

Black Rock Development Owners Association, Inc. (BRDOAI)



*2023 Annual
Membership Meeting
December 2, 2023*



Members can join the Black Rock HOA Facebook group by emailing johnandcindydavis@gmail.com

2023 AGENDA

- Call to order
Meredith Howdysshell
- Introduction of HOA Management
Meredith Howdysshell
- Welcome newest HOA Members
Meredith Howdysshell
- Ratification of 2022 Annual Membership Meeting Minutes
Meredith Howdysshell
- Summary of annual activities / State of the Association
Mary Small
- Maintenance Yard Status
John Davis
- Maintenance & Care of Vacant lots **(Vote)**
John Davis
- Treasurer Report/Budget proposal **(Vote)**
John Davis
- Management Company
John Davis
- Lot Consolidation/Separation
Mary Small
- Community Challenges
Mary Small
- New Construction and Renovations
- Amended and Restated Declaration of Covenants,
Conditions and Restrictions
Mary Small
- Membership Open Discussion
Mary Small
- Adjourn

HOA Directors & Officers, and Newest Members

2022 Board of Directors

John Davis (off 2024)
Meredith Howdyshell(off 2024)
Chip Pruden (off 2023)
Mary Small (off 2024)

ACC

Joe Honig
Chuck Schmieler
Chip Pruden (off 2023)

Welcome to Our Newest HOA Members

Rinaldy
Coffin
Martini
Taylor
Nolan
Phillips
Roberson
Gray

2022 Annual Membership Meeting Review

➤ Minutes Highlights:

- Reserve fund was funded to budget in 2022
- Operating budget was slightly better than budget in 2022
- A revision to the HOA rules relative to vacant lots was approved.
- Future use of a HOA Management Company was discussed.
- Approved the 2023 budget at \$510 per owner.
- Expected large landscaping increase was avoided due to an unexpected lower Lazy Weekend bid. Members overwhelmingly wanted to do the large scope cut.
- Reserve Fund: \$10,000 for replacement of the upper section of the community pier located at Todd Park; moved to 2023 at \$12,500. focus on roads from 2023 until 2032
- Patricia Collis will do a welcome basket for each new member.
- Vote on minutes.

2023 in Review

➤ Successes:

- Continued sales and construction
- 2023 budget execution, without unplanned swale work paid from operating budget would have put more than budgeted 12,500 in capital.
- New landscaping vendor (Lazy Weekend) mid year price increase offset by expense savings
- Dues Collections were good – only 2 late. Post card reminders on 3/1 help.
- Pier Project #2 moved from 2022 to 2023. Completed within budget.
- Maintenance company meeting & constant quote for 2024 good for 12 months

➤ Challenges:

- Work over the last 3 years has improved mowing of vacant lots, We appreciate the help from our vacant lot members. A few larger lots struggled to mow every 14 days. Policy tweak in 2024 and higher HOA cut charges for larger lot cuts should motivate compliance and close our issues here. Our aesthetics has helped our community.
- Landscaping cost continue to rise due to inflation, no longer able to burn on site and cost of hauling landscape debris to approved location.

State of the Association

Financial:

- ✓ Operating budget has large inflationary impacts from landscaping
- ✓ Historical trend of every 3 year dues increase no longer feasible
- ✓ Assessments still lower than comparable communities in area
- ✓ Reserve balance continues to grow, \$53.8K starting balance in 2023 ending at 64.3K, grows to \$170.2k in 2033 when Swan View and Rice Pond roads will be repaved
- ✓ Only risk of a special assessment is from major storm damage.

Community:

- ✓ Very strong sales and home construction in recent years
- ✓ Community appearance remains best of class in the area
- ✓ Quality of life-oriented HOA – not overly restrictive
- ✓ Principal infrastructure components in excellent condition
- ✓ Property interest very active, vacant lots and existing homes

Roads:

- ✓ NC DoT maintained roads are in very good condition, state does not mow to standard
- ✓ Our two private roads remain in good condition but are aging
 - ✓ Reserve Fund focus to pave for state acceptance in 2033

Community Demographics

Membership

Owning 1 Lot	Owning 2 Lots	Buildable Developer lots	Current Total Members & Potential Members
85	16 (8*2)	8	110

