

Harbour Shores Homeowners Association

Annual Membership Meeting Minutes

Date: October 17, 2026

Time: 10:00 a.m.

Location: Harbour Shores Community Pavilion

Board Members and Officers Attendance:

Nichole Carter, Interim President and Board Member

Bobby Holton, Board Member

Steve Westfall, Board Member

Darron Jump, Board Member

Kathi Theriault, Board Member

Jeff Peterson, Board Member

Bob Kaylor, Board Member

Twila Butler, Secretary/Treasurer

1. Call to Order

The annual membership meeting was convened at the Harbour Shores community pavilion. A quorum was confirmed with 39 properties represented and 6 proxies on file.

The meeting included board and committee reports, candidate introductions, the annual board election, budget discussion, and member comments. The minutes for the 2025 annual meeting were presented for approval. A motion was made and seconded, and with no objection from attendees, the minutes were approved.

2. Board President's Report

Nichole Carter, Interim President, discussed the association's responsibilities under its governing documents and outlined priorities for the upcoming year.

The Architectural Control Committee (ACC) reviews proposed construction and exterior modifications, including new homes, additions, fences, sheds, mailboxes, and other structures. Requests must be submitted for review to ensure compliance with the association's covenants and architectural guidelines.

She clarified that general covenant enforcement is the responsibility of the board, while the ACC's primary responsibility is architectural review.

Also discussed was the August communication to homeowners concerning covenant compliance and the procedures being established to promote consistency and fairness.

Members were encouraged to communicate concerns to the board, participate in meetings, and volunteer. The board emphasized that its purpose is to serve the community and maintain the neighborhood rather than dictate to homeowners.

Priorities for the upcoming year include:

- Consistently applying established policies and procedures.
- Improving communication with homeowners.
- Maintaining and improving common areas.
- Encouraging community participation and volunteer support

3. Architectural Control Committee Report

Andy Chappina reported on current construction activity and stated that one home had recently begun construction. The house was moved approximately 20 feet before grading began to address a concern about the garage's proximity to the adjoining property line.

Homeowners planning construction, additions, fences, sheds, or similar exterior improvements were reminded to complete and submit the appropriate application forms available through the Harbour Shores website.

The committee reiterated that applications are reviewed against the association's governing documents and architectural requirements.

4. Treasurer's Report and Proposed Budget

Twila Butler, Treasurer, presented the financial report, including prior-year actual figures, current-year figures, and the proposed 2027 budget.

The report included the following items:

- Association income increased following the previous dues increase.
- Five homes were reported past due on assessments for the current year.
- Prior-year delinquent assessments had been collected, with one account written off following foreclosure and unsuccessful efforts to locate the owner.
- One significant deviation from the original estimate and actual expense was for general maintenance expenses. Replacement of the driveway leading into the community pavilion cost \$8,570 compared with an estimated \$5,000 and had been approved by the board.
- The association experienced a net loss for the year, although the loss was reported to be smaller than in previous years.
- Bank balances and historical net income and losses were reviewed. The treasurer reported that the association's financial position had improved following the dues increase.

A question was raised concerning lease income. The treasurer explained that it related to an agreement with a homeowner for the use of property for association signage, with the arrangement providing for dues to be paid through the lease.

The proposed 2027 budget was presented for membership consideration. The motion to approve the budget was subsequently announced by Andy Chappino and seconded by Bobby Holton. With no objection from attendees, the budget was approved.

5. Lake Committee Report

Steve Westfall reported that water testing had been conducted during the previous month. Overall, lake conditions were reported to be good, with no E. coli concerns reported.

Some cloudiness in the water was noted and attributed in part to wind-driven movement of sediment.

6. Social Committee Report

The social committee introduced its volunteers, Cindy Peterson, Gloria Holton, Teresa Westfall and Pallie Schmaltz and planned activities were shared.

Upcoming activities discussed included:

- Bingo night, announced for Tuesday, October 27 at 6:30 p.m.
- An introductory line-dancing class, announced for November 9 at 7:00 p.m.
- Christmas golf cart parade on December 12, with lineup at 6:30 p.m. and the parade beginning at 7:00 p.m.
- Holiday home-decoration judging on December 20, with awards for traditional and fantasy decorations.
- A possible spring poker run, dependent on homeowner participation and volunteers willing to host stops.

The committee encouraged residents to attend events, share ideas, and volunteer. The committee also expressed an intention to publish an event calendar on the association website.

