



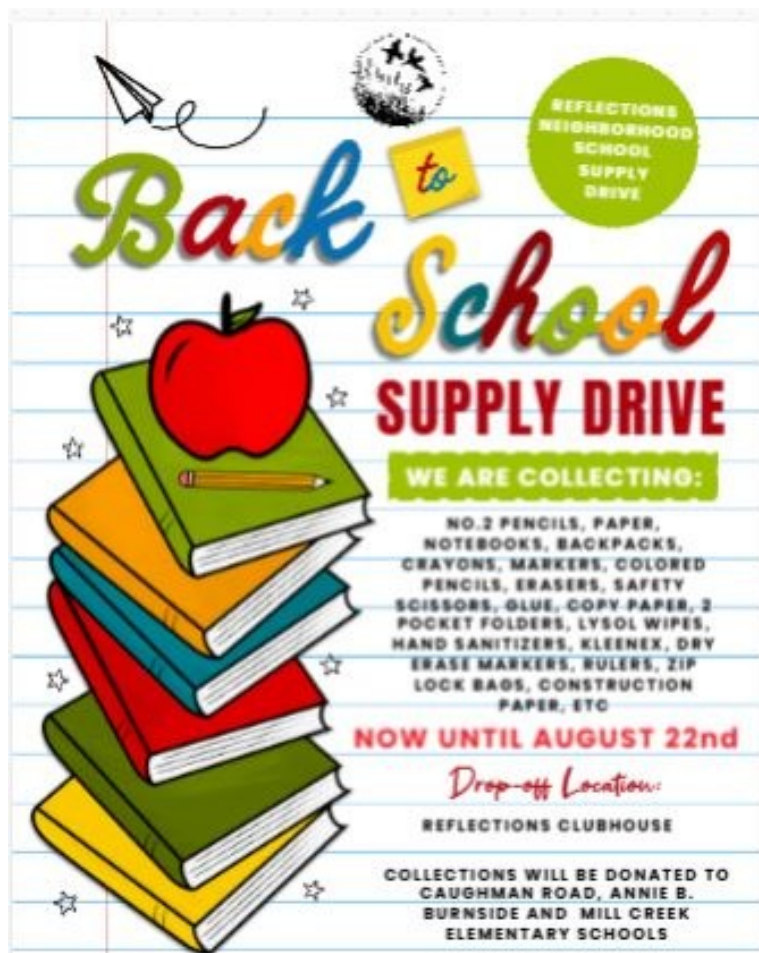
Reflections Owners Association

2 Stoney Creek Road* Columbia, South Carolina 29209* (803) 776-5795 reflectionsofcolumbiasc.com

August 2025



Please join us Tuesday, August 5th from 6pm-8pm. We will offer sub sandwiches, chips, tea and lemonade. This year we will have EMS personnel with tips and suggestions for safety and health plus an ambulance for demonstrations. There will be raffles for prizes, games to include corn hole and horseshoes and free give aways at the door.