Build out Rate
(does not include common property)

Street	Built	Under Construction (UC)	Empty lots	Tot. built or buildable lots	Built & UC %
GEHR (includes Henn, Cesil, Stewart)	25	3	30	58	48.3%
N. Shore	8	4	9	21	57.1%
Swan View	5	0	15	20	25%
Rice Pond	1	0	4	5	20%
Eden, Layton, Losey	4	0	2	6	66.7%
Total #	43	7	60	110	45.5%

Lots for Sale 12/2023

Street	Water Front	Water View	Water Access	Total #
GEHR	1	0	2	3
N. Shore	0	1	0	1
Swan View	0	0	3	3
Total #	1	1	5	7

Sale of Lots - 2023

Address	Seller	Buyer	Lot Type	Buyer Location
313 GEHR	Makuch	Rinaldy	Water View	Chesapeake, VA
314 GEHR	Chase	Coffin	Waterfront	Wilmington, DE
113 N. Shore	Wilhelmi	Martini	Water View	Wilson NC
101 N. Shore	Litten	Taylor	Water View	Elizabeth City, NC
120 N. Shore	DiMartino	Nolan	Waterfront	Edenton, NC
116 N. Shore	Flannelly	Phillips	Waterfront	NC
118 N. Shore	Spruill	Davis	Waterfront	Boston, MA
135/137 Swan View	Baldwin	Roberson	Water Access	New Bern, NC
101/103 Swan View	Bobbit	Gray	Water Access	Manteo NC

Community Support Programs

John
Davis

➤ Bertie Good Shepherd Food Pantry

- The program serves people who do not get enough to eat
- Our community has donated food and cash since 2019
- The community has, once again, done an outstanding job of supporting our community. **Thank you!**



Sharon
Rome

➤ Wreaths across America Program

- Program purchases and lays wreaths at Veteran graves at Edgewood & Hillcrest Cemeteries, Windsor, NC
- The Black Rock Community has donated funds for the purchase of wreaths since 2019
- Members of the Community participate in the wreath laying event
- In 2023 all 520 vets will get a wreath! Come help lay them 😊
- Wreath laying ceremony on Saturday, December 16, 2023
 - Edgewood Cemetery, starting at 12 noon
 - Hillcrest Cemetery, starting at 2 PM



2023 Community Day – September 17th

Cancelled due to inclement weather

2024 Vacant Lot Changes in Rules

1. Lawns shall be groomed bi-weekly (every 14 days) basis. This frequency starts in March and ends in September, with one final mowing in October.
2. Property owners will be notified via email if grass is not being maintained to standard. Owners will have 7 days after email is sent to have the lot mowed.
3. If grass is not mowed after the seven-day period, the HOA will contract to have the lot mowed without contacting the owner again. The property owner will be issued a special assessment to reimburse the HOA for the cut. See the chart below for the amount the HOA will charge based on lot size. This fee covers our contractor working a lot into their schedule within a week and the wear and tear on their equipment to cut very high grass.
4. If reimbursement is not received within 30 days, a lien will be placed against the property.
5. Everyone can receive one HOA high grass cut per season without a fine. Every high grass HOA cut after the first, will have a \$100 fine along with the cutting charge within 30 days. If reimbursement is not received within 30 days, a lien will be placed against the property.

Size of lot	HOA Cut Charge	HOA fine cut 2 on	HOA Total Cost
1.5 acre & below	100	100	200
1.5 to 3 acre	150	100	250
3 to 4 acre	200	100	300
Above 4 acres	250	100	350

Maintenance Yard Status

- In January 2021 Freddie Todd sold his lot on Swan View to Justis & Bobbie Bobbit. Freddie retained a life estate to use the property.
- The HOA waived the Bobbit's dues and in return members continued to allow members to use the Bobbit lot, That arrangement ended **3/31/2023**.
- Starting 4/1/2023 members could make private arrangement with the Bobbits to use the lot. The HOA was removed from any of those arrangements.
- Later in 2023 the Bobbit family did a property swap and they no longer own the 101 Swan View property. It is the HOA's understanding that all private arrangements for lot use at 101 Swan View have ended.
- The HOA has no maintenance/storage yard going forward.

