

## Minutes of the July 20, 2013 GAPOA Annual Board Meeting

1. The meeting began at 10:00 a.m. Many residents and all Board members were present at the meeting to include: Mike Lawhorne, Debbie Baugher, Lisa Goodwin, Marco Handy, Lisa Goodwin, Fred Turck, Debbie Sheetz, and Brian Snyder. Heather Vail is now resigned from the Board due to increasing work life demands. The meeting was held at the lake pavilion. An agenda was provided.

2. The July 2012 Annual Meeting Executive Board Meeting Minutes were read by Debbie S. who joined the Board at that meeting. The Annual Meeting Minutes were later provided by Carol Weiss who was on the Board and taking minutes at that time. Debbie B. noted a typographical error in the GAPOA newsletter which said that ATV's (all terrain vehicles) are allowed in Greene Acres, when in fact they are not allowed.

3. Lisa provided the **Treasurer's report**. The report she passed out included a notice to owners to ensure the address and status of their property is correct, with a form to provide GAPOA notice of changes as well as notice that the new annual assessment should be received by owners by December 7 along with the method for notifying GAPOA if it is not received. Also included was a thank you to those who donated to the new GAPOA Hardship Fund. The primary part of the Financial Report included the 2012-2013 Operating Budget/Reserve Fund/Loan, Reserve and Expenditures information, the Balance Sheet, the Accounts Receivable list, and the list of owners. Highlights of the report include the following:

There was an increased amount of late fees collected and no income from building fees. There has been a net gain in the operating budget of \$6,710 and the reserve fund stands at \$82,672. GAPOA is required by Virginia code to maintain a reserve fund.

This is the last year of payments on the special assessment. In December that loan will be paid so the November assessment notice will have no attached special assessment. The current balance in the loan account is \$31,190. There was some discussion of whether an increase in regular assessments is needed.

Resident Angela McClennan asked when the last formal audit was conducted on GAPOA books. Former Board member Carol Weiss answered that a formal audit was done by Fred Clark in the early 2000's (2003) and about five years ago former resident and board member Kathy O'Brian completed an internal audit going back 7 years. Carol complimented Lisa's 20 years of work as the GAPOA treasurer and noted that her efforts contributed to having sufficient funds in the Reserve Account when the dam broke in 2008. Angela also thanked Lisa and emphasized the importance of transparency. Carol noted that GAPOA had trouble qualifying for a loan for the dam due to the high percentage of unpaid assessments. Lisa noted that delinquent assessments were estimated at \$27,000 which could reasonably be expected to be collected. GAPOA assets are estimated at \$186,600. GAPOA's only liability for the coming year is \$25,155 from subcontractor payments and the last of the dam loan.

Regarding Accounts Receivable, Joyce Tressler was crossed off the list provided. Lisa noted that Google Docs was being used for the first time and some posted payments were not recorded. This is the first time there has been a problem like this. She did not expect any more issues, but, asked to be notified in case there is another issue. She also asked that sellers ensure new owner's get the disclosure packet from the GAPOA website.

4. Brian provided the **roads update**. Brian noted that he came back on the Board after John Coleman resigned due to moving out of the area. Billy Fitzgerald briefly served as Roads chair in

the past year. Due to changes in leadership, no major roads work had been completed in the past year or more. Wesley pulled back gravel with the tractor and replaced one culvert pipe. Another culvert pipe was replaced by Buck Shiflett who inadvertently damaged one. A drain and three loads of gravel were placed on Top Ridge along with three loads of gravel around the lake loop. Excavation needs to be done on drainage ditches as the rain goes out of them and causes rutting in the road. Some new culvert pipes may be installed.

The beach area gate was disabled and not working. A new roller and chain was installed for around \$400 and it is now fully functioning. A slide arm gate was discussed, however, that would have cost \$3,700. There are plans to install a keypad and make it easier to wirelessly/remotely correct system faults. Dusk to dawn lighting was installed at the gate and the stop sign was replaced using the old stop sign from Top Ridge.