Reflections Office and Club House

2 Stoney Creek Dr., Columbia SC 29209

Office Hours: M – F 8 – 5

Office # 803-776-5795

Community Association Manager – Ashly Hrivnak

Reflections Email: reflectionscolumbia@gmail.com

Facebook: *Reflections Neighborhood*

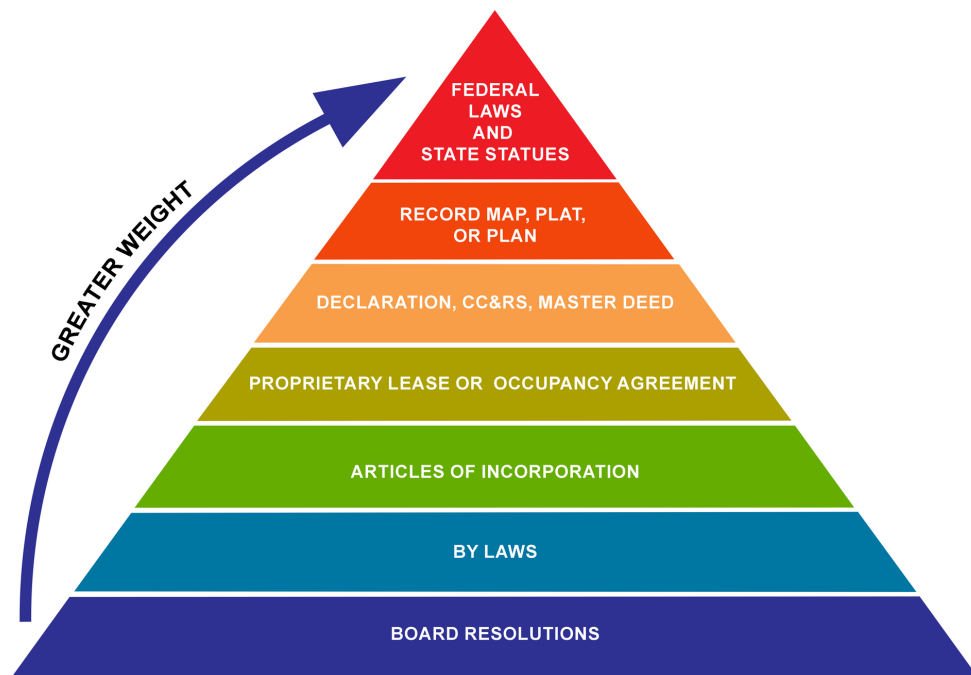
Web-Site: reflectionsofcolumbiasc.com

Homeowners, during the July board meeting there were discussions in regards to the amendments, major projects around the community and the funding of those projects. One thing that came up in those discussions was the use of special assessments. It seems that some were under the impression that the board had the authority to put forth a special assessment. Let's be clear, it does not. A special assessment, whether community wide or neighborhood specific, can only be approved by a majority vote from you, the members of the association. The board and management can only do the 'prep' work for a special assessment, which involves determining how much money is needed, and the follow up work necessary to present it to the homeowners for a vote. This is spelled out in our governing documents. I urge everyone to read our governing documents since we are all legally bound by them, not only the management and board of directors, but also you as a homeowner in Reflections. When you've finished, read them again. When you think you understand them, read them yet again. As members of the board we find that we are constantly referring to the documents for clarification on many issues since there is too much detail to remember, and a lot of what's there can be very confusing and, at times, contradictory. So, it's also important to know what takes precedence over the other. Our manager, the other board members and I continue to encourage everyone to reach out for answers to your questions about the amendments as they will serve as an important step forward for financial stability for Reflections.

Duane Blackmon

ROA President

GENERAL HIERARCHY OF GOVERNING DOCUMENTS



A Note from the Manager's Desk

1) Note About Landscape Pruning Schedule:

Regarding Pruning in Reflections: Please note that one of the reasons Rea Landscape Management was hired was because of the knowledge they demonstrated when it comes to the types of foliage in the community and the individual needs of that foliage. Not everything should be cut down on a rotating three-month schedule. Most hedges, azaleas, etc. are pruned based on the plant type, time of year that they bloom and seasonal recommendations on when best to cut them back, how far to cut them back, etc. Rea Landscape prunes according to the plants and needs of the plants. Additionally, please note that if hedges, bushes, vines, weeds, etc. are growing within your personal property lines, it is the homeowner's responsibility to address those landscape needs. If you are not able to do so, please contact the Board or Ashly and let us know if you need assistance with landscaping on your personal property. The landscape contract is for common and limited common areas.

2) Reserve Study Breakdown

At the request of some homeowners, I have broken down the 2026 reserve study to show the funds needed for 2026 and to further illustrate why the budget amendments need to pass.

2026 RESERVE PROJECTS- COMMON AREA

DESCRIPTION	QUANTITY	PROJECTED COST
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Partially replace timber retaining walls	600 sqft	\$43,680
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Renovate downstairs restrooms	2	\$49,920
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Repair and paint CMU retaining walls	1	\$6,760
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Replace drinking fountain at clubhouse	1	\$1,560
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Replace steel fences at pool area	190 sqft	\$10,868
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Resurface asphalt pavement at track	1200 sqft	\$37,440
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Resurface swimming pool tiles	1300 sqft	\$33,800
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Replace remaining chain link fence at dog park	460 LF	\$19,163
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RESERVE FUNDS NEEDED \$203,191

2026 RESERVE PROJECTS- ORIGINAL REFLECTIONS

DESCRIPTION	QUANTITY	PROJECTED COST
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Replace 3-tab shingle roofs- Phase 1	18	\$121,680.00
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Apply paint finishes and exterior repairs-Phase 2	18	\$71,136.00
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Conduct repairs on wood framed balconies and decks- Phase 2	18	\$35,568.00
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RESERVE FUNDS NEEDED \$228,384.00

These projects and estimated costs are taken directly from the reserve study conducted at the end of 2024. This study was conducted by Giles Flythe Engineering Firm who specialize in Association reserve studies.

