### Snug Harbor Properties Owners Association

Annual Meeting 11.12.2022

#### Call to Order

- Invocation
- Pledge of Allegiance
- Welcome Members and Guests
- Additions / Deletions / Approval of Agenda
- Approval of Minutes (November 13<sup>th</sup>, 2021 Annual Meeting)

Introduction / Annual Report **Aesthetics Architectural Committee Communication Committee Community Affairs** Legal **Maintenance/P-Section Pool and Park Operations Policy/Procedures** Secretary/Office **Treasurer** 

Mr. Lowry Mr. Baker Mrs. Beyer Mr. Taylor Mr. Lowry Mr. Williams Mrs. Beyer Mr. Lowry Ms. Camilleri Mrs. Ferguson

#### Aesthetics

- Letters Sent: 19
- Trash 1
- Grass- 4
- Debris 8
- Inoperable Vehicle-1
- Structural -3
- White Goods 2
- Current fines 8 properties
- Removal of trailers on Shoshone and MicMac
- County is discussing next steps for the house on Poplar that caught fire.

#### Architectural – Jeff Baker

HISTORY							
				Not	With	Not	
	Requests	Completed	Active	Started	drawn	Approv	ed
2018	1	0	1				
2019	7	6					
2020	14	6				1	
2021	14	8				1	
2022	21	13	8			1	

					2022				
<u>Name</u>	Sect	Lot	App Date	<u> App #</u>	Project Description	<u>Size</u>	<u>Approve</u>	<u>Status</u>	<u>Comments</u>
	D	121	3-Jan-22	1	DECK	12'X16,	Υ		APPLICATION VOIDED
	M	107	16-Feb-22	2	DECK W/SUNROOM	20'X20'	Υ		COMPLETED
	M	158	24-Feb-22	3	STORAGE BUILDING	12'X24'	Υ		COMPLETED
	G	9	6-Mar-22	4	STORAGE BUILDING	8'X16'	Υ		COMPLETED
	N	68	10-Mar-22	5	STORAGE BUILDING	7'X7'	Υ		COMPLETD
NO APP				6					
	С	46,47	12-Mar-22	7	NEW STRUCTURE	44'X24'	Υ		NOT STARTED
	Н	73, 74	20-Apr-22		BENCH, MONUMENT	8'X4'	N		APPLICATION VOIDED
	M	107	23-Apr-22	8	OUTSIDE SHOWER	3'X5'	Υ		COMPLETED
NO APP				9					

А	59	15-May-22	10 STORAGE BUILDING	10'X20'	Υ	COMPLETED
G	49	19-May-22	11 STORAGE BUILDING	10'X12'	Υ	COMPLETED
L	30	28-May-22	12 STORAGE BUILDING	12'X12'	Υ	COMPLETED
D	48, 49	23-May-22	13 SCREENED PORCH	-	Υ	NO PERMIT/ EXISTING
Н	47	28-May-22	14 DECK	8'X8'	Υ	COMPLETED
Р	19, 20	18-Aug-22	15 POWER POLE		Υ	COMPLETED
D	122, 123		16 STORAGE BUILDING	8'X12'	Υ	COMPLETED
N	5	23-Jul-22	17 GARAGE/ NEW	35'X30'	Υ	COMPLETED
D	130	22-Aug-22	18 STORAGE BUILDING	12'X20'	Υ	NOT STARTED
D	124, 125	22-Sep-22	19 NEW MODULAR	16'X76'	Υ	NOT STARTED
G	54	6-Oct-22	20 DECK	12'X16'	Υ	NOT STARTED
В	30, 31	8-Oct-22	21 CARPORT	24'X24'	Υ	NOT STARTED
Α	54, 55	29-Oct-22	22 DECK W/ ROOF	10'X32'	Υ	NOT STARTED
В	56, 57	29-Oct-22	23 STORAGE BUILDING		Υ	NON COMPLIANCE

# Changes to the Architecture Policy

The board has approved the following changes to the Architecture Policy. The new policy can be viewed on the Snug Harbor Website (<a href="https://www.shpoanc.com">https://www.shpoanc.com</a>, under Documents). The items in italics are the changes to the sections. As a reminder all members must fill out an Architecture Form (Green copy from the office) and submitted prior to starting any construction.

Added item v. Under Section- 2 PROCEDURES:

#### d. Applicants shall:

•Submit to an Architectural Control Committee a copy of County permit.

#### Also added Section 6:

- If this policy is not adhered to you will be subject to an assessment.:
- Fine will be implemented if a 60 day compliance is not met. The fine will be \$100.
- •If still not met at 60 days then assessments will be at \$25 a week till compliance is met.

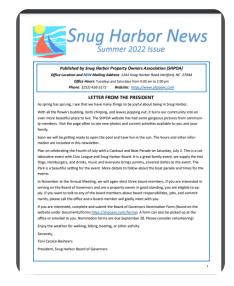
**Changed the wording on last section before signatures:** 

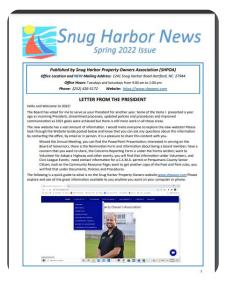
•Lot Owner's signature here signifies that you have read this document in its entirety and promise to comply with the Snug Harbor Property Owners Association Architectural Control Policy and all its procedures.