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Treasurer Report

Up to Date Contact Info & Sale of Property

- Current Member Contact Information
 - Please make sure we have current USPS, home address (where you live), and cell phone
 - We communicate via email to save members money.
 - Please check your email at least monthly for HOA communications.
- Sale of property & dues impact
 - Owners of record 1/1 each year will be billed and are responsible for dues.
 - Sellers should have their closing attorney prorate dues. The HOA does not prorate dues.
 - Sellers please make sure you or your attorney give the HOA contact info for new owners when you sell.

How will we do in 2023? 2023 Budget vs. 2023 Actual/Estimate

	2023 Yr. Act/Est	2023 Bgt 5	2023 var Bgt \$	Fav/Unfav	explain
Total Income	\$64,770.70	\$63,500.00	\$1,270.70	Fav	new ins. Refund, Bobbit dues, late fees
Total Landscape	\$32,901.00	\$30,800.00	\$2,101.00	Unfav	LW cost adder offset by no major storm
Total INSURANCE	\$2,066.00	\$3,270.00	\$1,204.00	Favorable	more coverage, less cost
Total Office Supplies	\$617.88	945	\$327.12	Fav	
Purchases	\$480.17	400	\$80.17	Unfav	deluxe chks & welcome exp
Total R projects	\$19,197.00	12500	-\$6,697.00		12.5 from savings, 6.7 2023 income
Total TAXES	\$200.00	200	\$0.00		
Total UTILITIES	\$1,723.54	1832	\$108.46	Fav	
PO Box	\$58.00	58	\$0.00		
Legal Fees	\$0.00	400	\$400.00	Fav	no legal fees in 2023
Emerg. Spend	\$0.00	300	\$300.00	Fav	no emergency spending
Total Expenses	\$57,243.59	\$50,705.00	\$6,538.59	Unfav	
Mthly Operating Income	\$7,527.11	\$12,795.00	\$5,267.89	Unfav	
			<u>-5268</u>	NI below budget	
			-6997	swale water projects pd from inc. , not budgeted	
			-2850	landscaping cost increase last 5 cuts	
			1145	Fav. Storm clean up budget	
			1204	Fav insurance with vendor change	
			1270	above budget income	
			<u>1000</u>	no legal, emergency, drop box expenses	
			-5228	explanation of net income shortfall	

2024 Operating Budget Story is Landscaping

- Historically our community aesthetics are “best in class” in the area. It is part of our brand and value proposition and is well known by realtors and pointed out to potential new owners.
- Landscaping cost as a % of Total Operating Expense has been above 80% of cost to achieve the above. This will rise to 85% in 2024.
- Landscaping debris disposal was burned on site for cost savings. A State of NC Environmental warning will prevent us from burning on site going forward. For this reason starting in 2024, the HOA will no longer trim the Crepe Myrtle & and Water Oak trees that run along the road frontage in the community. Most lots have 2 or 3 trees on the road frontage. This will now be the responsibility of each lot owner to trim the lower branches of the trees. The cost to dispose of landscape waste offsite is prohibitive for the HOA.
- Late in 2022 Sunrise landscaping notified us our cost would go from \$24k to \$36K in 2023. Bids went out for 2023. The bid winner was Lazy Weekend at 25.2k. Mid summer LW gave us a 30 day notice of a price increase that raised full year cost to \$28K. That cost increase was paid for by savings in other areas.
- Landscaping cost have gone up drastically the last 2 years with new mowers costing 25-40% more than prior year. Labor, repair parts, gas, and maintenance cost have increased as well. This is by far the largest cost category in our operating budget at 88% of operating expenses.
- To offset anticipated landscaping cost increases and other inflation sensitive areas, we lowered our capital budget dues from \$14K to 12.5K in 2023. That trend will continue.
- To lower future one off landscape contract cost increases, the Russian Olive bushes along Bell Road were removed in 2023. The same thing was done with Pampas Grass some years ago.
- Since 2021, spraying of Leyland Cypress's have not been in the budget. Many of these trees are no longer on HOA property since the turnover. Also, the HOA budget for many years has not included the cost to replace failing trees. State law places responsibility for removing a fallen tree on the property owner. Tree removal is not an HOA responsibility unless the tree falls on HOA common property.
- To summarize, the HOA's responsibility is limited only to those trees on HOA property.