3) Management Fees Breakdown and Clarification:

The question was raised at the July membership meeting to clarify what the association pays CAMS management fees for- is it just the portal? This was a great question, and I sent out an eblast with the information and we also wanted to include it here.

The monthly management fee for CAMS is not just the portal; the multiple benefits of having CAMS as a full-service management company for an association like Reflections include:

- An accountant and supporting accounting staff to manage all financial transactions, ensuring GAAP compliant accounting, fraud prevention, documentation of every penny in/ every penny out, tracking of assets, liabilities and cash balances, etc.
- Accounts Payable and Accounts Receivable departments which handle the transactions of billing and collecting assessments and other income and issuing physical payments to vendors, other Accounts Payable parties such as permits, taxes, utilities, etc. These departments also ensure vendor compliance with proper insurance and documentation.
- A full collections team who works closely with me on collections items from courtesy notices to foreclosures. This work includes and is not limited to Collections notices through all steps of the collections process and referral to the attorneys for liens and foreclosures.
- Access to a local HOA specific attorney firm who handles the Association's legal business, compliance and general legal counsel and advice. I work closely with two attorneys in that firm to address legal concerns, amendments, ballots, document compliance, etc.
- An IT department who, for Reflections as a sited community, offers monthly up-to-date cyber security training for me and all members of the CAMS company to ensure that we are staying ahead of the growing threats of cyber security compromises.
- An executive management team as support staff for me as the manager and the Board.

Additionally, these management fees cover the time and resources for:

- Annual assessment billing.
- Closings managements through the CAMS Closings department which ensures correct funds/ownership transfer information gets to the right places.
- Documentation/file management/storage of digital files for the Association.
- Trusted Guidance using industry standards, continued education, internationally accredited certifications and skills training for me as the manager and resources for the Board such as monthly seminars led by HOA attorneys, educational pamphlets, etc.
- The transparency of our portal and system management program, Vantaca.

The management fees, as you can see, are inclusive of many very valuable resources for running this association, ensuring compliance, ensuring financial safety, and providing resources for the board and community.

Ashly Hrivnak

S O C I A L C O M M U N I T Y E V E



The 4th of July Cook Out was very successful. We had a great crowd (between 55-60 people) and a fun day. A big thank you to all who helped with the setup, grilling and clean up to include putting tables and chairs back.

Wellness Wednesday

Water aerobics classes continue this summer every Wednesday from 10-11. The cost is \$7, bring a noodle and water weights (or 2 noodles if you don't have the weights) In the event of inclement weather, we will have some type of stretch/exercise class in the clubhouse. The good news is that we will continue Wellness Wednesday in the clubhouse once the pool is closed. The Social Committee welcomes your input as to what type of classes you would like to participate in for Wellness Wednesday.



School Supply Drive: Please drop off your school supplies before August 22. The list is posted on the bulletin board and on Facebook. We are hoping to support 3 schools this year: Annie B. Burnside, Caughman Road and Mill Creek.

Essentials

Pencils: #2 pencils

Erasers

Crayons

Pens: Blue or black ink pens

Colored pencils

Glue sticks

Markers: Washable markers are often preferred.

Pocket Folders

Scissors: Blunt-tipped for younger students.

Loose-leaf paper: Wide or college-ruled, depending on the grade level.

Notebooks: Composition notebooks and spiral notebooks.

Other Essentials

Wired ear buds for lap tops

Backpack

Lunchbox

Tissues

Hand sanitizer

Water bottle

Ruler

Highlighters

Scotch tape and stapler with staples

National Night Out: Please join us Tuesday August 5 from 6-8. We will offer sub sandwiches, chips, tea and lemonade. This year we will have EMS personnel with tips and suggestions for safety and health and an ambulance for demonstrations There will be raffles for prizes, games to include corn hole and horseshoes and free give aways at the door.

As a reminder First Friday's will return on September 5th.

Other Upcoming Social Events

October 4th, Fall Yard Sale

December 31st, New Year's Eve Party