



*Representing Member Homeowner Associations Since 1982*

## February Newsletter

### President's Message, Amy Little

Thank you to all that braved the nasty weather to attend the JCCA Annual meeting on January 14th. Even with the light attendance, we had a membership quorum and were able to hold our 2020 election. I am honored to be re-elected President and proud to share with you our plans for the future.

My goals for the JCCA this year are simple: education and communication.

We will increase our educational offerings with the introduction of topics like neighborhood safety and crime prevention, insurance, strategies for managing neighborhood rentals, public health (vaping, etc), and zoning, in addition to our ever popular Pool Opening and Board 101. We have scheduled our first two seminars (details below) with more dates/topics to be finalized shortly.

We are also in the development phase of committee creation to dig deeper into various areas of residential interest, such as transportation, zoning, and parks. Our Director, Anne Harriman will be heading up the committee that has currently received the most interest: Stormwater. Please contact [Anne](#) if you would like to be involved.

On my goal of improved member communication, you will continue to receive our monthly newsletter, but you will also see more timely content on the JCCA website, more robust social media presence (like us on Facebook and LinkedIn) and more frequent Zoning Specific Email Updates. Johns Creek is a city with lots on it's plate - the JCCA wants to be sure you are educated and informed.

Lastly, I would like to thank Mr. Ben Song, the Johns Creek Director of Community Development for his keynote address at our Annual Meeting. His presentation was very informative and created a lot of excitement about the future of Johns Creek. I'm looking forward to great year!

Amy Little, President JCCA  
[president@JCCAHome.org](mailto:president@JCCAHome.org)





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## Zoning News

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### Planning Commission Meeting - April 14 at 7:00 pm

RZ-20-003 | 10820 Abbotts Bridge Road - Rezoning application for 13.84184 acre parcel to rezone from C-1 Conditional to C-1 to develop an additional 14,000 square feet of two commercial buildings with restaurant and retail use in an existing shopping center. [Internal Memo](#) [Site plan Elevations](#)

RZ-20-004, VC-20-004-01 | 6000 Medlock Bridge Parkway - Rezoning application for 18.52 acre parcel to rezone from C-1 Conditional to C-1 to develop an additional 21,800 square feet of commercial buildings with restaurant and retail use in an existing shopping center, with a concurrent variance to allow for parking reduction. Internal Memo [Site plan Elevations](#)

### Update on Other Applications:

RZ-20-001, VC-20-001-01, SUP-20-001 | 11105 Jones Bridge Road and 4823 Taylor Road - Rezoning application for 2.187 acre parcel to rezone from O-I to C-1 to develop a self storage facility of 107,000 square feet, with one concurrent variance to allow temporary encroachment into zoning buffer for grading. **This application was denied by City Council at the February 24 City Council Meeting.**

*Planning Commission meetings are held at City Hall Council Chambers, 11360 Lakefield Drive, Johns Creek, GA 30097.*

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## Training Calendar

### Pool Opening and Management

Tuesday, March 24, 7:00 to 9:00 pm

Emory Johns Creek First Floor Conference Room  
6325 Hospital Parkway Johns Creek, GA

Join us to learn everything you need to know about opening and

maintaining your community pool. And how to ensure you have the proper insurance in place to safeguard against potential liability or claims. Taught by industry experts: Craig Sears of Sears Pool Management Consultants and Clay Collins of Brown & Brown Insurance [RSVP here](#)

## Board 101

Tuesday, April 9, 7:00 to 9:00 pm  
Emory Johns Creek First Floor Conference Room  
6325 Hospital Parkway Johns Creek, GA

Are you new to HOA board service or just need a refresher? Come learn about board positions and roles, legal issues and contracts, fiduciary responsibilities and common problems faced by HOA boards and how to solve them? Taught by industry experts: Nowak Howard Community Association Attorneys, HMS Homeowner Management Services, Heritage property Management Services and Homeside Properties. This class is a can't miss for new board members or home owner associations!  
[RSVP Here](#)



## Don't be "Fooled" to Believe That All Directors & Officers Insurance Policies are the Same

By: Clay Collins, CIC, CRM, Brown & Brown Insurance

For most HOA/Condominium Association Board Members, you have elected to serve on your HOA or Condominium Association Board for one or more of following reasons:

- To help Safeguard your Property Values
- To help fellow residents
- To solve problems
- To meet new people
- Or perhaps because no one else would volunteer and your friend/neighbor nominated you

***Now that you are on the Board, how do you know if you and your personal assets are adequately protected when the Board and the Association are sued?***

Most Board members devote their personal time and energy in a volunteer capacity, working diligently to enforce the CC&R's and comply with the governing documents, but unfortunately sometimes these good intentions and seemingly innocuous volunteer opportunities can turn into a living nightmare.

The good news is, adequate and reasonably affordable insurance coverage is readily available. The bad news is, most associations do not have adequate coverage.

The first problem very often occurs because the D&O liability coverage is not the focus of the association's insurance purchase. Too often, the focus is led to the Property insurance simply because this is typically where the majority of the premium is associated, and the area where many insurance agents are most comfortable explaining. Although D&O is not the primary driver of cost, it is a coverage that requires considerable attention and is too often overlooked and/or misunderstood.