Landscape Budget History

Landscaping Cost as % of Operating Expense History

							Yr to Yr	Yr to Yr	Total Exp.	Reserve	Total Op.	% Total
		Landscape	Landscape		total	change	Change with		Project	Expense	Op. Exp	
Contractor	Year	one off	maintenance	misc	landscape	\$	%	Res. Exp	Expense	Net Res.	Net Res.	
Bgt	Sunrise	2024	2,800.00	31,000.00	1,600.00	35,400.00	2,499.00	7.60%	41,676.96	0.00	41,676.96	84.94%
Act	LW	2023	3,996.00	28,050.00	855.00	32,901.00	4,248.00	14.83%	57,243.59	19,197.00	38,046.59	86.48%
Act	Sunrise	2022	4,167.00	24,485.74	0.00	28,653.00	981.00	3.55%	47,218.00	12,500.00	34,718.00	82.53%
Act	Sunrise	2021	3,672.24	24,000.00	0.00	27,672.00	-1,743.00	-5.93%	55,543.00	21,400.00	34,143.00	81.05%
Act	Todd	2020	1,215.00	28,200.00	0.00	29,415.00	1,043.00	3.68%	44,949.00	10,325.00	34,624.00	84.96%
Act	Todd	2019	72.23	28,300.22	0.00	28,372.00	-378.00	-1.31%	37,949.00	4,297.00	33,652.00	84.31%
Act	Todd	2018	2,050.00	26,700.00	0.00	28,750.00	502.00	1.78%	55,878.00	21,050.00	34,828.00	82.55%
Act	Todd	2017	3,480.00	24,768.49	0.00	28,248.00	205.00	0.73%	38,128.00	4,330.00	33,798.00	83.58%
Act	Todd	2016	2,572.04	22,115.50	3,355.00	28,043.00			38,515.00	6,211.00	32,304.00	86.81%

members paying dues

	2023 Yr Act/Est	2024 Bgt #4	Member Cost	% of cost	cost category % of sales	Yr to Yr Var	\$ Fav/Unfav	explain
Dues calc.	\$510.00	\$537.00					27.00Fav	landscaping cost increase is majority of increase
47230 Ass. Income	\$51,400.50	\$54,237.00					2836.50Fav	cover landscaping & other cost % inc
Late Fees Income	\$190.00	0					190.00Unfav	no budgeted late fees
other income	\$13,180.20	0					\$13,180.20Unfav	no reserve project income from reserve savings
Total Income	\$64,770.70	\$54,237.00	\$537.00		100.00%		10533.70Unfav	no reserve income
Landscape								
Landscape one off	\$3,996.00	2800					\$1,196.00Fav	no HOA tree trimming 2024 forward & no burying of landscape waste
Storm cleanup	\$455.00	1600					\$1,145.00Unfav	mild storm damage 2023
HOA cuts	\$400.00						\$400.00Fav	no budgeted HOA cuts
005 Landscape	\$28,050.00	31000					\$2,950.00Unfav	low bid for 2024 return to Bonito at Sunrise
Total Lanscape	\$32,901.00	\$35,400.00	\$350.50	84.94%	65.27%		\$2,499.00Unfav	\$25 per member inc. & inc. waste disposal
INSURANCE								
65120 General Liability	\$1,207.00	\$1,327.70					\$120.70Unfav	10% increase after savings last year
Director & Officer	\$859.00	859					\$0.00	no increase expected
Total INSURANCE	\$2,066.00	\$2,186.70	\$21.65	5.25%	4.03%		\$120.70Unfav	10% increase in liability
Office Supplies								
supplies & postage	\$66.00	100					\$34.00Unfav	no supplies other than stamps bought in 2023
Quick Books	\$360.00	420					\$60.00Unfav	30 to 35 16.67% increase is expcted
Web Site/SocMed/Dropbox	\$191.88	\$230.26					\$38.38Unfav	20% increase expected from go daddy
Total Office Supplies	\$617.88	750.256	\$7.43	1.80%	1.38%		\$132.38Unfav	
Purchases	\$480.17	500	\$4.95	1.20%	0.92%	\$19.83	Unfav	budgeted same
r211 pier	\$12,500.00	0					\$12,500.00	
r500 storm water	\$6,697.00	0					\$6,697.00	
Total R projects	\$19,197.00	0	\$0.00	0.00%	0.00%		\$19,197.00Fav	no reserve projects in 2024
Tax Preparation								
Total TAXES	\$200.00	250	\$2.48	0.60%	0.46%		\$50.00Unfav	no increase in 6 years. Expect increase this year.
UTILITIES								
Electricity	\$1,525.54	1632					\$1,647.58Unfav	8% increase
Water	\$198.00	200					\$2.00Unfav	
Total UTILITIES	\$1,723.54	1832	\$18.14	4.40%	3.38%		\$108.46Unfav	6.1% increase
Fees								
PO Box	\$58.00	58		0.14%	0.11%	\$0.00		
Legal Fees	\$0.00	400		0.96%	0.74%	\$400.00		
Emerg. Spend	\$0.00	300		0.72%	0.55%	\$300.00		
Total Expenses	\$57,243.59	\$41,676.96	\$412.64	100.00%			\$15,566.63Fav	no reserve project exp
Mthly Operating Income	\$7,527.11	\$12,560.04			23.16%	\$5,032.93	Fav	all NI to reserve in 2024
YTD Net Income for Reserve	\$7,527.11	\$12,560.04	\$124.36				\$5,032.93Fav	2023 lower because of swale work paid from expenses & not reserve

