



# Reflections Owners Association

2 Stoney Creek Road\* Columbia, South Carolina 29209\* (803) 776-5795 [reflectionsofcolumbiasc.com](http://reflectionsofcolumbiasc.com)

# October 2025

## Club House Calendar of Events

Friday, October 3rd @ 6 pm—First Friday

Saturday, October 4th 8:30am—12:30pm—Rummage Sale

Thursday, October 16th @ 6pm—ROA Board Meeting

Friday, October 31st @ 6pm—Masquerade Party

## Please turn your Amendment Ballots in!

Whether you vote yes or no for the Amendments your vote counts and matters.

The Ballots for the Board of Directors also can be turned in prior to December 1st.

Please keep the Amendment Ballot separate from the Board of Directors Ballot.



Are YOU experiencing a water issue?

Please reach out to the City of Columbia at 803-545-3300.

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](mailto:reflectionscolumbia@gmail.com)

Facebook: *Reflections Neighborhood*

Web-Site: [reflectionsofcolumbiasc.com](http://reflectionsofcolumbiasc.com)

# The Reserve Fund: Your HOA's Secret Weapon for Smooth Sailing

Being on a homeowner's association (HOA) board of directors comes with a lot of responsibilities—some big, some small, and some that only pop up once in a blue moon (or a big storm). That's where your reserve fund comes in. Think of it as your community association's financial safety net, ready to catch those major expenses before they turn into major headaches.

## What Exactly Is a Reserve Fund?

A reserve fund is a special savings account set aside for future repairs and replacements that don't happen regularly. Unlike your operating budget (which keeps the lights on and the grass trimmed), reserves are for those "big ticket" items.

This account is funded by assessments from owners. It's not just a "nice to have"; it's a critical part of responsible community management.

## Why Do HOAs Need One?

Imagine the clubhouse roof starts leaking or a hurricane turns your lovely walking path into a muddy mess. Who's footing the bill? Without a reserve fund, the answer is often: a hefty special assessment that homeowners don't appreciate (to put it lightly).

A healthy reserve fund ensures your association can handle:

- Major improvements to common area assets (capital components)
- Unforeseen damage from natural disasters

## How Can Reserve Funds Be Used?

Reserve funds aren't a free-for-all slush fund. They're earmarked for major projects that protect the community's value and keep residents happy. Examples include:

- Construction and large-scale renovations for items that are identified in the association's governing documents as the HOA's responsibility to repair or replace.
- Resurfacing roads, replacing roof or siding – e.g., items that have a finite useful life and the expected remaining lifespan can be reasonably estimated.

Any significant project tied to shared spaces that exceeds the minimum threshold cost. Generally, these are assets with an expected useful life of over 5 years. Smaller expenses are best handled via the regular operating budget.

## The Secret Sauce: Reserve Studies

Ever wonder how your community association knows how much to stash away? That's where [a](#) reserve study comes in. Typically conducted by engineers or reserve specialists, this study takes a deep dive into your community's assets and their expected lifespans.

For instance, if your community pool deck has a 30-year life, the reserve study will map out how much to save annually so you're ready when it's time for a facelift. It's part science, part strategy – and it takes the guesswork out of financial planning.

While reserve studies are legally mandated in some states, this is not the case in the Carolinas. However, lenders often require a reserve study when reviewing loan applications, particularly in condominiums, which are subject to additional requirements from agencies like Fannie Mae or Freddie Mac.

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## Planning for Funding

So, how does the money actually get into the reserve account? Typically, a percentage of the regular annual homeowner assessments is allocated to the reserve fund each year. The reserve study will tell you how much is needed and over what time frame, ensuring your community doesn't under-save or overburden residents unnecessarily.

Once a reserve study is in place, listing all the association's capital components, expected remaining life, and the funding plan for replacement, it is advisable to conduct a reserve study update every 3 - 5 years. This is because macroeconomic factors (think inflation) impact the funding plan over time.

## Wrapping It Up

A well-funded reserve isn't just a best practice—it's peace of mind. It helps maintain property values, keeps the board out of financial hot water, and saves everyone from unpleasant surprises. With the right planning, your HOA can weather the storms—literal and figurative—with confidence.

## Budget 2026 Information

The two comparison budgets for 2026- the lawsuit version to which we are currently legally bound, and, the Amendment version which would be approved if the Amendments are passed are available as of September 23rd on the CAMS portal. As a reminder, these amendments are not only about the percentage increase, they are also equally about the way that the assessments are calculated/how the funds are allocated.

What Cannot Be Done (with the lawsuit budget)

If the budget amendments are not passed to reflect in the 2026 budget, then the following from the reserve study and Board planning will not be able to be accomplished:

- 11 roofs that need to be replaced due to age will have to take a back burner
- Neighborhood projects Gardenwood or Shadow Creek
- OG Reflections will continue to be limited to safety only work orders
- Retaining walls, both railroad ties and concrete will not be able to be repaired or replaced
- The fence around the pool and at the dog park will not be able to be replaced
- Clubhouse bathroom renovation completion

All existing common area funds will have to be delegated for emergency use ONLY.

If the Amendments pass, then the Board can plan to fund the following for 2026:

- Resurfacing of the pool tiles
- Replacing the remainder of the dog park fence
- Complete the exterior woodwork on the Clubhouse
- 5 of the 11 extra roof replacements needed
- Put funds back to begin working on Shadow Creek neighborhood project

We would ask that all of this information be reviewed carefully and that questions/concerns and comments be formulated respectfully and thoughtfully. There is a lot of complex work that goes into any iteration of this community's budget and the goal is to always make the right call for the community.

