra.com with your correct email address, phone number, account number or lot number.

- If you're new and wondering how you get one of those nice-looking 911 address signs, you can find the order form by clicking [here](#).
- Do not speed! Make sure to follow the speed limit. This is not only to avoid accidents but to also reduce the amount of dust for your neighbors.

Job Openings

We want you to join our team here at the
Coosawattee River Resort!

We offer paid time off, paid health insurance, and paid national holidays for all full-time employees.

We have job openings for Pool Attendants, Housekeepers, and Maintenance.

Serious applicants please call 706-640-4010 or email your resume to michelekellogg@mycrra.com.

Emergency Alert & Support Options

In case of emergency dial 911

To report non-emergencies, call Central at 706-640-4032

For DwellingLive support, please email:

dwellinglive@mycrra.com

For Accounting issues, please email:

accounting@mycrra.com

For Campground Water Issues, please email:

Repairs: facilities@mycrra.com

Water Billing: accounting@mycrra.com

For general resident concerns, please email:

customerservice@mycrra.com

To sign up to receive text alerts, email your phone number
to:

textalerts@mycrra.com

Board Member List

Beaver Bend

- Susan Decker - sdecker@mycrra.com - term exp. 2023
- Jeff Jackman - jeffjackman@mycrra.com - term exp. 2024
- Toni Barnett - tonibarnett@mycrra.com - term exp. 2025

Beaver Lake

- Bill Elliott - billelliott@mycrra.com - term exp. 2025

Eagle Mountain

- Jorge Fernandez - jorgefernandez@mycrra.com - term exp. 2023
- Vito Molfetto - vitomolfetto@mycrra.com - term exp. 2024
- Debra Sundberg - debrasundberg@mycrra.com - term exp. 2025

Beaver Forest

- Richard Stonecipher - richardstonecipher@mycrra.com - term exp. 2024
- Bob Hazzard - bobhazzard@mycrra.com - term exp. 2025

Eagle Mountain Campground

- Malcom Carter - malcolmcarter@mycrra.com - term exp. 2023
- Thomas Miller - thomasmiller@mycrra.com - term exp.

2024

- Shelah Muse - smuse@mycrra.com - term exp. 2025

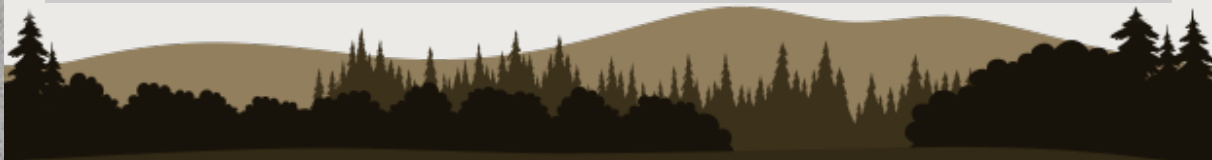
CRRA departmental contact info can be found on our website by clicking the "Support" link at the top of the page.

Coosawattee reports your payment information to the credit bureaus. On-time payments may have a positive impact on your credit. Missed or late payments may have a negative impact on your credit score. If you have an inquiry or need to dispute something reported on your credit report, please call Sperlonga at (888)-851-5210.

Coosawattee River Resort is dedicated to providing open communication to all of our owners and visitors. Please utilize these important links.

MyCRRA Home

FirstService Resident Login



Coosawattee River Resort

706-640-4010

info@mycrra.com

www.mycrra.com

Coosawattee River Resort Association, INC | 634 Beaver Lake Drive, Unit 5160, Ellijay, GA 30540

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