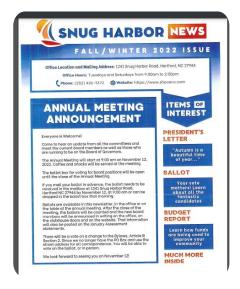
### Communication Committee- Lisa Beyer

- Newsletters Three published this year -Spring, Summer and Fall
- Team for year Madonna Witte,
   A`anna Williams, Lisa Beyer
- Lisa Beyer and Zach Unkenholz





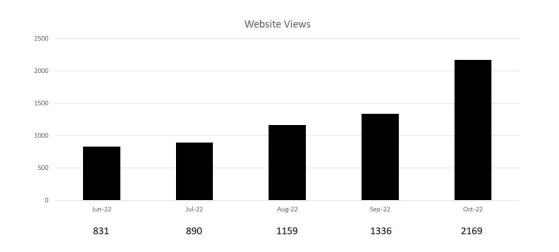




### Communication Committee -Website

- Team Madonna Witte, A`anna Williams currently Ernie Blair, Chris Taylor and Toni Cacace-Beshears
- Added pop-ups with current events, and a map of Snug Harbor
- •

#### SHPOANC.COM

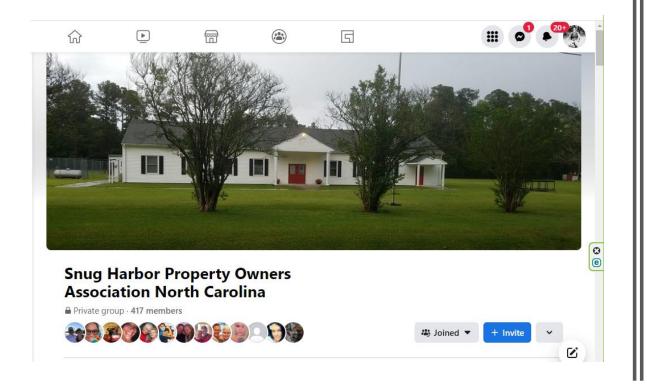


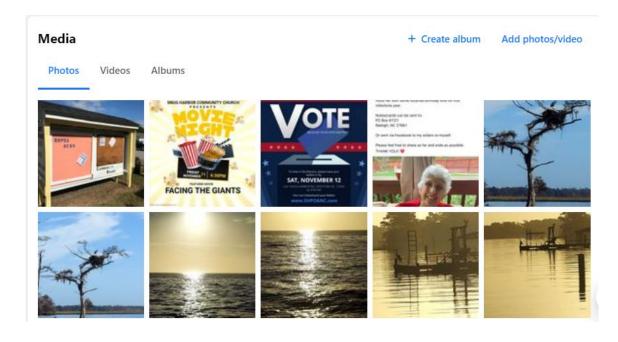


Snug Harbor Property Owner's Association



#### Communication Committee – Facebook







#### Snug Harbor Property Owner's Association Property Owners Concerns Reporting

Purpose: To establish a system for property owners to report concerns, issues or problems and have them addressed in a fair, equitable and time appropriate manner.

- 1. If a property owner has a concern, they can document that concern in writing using this form.
- Submit the completed form to the Communication Chair through the Snug Harbor Clubhouse Office, Tuesdays and Saturdays from 9:00 am to 2:00 pm.
- The Communication Chair with at least 2 additional Board Members will review the concern within 2 weeks and respond as to the action and / or solution to the concern.
- 4. If necessary, the issue will be brought up for discussion and resolution at a Board of Governor's Meeting.
- 5. The issue, any actions taken, and outcome determined will be kept on file in the office for at least one year.

fobile	Home		Work	
hone:	Phone:		Phone:	
Concern: (Add Specif	ic Details: Who, What, When	and Where as applicable)		
Owner lignature:		Date Owner Signed:		
Date Received n Office:		Date Submitted to Communication Chair:		
Outcome / Action:				
Julcome / Action:				
Additional Notes:				
Additional Notes:				

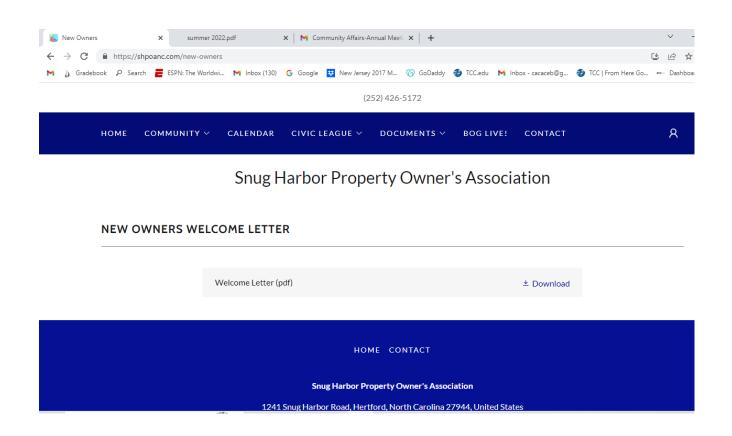
### Communication Committee – Lisa Beyer