Brian volunteered to monitor the new official GAPOA Facebook page. A property owner had previously managed an unofficial GAPOA Facebook page but was no longer doing this.

Carol and all the Board members complimented the work completed by Brian and Wesley, the Property Manager. Debbie B. noted that Wesley puts in a great deal more hours per week than required. Debbie B. then asked all the Board members to introduce themselves.

5. Marco provided the **Safety and Services** update. He reported that Wesley and Debbie B. provided many hours of security at the beach, monitoring incoming traffic along with other Board members. He and others have been diligently monitoring cars at the beach. He noted that gate passes and stickers were sent out and are still available if needed. Residents need to be present with guests, although some flexibility is provided with relatives of owners. The use of alcohol has been reinstated at the lake, but, is confined to the pavilion area and over to the pier. No glass bottles are allowed anywhere and related signs have been posted. No profanity is allowed in the beach area either. Those who trespass will be asked to leave and if the request is not heeded they can be cited with a trespass violation. All must leave the beach area at 10 pm. The gate is automated and will be set to close at 22:00. Marco asked that no one park in front of the bath house. The circle area is for drop off only during events and times the lake is busy. A no parking on the grass sign is now posted. No diving from the pier is allowed.

Marco reported that 6-7 pound fish are now being caught and limits will be set on the number of fish that can be caught. State limits are more generous. A license is needed to fish here as the lake is a state waterway. The boat storage is new and GAPOA residents can check to see if the beach area is crowded via the webcam. The issue of floating docks may be on next year's ballot. Floating docks not belonging to GAPOA are used at one's own risk. It was noted at the end of the meeting that Billy Fitzgerald had offered to give his large floating dock to GAPOA so that he would no longer be responsible for it.

Angela asked a question about the appearance of the front entrance and offered to donate plants and mulch. Wesley or Debbie B. and Carol also offered to donate funds for materials. Marco, Angela, Heather, and Carol offered to help beautify the area. The easement has guidelines on what can and can not be placed there.

A resident complimented the security efforts and noted how much better the area has been. Marco stated that you can call him regarding problems but requested that he not be called after 7 pm for general questions. If illegal activity is observed, the police should be called. Another resident complimented the ballot and meeting mailing. Resident Mike E. also offered a thank you for recent efforts and noted that he saw a tremendous difference. He also noted that the ballot vote was important and commented that Section 8 housing can cause drops in home values.

IATV's are not allowed and it is the same with snow mobiles. Regarding the mailboxes, the county said we can not cover or put a roof over them. GAPOA will get lighting for that area. The post office writes the numbers on the boxes. Someone noted there was a tarp and rugs on a clear cut lot up on High Ridge, a property is not being maintained there, it may be a hazard how a road is cut, and the Board should take a look at that area.

Fred noted that he is working with the Department of Forestry to get a dry hydrant at the lake. This is faster than getting hoses out in the event of a fire. We will need a grant and it would be placed to the right of the boat ramp against the fence. It may positively affect homeowner insurance rates.

6. The **Environmental** report was provided by Russell. He noted that floating dock regulations are being drafted in response to a homeowner building a large multistory float and placing it in the common area of the lake without GAPOA approval. Russell reported that there were no untidy complaints in the past few months and it is important for homes to be well cared for. Also, there are not many rules about building; however, one request did not meet GAPOA requirements for building a home. He stressed the importance of notifying the Board before the start of any building or clear cutting. Carol noted that a County zoning officer has been notified about a camper on High Ridge. There is a concern about whether a road will wash out due to erosion. Debbie B. commented that there are some lots on Top Ridge where you can camp and build. It was explained that you can not camp on a lot identified as a building lot but you can build on a lot identified as a camping lot.