If you would like a printed copy, please email the board at [reflectionsolumbia@gmail.com](mailto:reflectionsolumbia@gmail.com) so that Ashly has an idea of how many print copies are needed.

# talk. listen. respect.



## Community Association Civility Pledge

**A commitment to fostering a climate of open discussion and debate, mutual respect, and tolerance between all who live in, work in, and visit our community.**

- 1. We expect each individual**, whether a resident, guest, board or committee member, community association manager, staff member, business partner, or contractor, to be accountable for his or her own actions and words.
- 2. We believe all interactions in the community should be civil despite any differences of opinion on a particular issue.** We believe in finding common ground and engaging in civil discussion about community issues important to each of us.
- 3. We vow to respect all points of view and will strive to provide a reasonable opportunity for all to express their views openly—without attacks and antagonization.** We agree to keep our discussions focused on the business issues at hand, as well as on the ideas and desired outcomes.
- 4. We urge all residents to be engaged and informed.** Get to know your neighbors, your board members, and your community manager. Attend meetings, join a committee, or serve on the board. Understand the community's rules, regulations, and covenants, and the value they add. Ask questions, share your opinions, and vote.
- 5. We also encourage all residents to review Community Associations Institute's (CAI) Rights and Responsibilities for Better Communities.** The principles laid out in the document can serve as important guideposts for all those involved in our community: residents, guests, board and committee members, community association managers, staff members, business partners, and contractors. Read more at [www.caionline.org/RightsandResponsibilities](http://www.caionline.org/RightsandResponsibilities).
- 6. We believe these commitments to civility, as well as engaged and informed residents, are a vital part of our shared goal of being a vibrant, thriving community.**

*These commitments are guiding principles. They are not governing documents or legally enforceable and do not give rise to penalties if they are not followed.*

If you agree with these commitments to civility, please sign and return the document.

Reflections Owners Association, Inc.

COMMUNITY ASSOCIATION NAME

September 26th, 2025

ADOPTION DATE

*By the creation and adoption of the CAI Civility Pledge, the College of Community Association Lawyers (CCAL) recognizes the importance of civility in community association governance. Complete and email your civility pledge to [governance@caionline.org](mailto:governance@caionline.org). For questions, call (888) 224-4321.*





## ARC and BUILDING & GROUNDS MEMBERS NEEDED!!!

We are putting in a call to action for the members of the community to join the Architectural Committee and the Building & Grounds Committee.

Members of the ARC are responsible for reviewing and deciding AR requests like tree removal, modification/improvements, planting and removing shrubbery, etc., in accordance with Reflections CCR's.

The Building & Grounds Committee focus is to preserve, enhance, and maintain the aesthetic appeal, safety, and functionality of all common areas and community structures.

If you have thought about volunteering with community projects, these two committees would be ideal for you!

If you would like to learn more or are already interested in serving, please reach out to Ashly or any ROA Board Member for more information.

Pick-Up

FRIDAY

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10th  
&  
24th

2025



### RECYCLE RIGHT SC

#### PLASTIC

Bottles, tubs, jugs and jars



No pumps Empty and rinse

#### METAL

All cans



Empty and rinse

#### PAPER

Paper, cartons and cardboard



Flatten cardboard

For more information about recycling in South Carolina, visit [www.recycling.sc.gov](http://www.recycling.sc.gov)

### KEEP THESE OUT!



- ⊗ Aerosol cans
- ⊗ Aluminum foil
- ⊗ All batteries (car, lithium, etc.)
- ⊗ Ceramic items
- ⊗ Clothing or textiles
- ⊗ Diapers
- ⊗ Disposable cups
- ⊗ Electronics\*\*
- ⊗ Food-tainted items
- ⊗ Tires\*\*
- ⊗ Toys
- ⊗ Medical waste
- ⊗ Plastic bags/wrap\*
- ⊗ Scrap metal/wood\*\*
- ⊗ Shredded paper\*\*
- ⊗ Styrofoam/peanuts
- ⊗ Tangles (cords, hoses, wires, etc.)
- ⊗ Hazardous waste
- ⊗ Household glass

**PLEASE DON'T BAG YOUR RECYCLABLES!**



\* Take clean and dry plastic bags and wrap back to the grocery store.

\*\* These items may be able to be taken to a Drop-off Center or other facility that will recycle them. Call your local recycling agency to find out how.

## Wellness Wednesday



Please join us in the clubhouse from 10-11 every Wednesday morning for exercise class. Our instructor, Tracy Jacox-Gunter, would love your input into what type of class you would like to participate in. We have been doing a combination of stretch, aerobics and mat exercise, but she can lead other activities based on your input. The cost is \$7 per class. Bring light weights and a mat, if you have them.



It's not too late to rent a table for \$10! The gates will be open to the public from 8 – 1! Please join us to either sell or buy and most importantly meet your neighbors.

## First Friday is October 3

Please join us this Friday at the clubhouse. Bring a snack to share and your beverage of choice. Hope to see you there.

## .....UP and COMMING EVENTS

A Masquerade Party is scheduled for Friday October 31.  
(please note: there will not be a First Friday in November)



We kick off the **Harvest Hope Thanksgiving Food Drive** on October 31 through November 24.

*December 31st, New Year's Eve Party*