\$537.002024 Dues
 \$27.00Change \$
 5.29%Change %

	2024	2024	Chg
	Budget	Per Mem	Per Mem
members	101		
Total expense	41676.98		
reserve spending	0		
Total Exp. (Net of Reserve)	41676.96	\$416.77	
landscape	35400	\$350.50	\$42.50
exp not landscape	6276.96	\$62.15	-\$11.90
NI to reserve	12560.04	\$124.36	-\$3.59
dues		\$537.00	\$27.00

2024 Capital Budget Notations

- No major projects until 2033. Road paving and state take over is focus.
- Tree replacement has been out of the capital budget for some time. The HOA has no plans to replace trees going forward. Impacted are Leyland Cypress's, Crepe Myrtle, and Water Oaks.
- Key strategy to avoid future capital cost increases is to turn over Rice Pond and Swan View to the state. Planning with DOT hopefully to start in 2024. The plan has \$106K to add paving to state spec & turn roads over in 2033, if the state agrees. To meet build out requirements, we may have to combine the road names for SV and RP to 1 name to meet build out requirements. Likely RP will go away based on more residents. 75% of lot owners must approve a road name change. NC DOT meetings a priority for 2024 to better understand build out.
- Major pier, bulkhead, or front sign damage prior to capital plan will require an assessment to fix unless the HOA votes to delay the roads. We have doubts if our roads will go beyond 2033 without repair. Roads are the 10-year focus for capital.
- \$2K in capital plan per year for maintenance repairs on swales, bulkhead, front sign, Todd Park, and pier.

2023 Capital Reserve Budget to Actual									
				20 Yr		Major	20 Yr	20 Yr	
			Bgt	Bgt	3.25%	Bgt	Bgt		
			Res	Res	CD	Proj.	repair	total	Res
		Year	BB	In	Interest	out	out	out	EB
	Bgt	2023	53.8	12.5	0	0	2	2	64.3
	Act	2023	66.4	7.5	0	12.5	0	12.5	61.4
	Var	2023	12.6	-5				-10.5	-2.9
			Fav	Unfav				Unfav	Unfav
<p>pier 2 project delayed from 2022 to 2023, leaves more \$ in reserve</p> <p>14.2 NI reduced by 6.7 swale repairs expense, EOY reserve to 7.5</p>									