7. Board Candidate Introductions

The candidates introduced themselves and discussed their experience and interest in serving the community.

- **Bobby Holton:** Reported approximately 16 years of residency, prior board service, and experience in the insurance claims business.
- **Steve Westfall:** Reported residency since 2004, several years of board involvement, and participation in lake water testing.

- **Kathy Theriault:** Reported 32 years in the community and emphasized the importance of maintaining neighborhood standards and property values.
- **Mark Davenport:** Described prior nonprofit board and operations experience, including work with Operation Lunchbox.

Members were given an opportunity to ask questions and raise concerns before voting.

8. Common-Area Improvements Report

A report was presented on common-area improvements undertaken over approximately three years, largely through volunteer labor and donations of time.

Completed or substantially completed projects included:

- Recreational path and retaining-wall improvements.
- Drainage work and underground piping.
- Fire pit and barbecue pit construction.
- Underground lighting.
- Dog-walk extension and landscaping walls.
- Concrete steps and handrails.
- Parking-area leveling and graveling.
- Tree trimming and general maintenance.
- Pavilion roofing and dock-related work.
- Repairs and replacement work on the driveway and boat-ramp access areas

The report estimated that volunteer efforts had saved the association more than \$20,000 over the period discussed.

Work in progress included completion of a retaining wall, drainage, backfilling, and future landscaping. Future priorities included additional landscaping, improved signage, a possible overhead cover for the barbecue area, and repairs or replacement of the boat-ramp.

Homeowners were encouraged to use the facilities and volunteer for future projects.

9. Welcome Committee Report

Maureen reported that five new households had joined the neighborhood during the year. The committee continued to welcome new residents and provide information about the community and association.

Several new residents were introduced or acknowledged. The committee encouraged homeowners to help welcome future residents.

10. Member Discussion and New Business

Covenant enforcement and homeowner communication

Members raised concerns about the consistency of covenant enforcement, the handling of violation letters, and whether homeowners were being contacted and given an opportunity to explain special circumstances before enforcement action.

The board stated that it was working to establish a more consistent process to follow the procedures mandated by our governing documents. Homeowners were encouraged to contact the board if they received a letter or needed assistance. Members emphasized the importance of treating residents fairly and considering circumstances such as illness, physical limitations, or other hardships.

The board acknowledged concerns about inconsistent enforcement and reiterated its intention to address violations methodically and consistently.

Architectural concerns and backyard structures

A homeowner raised concerns about a letter regarding the visibility of coverings associated with backyard animal enclosures. The homeowner also reported difficulty receiving responses through the association website's email contact system.

The board acknowledged that some messages might not be reaching the appropriate recipients and agreed to investigate the communication issue. The homeowner and board agreed to continue the specific property discussion after the meeting to seek a reasonable resolution.

Community amenities and family participation

Members discussed opportunities to make common areas more welcoming to families and children, including a possible playground near the boat ramp. Concerns were also raised about safety, fishing access, and appropriate use of the dock and pavilion area.

The board noted that a future phase of common-area improvements had been discussed and that a playground was among the ideas previously considered. Any improvements would need to account for available space, costs, governing documents, and liability considerations.

Committee structure and board decision-making

A member expressed concern about the size and composition of committees and the importance of following the association's governing documents when making decisions affecting homeowners. The discussion reinforced the need for transparent procedures, appropriate board oversight, and consistent application of the covenants.

Common-area signage and neighborhood appearance

A member raised a concern about a Save the Lake sign at the entrance to the neighborhood and its potential effect on the community's image. The suggestion was acknowledged for consideration.

Volunteer assistance and community participation

Members shared examples of neighbors helping with fallen trees and other maintenance needs. The discussion highlighted the value of volunteer assistance, communication, and cooperation among residents.

11. Association Communications

Members were asked to review the association's contact list and verify their telephone numbers and preferred contact information for the calling-post notification system.

The board also acknowledged the need to review the website's email contact process to help ensure homeowner messages are received and answered.

12. Board Election Results

The election results were announced. The three board positions were announced. There were 45 secret ballots collected and results were as follows:

Steve Westfall 37

Kathi Theriault 35

Bobby Holton 34

Mark Davenport 22

Two Write Ins 3

Mark Davenport was thanked for his participation and encouraged to remain involved in the association in another capacity.

14. Adjournment

The meeting was adjourned at 11:28 after closing remarks, and thanks to the attending members and volunteers.

Submitted by Secretary: Twila Butler

Date submitted: 10/19/2026

Date of Board approval: _____