

**Black Rock Development Owners Association, Inc.**  
**P.O. Box 14**  
**Merry Hill, NC 27957**

**Annual Homeowners Meeting December 2, 2023**

**Call to Order**

The Annual Homeowners meeting was called to order at 10:03 AM. Board of Directors (BOD) members in attendance: Mary Small, Meredith Howdyshe, Chip Pruden, and John Davis. Mary Small chaired the Annual Homeowners Meeting.

**Introduction of HOA Management**

Mary Small introduced the Black Rock Board of Directors:

Mary Small – President  
Chip Pruden - Vice President and ACC Member  
Meredith Howdyshe – Secretary  
John Davis - Treasure

Members of the Architectural Controls Committee:

Joe Honig  
Chip Pruden  
Chuck Schmieler

**Welcome the newest HOA Members**

Mary Small introduced the newest homeowners:

Rinaldy  
Coffin  
Martini  
Taylor  
Nolan  
Phillips  
Roberson  
Gray

**2023 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 mowing vacant lots was approved.
- Future use of a HOA Management Company was discussed.

# **Black Rock Development Owners Association, Inc.**

**P.O. Box 14  
Merry Hill, NC 27957**

- 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.
- BOD focus on the acceptance of Swan View and Rice Pond Roads.
- Patricia Collis volunteered to prepare a welcome basket for each new homeowner.

## **Ratification of 2022 Annual Membership Meeting Minutes**

Meredith Howdyshell called for the ratification of the 2022 Annual Membership Meeting Minutes. The membership voted to ratify the 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 and 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. A proposed policy tweak in 2024 and higher HOA cut charges for larger lot cuts should motivate compliance and close our issues here. Our community aesthetics have helped sell property.
- Landscaping costs continue to rise due to inflation.
- We are no longer able to burn debris in the community, so incur an added cost of hauling landscape debris to an approved location.

## **State of the Association**

### **Financial:**

- Operating budget has large inflationary impacts from landscaping.
- The historical trend of every 3 year dues increase no longer feasible.
- Assessments still lower than comparable communities in area.

## **Black Rock Development Owners Association, Inc.**

**P.O. Box 14  
Merry Hill, NC 27957**

- 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.
- At this time, the risk of a special assessment would be from major storm damage.

### **Community:**

- Extraordinarily 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 in vacant lots and existing homes remains strong.

### **Roads:**

- NC DoT maintained roads are in very good condition.
- Our two private roads remain in good condition, but are aging.
- Reserve Fund focus to pave for state to accept sooner rather than later. Plan to meet with the State in Q1 to negotiate a standard for acceptance given the lot consolidation on Swan View Road.

## **Community Support Programs**

### **Bertie Good Shepherd Food Pantry**

- The pantry serves people who have food insecurities.
- Our community has donated food and cash since 2019.
- The Black Rock community has, once again, done an outstanding job of supporting the community around us.

### **Wreaths across America Program**

- Program purchases and lays wreaths at Veteran graves at Edgewood and 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

***THANK YOU for your continued support!***

**Black Rock Development Owners Association, Inc.**  
**P.O. Box 14**  
**Merry Hill, NC 27957**

**Community Day** – September 17th

- Was cancelled due to weather.

**Maintenance and Care of Vacant Lot (Changes in Rules)**

1. Lawns are to 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.

The President Call for a motion to **APPROVE** changes and update the policies for care of laws. Motion was seconded. Membership **APPROVED** the changes to the care and maintenance of lawns.

***There is a list of contractors and landscaping companies that can be contacted for grass cutting. The list is published on our website*** ([blackrocknc.us/welcome](http://blackrocknc.us/welcome)).

**Maintenance Yard History and Current 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. During that time Freddie allowed members of the Black Rock Community to store boats, trailers, RVs and campers on the lot at no charge.
- When the Bobbit's purchased the property from Freddie, the Bobbit's allowed the same arrangement for a period of time. In return, the BOD waived the Bobbit's dues. That arrangement ended 3/31/2023.
- Starting 4/1/2023, members could make private arrangement with the Bobbitt's to use the lot. The HOA was not a part of any of those arrangements.
- Later in 2023, the Bobbit family swapped the Swan View property with another family member.

# **Black Rock Development Owners Association, Inc.**

**P.O. Box 14  
Merry Hill, NC 27957**

- All private arrangements for use of 101 Swan View have ended.
- The HOA has no maintenance/storage yard.