The second problem is due to many large national insurance carriers adding the D&O coverage by endorsement to a property & general liability (aka Package) product. Many of these D&O endorsements are extremely limited in scope, coverage, and protection to the board. Coverage is typically placed on the Package policy out of convenience rather than protection.

The old adage “you get what you pay for” is extremely true when it comes to insurance. The shame however, is that adequate coverage is not significantly more expensive than the coverage provided by the typical D&O endorsement added to the Package policy.

So, in order to avoid being “fooled” into purchasing an inadequate D&O policy, ask your agent if your current D&O coverage offers the following:

- Does the definition of insured include committee members or volunteers?
- Does the definition of insured protect past, present, and future directors?
- Does the definition of insured extend beyond the actual directors and officers?
- Does the definition of insured include employees?
- Does the policy cover spouses of directors and officers?
- Does the policy provide a defense to claims and lawsuits (vs reimbursing for such costs)
- Does the policy defend claims seeking non-monetary loss?
- Does the policy cover libel and slander?
- Does the policy cover discrimination?
- Does your policy provide coverage for your Property Manager AND Property Management Company?
- Does the policy cover wrongful termination or other employer liability claims?
- Does the policy defend you where there is a claim or lawsuit for the failure to maintain or obtain adequate insurance?
- Are you protected for the decisions you make in accepting or rejecting contracts?
- Are you protected if there is a claim that you denied someone approval of a building plan because of race, religion, or other basis?
- Are defense costs outside the limit of liability?

The D&O exposure for the community association board is complex. The potential claims against associations and their boards are only limited by the creativity of plaintiffs and their attorneys. In these times when people have no hesitation or concern about suing their neighbors, let alone their community association or Property Manager, the proper protection is worth its weight in gold.

Don't be fooled by price when it comes to protecting your personal assets and willingness to serve your community. Look carefully behind the cost and see exactly what your D&O insurance is covering. If you cannot answer “YES” to the majority of questions above, you likely have inadequate coverage, and for \$200-\$400, is it truly worth it?



## JCCA Announces 2020 Board of Directors

The JCCA is proud to announce its  
2020 Board of Directors

President: Amy Little

Vice President: Aurobind Kondala  
Treasurer: Teri Hernandez  
Secretary: Rebecca Beaver  
Director (Zoning): Larry DiBiase  
Directory (Committee Development): Anne Harriman  
Director (Training): Scott Sanders  
Director (Training): Kirk Canaday

*\*\*Board shown with Mr. Ben Song, Johns Creek Director of Community Development*



Johns Creek North Fulton Rotary is looking for host families for a young man who is spending this year at Chattahoochee High School through their Rotary Youth Exchange Program. This will provide him with the opportunity to learn about the American culture. Each host family will welcome him into their home for 3 months each. It is an exciting opportunity for your family to learn more about his culture as you show him ours. For more information, please contact Mary Trapp, Rotary Youth Exchange Officer, at [MaryTrapp@kw.com](mailto:MaryTrapp@kw.com) or by phone at 770-645-1320.



## Upcoming Events and Important Dates

March 5, Planning Commission, 7:00pm  
Cancelled

March 9, City Council Work Session  
(5:00pm), Meeting 7:00 pm

March 17, Board of Zoning Appeals, 7:00pm  
Cancelled

March 23, City Council Work Session  
(5:00pm), Meeting 7:00pm

March 24, JCCA Pool Opening and Management, 7:00pm  
Emory Johns Creek First Floor conference Room

April 9, JCCA Pool Opening and Management, 7:00pm  
Emory Johns Creek First Floor conference Room

April 13, City Council Work Session  
(5:00pm), Meeting 7:00 pm



April 14, Planning Commission, 7:00pm

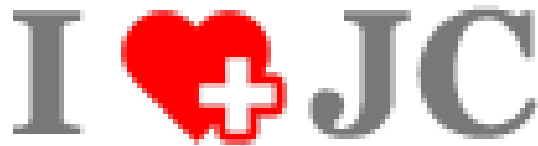
April 21, Board of Zoning Appeals, 7:00pm

April 25, Johns Creek International Festival, 11:00am - 7:00pm

April 27, City Council Work Session  
(5:00pm), Meeting 7:00pm

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## iHeartJohnsCreek Initiative



In 2018, City Council adopted a strategic focus on healthcare innovation and wellness, called "iHeart Johns Creek" and will soon be soliciting volunteers to create a steering committee to shape the future of iHeart Johns Creek.

Learn more - [Visit the IHeart Johns Creek FAQs](#)

Who is Johns Creek? What do we want to be known for now and in the future? As a City, we've been working through this since its formation. Just as an identity brings a sense of purpose, drive, and clarity to life for an individual, a City deserves to have one today and the foreseeable future.

Proposed Theme: Health, Wellness, Healthcare Innovation

Proposed Aspiration: Become a Top 10 U.S. City in Healthcare Innovation & Wellness  
Johns Creek would also be well-known for something we collectively create. Health and wellness has something we each can get behind and contribute. It's relevant for every age, background, and economic stage. Building on this, we can eventually branch out and leverage other strengths to invest in a legacy of a resilient City for years to come.

We have the pieces. Health and wellness are ever-present in our community. So, let's fully embrace the identity and march forward with a collective purpose that makes sense for all of us.

Johns Creek Community Association | [www.iccahome.org](http://www.iccahome.org) |

STAY CONNECTED