		2024 - 20 Year Capital								
					20 Yr					
			20 Yr		Major	20 Yr	20 Yr			
		Bgt	Bgt	3.25%	Bgt	Bgt				
		Res	Res	CD	Proj.	repair	total	Res		
	Year	BB	in	Interest	out	out	out	EB	notes	
1	2024	61.4	12.5	1.6		0	0	75.5	6.7 k swale repairs 2023 uses 2024 repairs	
2	2025	75.5	12.5	1.6		0	0	89.6	6.7k swale repairs 2023 uses 2025 repairs	
3	2026	89.6	12.5	1.6		1.3	1.3	102.4	Final .7k 2023 swale repairs paid	
4	2027	102.4	12.5	1.6		2	2	114.5		
5	2028	114.5	12.5	1.6		2	2	126.6	CD interest ends	
6	2029	126.6	12.5			2	2	138.7		
7	2030	138.7	12.5			2	2	149.2		
8	2031	149.2	12.5			2	2	159.7		
9	2032	159.7	12.5			2	2	170.2		
10	2033	170.2	12.5		106.5	2	108.5	74.2	repave SV & RP roads is in out column	
11	2034	74.2	12.5			2	2	84.7		
12	2035	84.7	12.5			2	2	95.2		
13	2036	95.2	12.5			2	2	105.7		
14	2037	105.7	12.5			2	2	116.2		
15	2038	116.2	12.5			2	2	126.7		
16	2039	126.7	12.5			2	2	137.2		
17	2040	137.2	12.5		61.25	2	63.25	86.45	replace bulkhead is in out column	
18	2041	86.45	12.5		23.5	2	25.5	73.45	replace sign is in out column	
19	2042	73.45	12.5		40.25	2	42.25	43.7	replace pier is in out column	
20	2043	43.7	12.5			2	2	54.2		

Annual Dues Increase History

							To date
Year			YTY	YTY	To date	To 2024	Avg
Count	Year	\$	\$ Chg	%chg	\$ Chg	%chg	Ann %
1	2003	375					
2	2004	400	25	6.67%	25	6.67%	3.33%
3	2005	400	0	0.00%	25	6.67%	2.22%
4	2006	400	0	0.00%	25	6.67%	1.67%
5	2007	425	25	6.25%	50	13.33%	2.67%
6	2008	425	0	0.00%	50	13.33%	2.22%
7	2009	425	0	0.00%	50	13.33%	1.90%
8	2010	425	0	0.00%	50	13.33%	1.67%
9	2011	425	0	0.00%	50	13.33%	1.48%
10	2012	425	0	0.00%	50	13.33%	1.33%
11	2013	425	0	0.00%	50	13.33%	1.21%
12	2014	450	25	5.88%	75	20.00%	1.67%
13	2015	450	0	0.00%	75	20.00%	1.54%
14	2016	450	0	0.00%	75	20.00%	1.43%
15	2017	465	15	3.33%	90	24.00%	1.60%
16	2018	465	0	0.00%	90	24.00%	1.50%
17	2019	465	0	0.00%	90	24.00%	1.41%
18	2020	480	15	3.23%	105	28.00%	1.56%
19	2021	480	0	0.00%	105	28.00%	1.47%
20	2022	480	0	0.00%	105	28.00%	1.40%
21	2023	510	30	6.25%	135	36.00%	1.71%
22	2024	537	27	5.29%	162	43.20%	1.96%

Black Rock Development Owners Association, Inc. (BRDOAI)



End of Treasurer Report

Board Focus for 2024

- Plan for board turnover & if needed a management company
- Execute the operating budget as approved
- Work with landscaping maintenance contractor on implementing contract.
- Continue to build the reserve fund balance with a road focus. No new capital projects are in our budget planned until roads are repaved to state specification and turned over in 2033.
- Publish and monitor compliance with revised vacant lot maintenance standards reviewed at annual meeting.
- Meet with State DOT to determine best path forward for state acceptance of remaining community private roads
- Continue to explore the service and cost if a management company becomes necessary to manage the activities of the community.

Management Company (MC) & the Treasurer Position

- Use of a MC will still require use to have a functioning member board
- MC mostly does the functions of the treasurer position. The board must still manage and enforce policy in the community & oversee the MC functions.
- MC Price quote (good for 12 months) was 500 per month or 6600 per year. That would be \$65.35 (6600/101) more in dues per member if used in 2025. There could be some ad hoc cost above the contract in 2025 if we ask for special member communications. We will not use a MC in 2024, but 2025 is possible.
- Our current treasurer handles dues billing, collection, vendor payment, general ledger, financial planning, and banking. Essentially the board would direct and manage a MC to do that rather than the board oversee the treasurer.
- At the end of 2024 John will have served 7 years as treasurer. He will be traveling in the winter of 2025. He has offered to teach anyone the position during 2024. He would do the majority of work but sit with a treasurer in training, and hour or so each month to do training.
- If no one commits to learning this position the board may be faced with using a MC starting in 2025.