## **2024 Treasurer Report/Budget**

John Davis presented the review of the 2023 - 2024 Treasurer and Budget Report to the membership. A breakdown of the entire Treasurer and Budget Proposal Report can be found in the 2023 Annual Meeting slides posted on the Community website ([blackrocknc.us/welcome](http://blackrocknc.us/welcome)).

The President call for a motion to **APPROVE** the 2024 Treasurer's Report and Budget. Motion was seconded. Membership **APPROVED** the Treasure's Report and Budget.

## **2024 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.
- 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 several 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.

**Black Rock Development Owners Association, Inc.**  
**P.O. Box 14**  
**Merry Hill, NC 27957**

Due to the change in landscaping companies for 2024 a vote was required to increase the annual HOA due from \$510 to \$537. A motion was made and seconded to make the 2024 dues \$540.

Membership voted to **APPROVE** the increase of HOA dues for 2024 to **\$540**.

### **2024 Capital Budget Notations**

Capital Budget Notations can be found in the 2023 Annual Meeting slides posted on our website ([blackrocknc.us/welcome](http://blackrocknc.us/welcome)).

### **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 and dues**

- Owners of record 1/1 each year will be billed and are responsible for the payment of annual dues.
- Owners selling their property should have their closing attorney prorate dues. The HOA does not prorate dues.

Owners selling property, please make sure you or your attorney provide the HOA contact info for new owners.

### **Board Focus for 2024**

- Plan for board turnover and, 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 a member Board of Directors.

**Black Rock Development Owners Association, Inc.**  
**P.O. Box 14**  
**Merry Hill, NC 27957**

- A MC would cover the functions of the treasurer position. The BOD must still manage and enforce policy in the community and oversee the MC.
- 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.
- Jay Henn volunteered to collaborate with John Davis and become the new Treasurer when John Davis' term end in 2024. Jay will serve as an ex officio member of the BOD in 2024.

## **2023-2024 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 leaves the Board at the 2023.
  - Levi Lewis has volunteered to serve as Vice President 2024-2026.
  - Johnny Davis (completed Cindy Davis 2018 term, completed first three-year term in 2021. Will leave the board at the end of 2024.
  - Meredith Howdyshell. Elected 2022 and 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.
- Please consider helping the Community by serving on the Board or a committee. We will have two board vacancies at the end of 2024.

## **2024 Committees**

### **Architectural Controls Committee:**

Joe Honig  
Jeff Howdyshell  
Chuck Schmeiler

### **Welcome Committee:**

Tricia Collis

## **General Discussion**

### **Lot Consolidation/Lot Separation:**

- Several owners have purchased two adjacent lots and have proceeded to build their homes and associated structures on both lots.

**Black Rock Development Owners Association, Inc.**  
**P.O. Box 14**  
**Merry Hill, NC 27957**

- Others have purchased two adjacent lots and have not yet built their homes.
- With only several exceptions when two (or more) lots have been purchased, the lots are deemed combined for tax purposes and the HOA has treated the combined lot as a single lot for annual dues purposes.
- There is an budget impact.
- 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 Board of Directors prior to seeking subdivision approval Bertie County.**

**Declaration of Covenants, Conditions and Restrictions (CC&Rs) for the Community:**

- Original document. Never updated to reflect the turn over from the Developer to owners.
- Confusing to those new to the community attempting to comply with community rules and requirements.
- Attempt to amend and restate the CC&Rs in 2018 met with interference by the Developers successor in interest in vacant lots.
- Community agreed it was time to update the CC&Rs in light of the many new owners that have joined our community.

**Homeowners Concerns:**

- Grass being blown into the street which causes a hazard.
  - Please do no blow grass into the street as it is a hazard to others.
- Speeding in the neighborhood.
  - Please respect the posted speed limit and drive with caution as many homeowners walk with and without dogs on the streets.
- Boats/Trailers being left on the homeowner’s property.
  - Boats are not allowed to remain over night on the property after 1 Oct.
- Paying for fire costs.
  - Bertie County charges each homeowner fire costs. HOA does not have anything to do with this cost.
- The membership voted to have the sign at the entrance advertising lots and homes for sale removed.
  - The President agreed to investigate how the sign was erected, and determine the proper course to have it removed. Updated note: the sign was erected



**Black Rock Development Owners Association, Inc.**  
**P.O. Box 14**  
**Merry Hill, NC 27957**

by vote of the then BOD. The 2023 BOD voted that it be removed. It has been removed.

**Adjourn**

Meeting Adjourned: 12:10

**Approved on behalf of the Board:**

\_\_\_\_\_  
Mary Small, President

\_\_\_\_\_  
Date