7. **Guest speaker Chuck Mason** was introduced by Debbie B. Chuck has been the GAPOA insurance agent for many years and is also the Mayor of Orange, VA. Most of the questions he addressed were regarding liability on the lake. He began with a general discussion about insurance in the Commonwealth of Virginia stating that we are a conservative state. He reported that he has had only one claim in the past few years and it was a medical payment (\$5,000 available for this) which did not require a lawsuit in order to be paid as there was not a legal liability issue. Chuck stated that our liabilities are the roads and other issues suffered in the common areas. GAPOA has plenty of coverage on the bath house (\$1M/\$2M aggregate), has expanded crime coverage, and \$10,000 coverage for the treasurer. He recommends internal audits regularly, a good reserve of funds, and a formal audit as soon as possible. He thought Greene County may require annual audits. Chuck commented that GAPOA has liability coverage for the roads and does good preventative maintenance. It is important to have warning signs posted and visible such as no diving or jumping and swim at own risk, however, even with plenty of signs there may be people who can not read or are very young. He stated that if GAPOA uses common sense they will probably do ok in a lawsuit. Board members are covered and defended. Chuck added that the lake is a liability, but, as in all *cause of actions in tort* the "reasonable person standard" prevails and that the Commonwealth is a *pure contributory negligence* state (meaning that if a person contributes to their own lose, they will have a hard time collecting money).

In regard to floating docks, he thinks GAPOA has good coverage and the Board is defended. It is a question of negligence and it is a good idea to keep track of what is in the lake. Homeowners with floating docks can name GAPOA as an additional insured. If GAPOA wanted to increase coverage, the minimum increase is approximately \$500-600 per year.

In regard to the dry hydrant, Chuck stated that a reduction in insurance will depend on our fire department rating. We are likely considered a suburban area as other houses can be seen so we would get a suburban rate. Another factor may be the number of feet a house is from the hydrant. Chuck welcomed anyone to call him with questions and said he is in the phone book under Mason Insurance Agency.

8. Under **new business**, the Board said good-bye to Jim Mathis who was moving to Virginia Beach after being involved with Greene Acres since 1970 and living here full time since 1981. He and his wife put in over 40 years here and were involved when Greene Acres became an association on July 21, 1978 and GAPOA was being formed. In tribute to Jim's significant contributions, the Board had previously named the pavilion after him and today presented him with a special shovel representing his years as the Property Manager and a special gavel representing his years as the Board Chair. A long time resident recalled how wonderful Jim was to her and her family. Jim reminisced about taking her boys fishing and noted that he had been in the Navy and served on the Norfolk, VA police department before retiring and spending 30 years in Greene Acres. He was dedicated to keeping Green Acres safe for families and to keeping up property values. Jim stated that it has been a pleasure to live here. He recalled working his first year as property manager without salary and loved it; even bush hogging on the downhill side of Top Ridge!

The formation of a "welcome wagon" was discussed with no action taken.

Member ballot results were tallied and it was announced that Debbie Baugher, Brian Snyder, and Lisa Goodwin were elected to the Board. At the Executive Board Meeting following the Annual Meeting, Angela McClennan was nominated and approved to fill the spot opened by Heather Vail's resignation and volunteered for the Legal/Insurance position. Mike Lawhorne resigned during the Executive Meeting and Debbie Turck was nominated and approved to fill this spot in the capacity of Assistant Treasurer/Secretary. Other Board personnel changes approved during the Executive Board Meeting included Debbie B. as Board Chair, Fred Turck as Vice Chair and Environmental, and Russ Wright in the Nominating position.

Two of the ballot initiatives to change the bylaws were approved. Change #1 was approved by 69 percent of the voters. This states that if you only own 1 lot and you maintain it as a rental lot you will be assessed an extra "landlord fee" equal to an assessment fee. If you own more than one lot and rent one you will not be charged an extra fee. Also passed, by 82 percent of the voters, was Item #22 which now states that you must own a dwelling for 2 years before it can be rented and not just own the lot for 2 years.

New residents Mary Kay and Bob Goldsmidt introduced themselves as new owners in GAPOA.

Carol recommended that an amendment be put in the covenants to reduce floating rafts and proposed that a special permit be required for floating rafts.

9. A potluck lunch followed the meeting.