2023 Board of Directors

- The Board of Directors for 2023 & 2024:
 - ❖ Chip Pruden – Volunteered to fill Mike Stoop position in early 2021. Board representative on ACC & Vice President. Chip leave the board in 2023. Levi Lewis has volunteered to serve as Vice President in 2024.
 - ❖ Johnny Davis (completed Cindy Davis 2018 term, completed first three-year term in 2021. Will leave the board at the end of 2024. Hopes to start training someone in 2024 to assume treasurer position.
 - ❖ Meredith Howdyshell. Elected 2022 & serves as secretary. 2023 is year #2 of her three-year term. Will leave the board at the end of 2024.
 - ❖ Mary Small. Served prior 3-year term that ended in 2018. Elected again in 2022 and serving as President. 2023 is year #2 of her three-year term. Will leave the board at the end of 2024.
 - ❖ The community must have a board by state law in NC. A management company does not change that requirement. The board must oversee the MC.
 - ❖ We need a person to train for treasurer.

Please consider helping the Community by serving on the Board or a committee. We will have 3 board vacancies at the end of 2024.

2024 Committees

➤ Architectural Controls Committee:

- Joe Honig
- Jeff Howdyshell
- Chuck Schmeiler

➤ Welcome Committee:

- Tricia Collis

Lot Consolidation/Lot Separation

- Several owners have purchased two adjacent lots and have proceeded to build their homes and associated structures on both lots.
- Others have purchased two adjacent lots and have not yet built their homes.
- With only several exception when two (or more) lots have been purchased, the lots are deemed combined for tax purposes and the BRDOAI has treated the combined lot as a single lot for annual dues purposes.
- There is an impact to our budget.
- Our current documents do not address the situation where adjacent lot are purchased, consolidated for tax purposes and annual dues purposes and later “uncoupled.”
- This is provided for information purposes only.
- Owners of any lot that wish to subdivide their lot for any purpose must first obtain approval from the Black Rock Development Board of Directors prior to seeking subdivision approval Bertie County.

Community Challenges in 2023

Life in Black Rock is quiet and copacetic, but as with all communities, it experiences concerns and conflict from time to time. We ask that you be mindful of these items that were raised by your neighbors:

- Grass, yes a community favorite! Please **do not** blow your grass clippings into the drainage ditches or onto the street. We need free flowing ditches when we have heavy rain. Grass on the street can be dangerous to those on bikes.
- Accessing homes under construction. Curiosity is natural, but homes under construction can be dangerous.
- Accessing a neighbor's property without permission/consent. A quick call will probably get you what you need.
- Dogs running free. We have established that some of the dogs that have been running through the neighborhood are not members' dogs, and we know that dogs get away from their responsible owners with all of the proper controls in place. Please keep an eye on your furry friends for their safety and that of your neighbors.

New Construction (Culverts too) and Renovations

An application must be filed with the Architectural Controls Committee (ACC) prior to the commencement of any new construction or exterior renovation to an existing home

- Property owners have the responsibility to prepare and submit the application to the ACC;
- The ACC acts quickly to ensure that both you and your contractor can get started on your home or renovation; and
- Because we are a waterfront community, we must comply with NC law regarding impervious soil.

Amended and Restated Declaration of Covenants, Conditions and Restrictions (CC&Rs)

- The Declaration of CC&Rs is one of our governing documents;
- Outdated references create confusion for new owners;
- Proposal to update the CC&Rs to remove references to the Declarant and integrate existing amendments into the document to provide consolidated source of information; and
- NO substantive changes without a vote of the membership on specific items.

Why Now?

- Several years ago, an effort was made to update the CC&Rs.
- Confusion was created to suggest significant changes to both lifestyle and owner responsibilities
 - Simply untrue
- As new owners join our community, we want to preserve the governing documents and provide a user-friendly source of information for all who live here and those investigating Black Rock as a potential home

Membership Info & Open Discussion

Black Rock Development Owners Association, Inc. (BRDOAI)



Thank you for Attending