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 This allows any Property Owner to submit a written Concern about the Community, and gives the board accountability to respond. Pick up form in office or download from the Website

• This year we received and responded to 18 Concerns

#### Community Affairs — Chris Taylor



SHPOA welcome packet was expanded in content and is now available online through the website and hard copy

#### Community Affairs – Chris Taylor

Adopt A Highway / Cleanup Snug Harbor

- 2022 volunteers collected 62 -55 gallon bags of trash
- 2023 dates are January 21, April 15, July15, October 21
- Come join us to help keep the community beautiful!







#### Community Affairs – Chris Taylor

SHPOA has a collection of gently used medical equipment which is available for members of our community at no cost. It has been inventoried and Ready for check out!





- Chris Taylor Community Affairs
- Fourth of July BBQ Party

## Community Affairs – Chris Taylor

SHPOA took an aggressive approach to collect past due monies from members who fell behind on annual assessments. Two foreclosures recovered over \$42K

SHPOA continues with our "open door" policy to meet with property owners who have fallen behind in assessments or other charges

A list to identify the top 10 delinquent accounts has been created with an amount of over \$83,000.

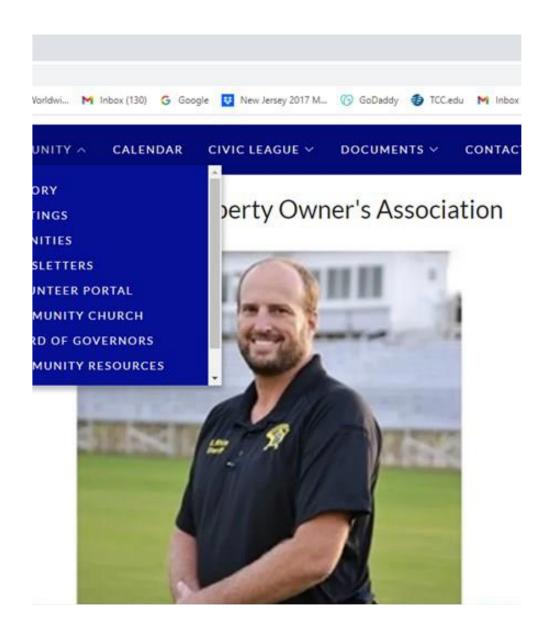
Aggressive action has begun in recovering this outstanding amount with foreclosure waiting in the wings

## Community Affairs – Chris Taylor

SHPOA communication committee grew this year adding two new faces. Ernie Blair, property owner and full time resident volunteered to be the website administrator and Zach Unkenholz, also owner full time resident, assist Lisa Beyer, Communication Chair, with our news letter. Both bringing with them an array of talent.

In an effort for continued transparency we are now broadcasting the monthly meetings through our website to currently 32 homes with 38 registered.

SHPOA is exploring the need to offer Wi-Fi for after school students who do not have the convenience of Wi-Fi at their home



## Community Affairs – Chris Taylor

- January 11 at the Snug Harbor Clubhouse
- Sheriff Shelby White presented a variety of topics.
- He discussed what the Sheriff's Department covers and topics from the community and answered questions.

## Community Affairs – Chris Taylor

SHPOA had the first annual 4 Life safety day with 23 property owners In attendance, very successful! We partnered with county representatives from our sheriff's department, EMS, and the Bethel Volunteer Fire Department who brought with them their newest fire engine, new mobile command center, as well as a patrol boat for water rescues. Hands only CPR was performed as well as demonstration of the defibrillator and the importance of Narcam's use in our community.

This was the first year Snug Harbor Community Church held a "Back to School Book Bag Give Away" on August 20 just before school started. Well over 100 adult's with children attended that day enjoying an inflatable bouncy house, inflatable slide, the live music of Adam Nixon, grilled hamburgers and a lot of homemade sides and deserts.

#### Community Affairs – Chris Taylor

Thank you notes are mailed to volunteer's who have stepped up to help make for a better community.

Some of our community volunteers this year:

**Adopt a Highway** 

Boards replaced and docks repaired in A-Section and Ute/Creek Trail

P-Section – help with cleaning the Comfort Station

Web site changes and updates

Live streaming monthly meetings

Newsletters

Trim and clean up the Crepe Myrtles in front of the Clubhouse

Clean up of the A-Section Park after storms

#### Community Affairs — Chris Taylor



- Discussion about the use of the clubhouse as shelter and possible place during extended power outages for electricity.
- Discussions about renovations to the interior of the clubhouse.





Gary Lowry

TOTAL ACTIVE LIENS 64

LIENS---2022- 29

LIENS Reversed 2022 24 LOTS 58





2 Completed this year







2023 SHPOA Projections---3/4

POSSIBLE TAX DEPARTMENT--

5



#### Delinquent Accounts



Delinquent Accounts 91 Accounts 142 Lots

Total Owed \$180,068



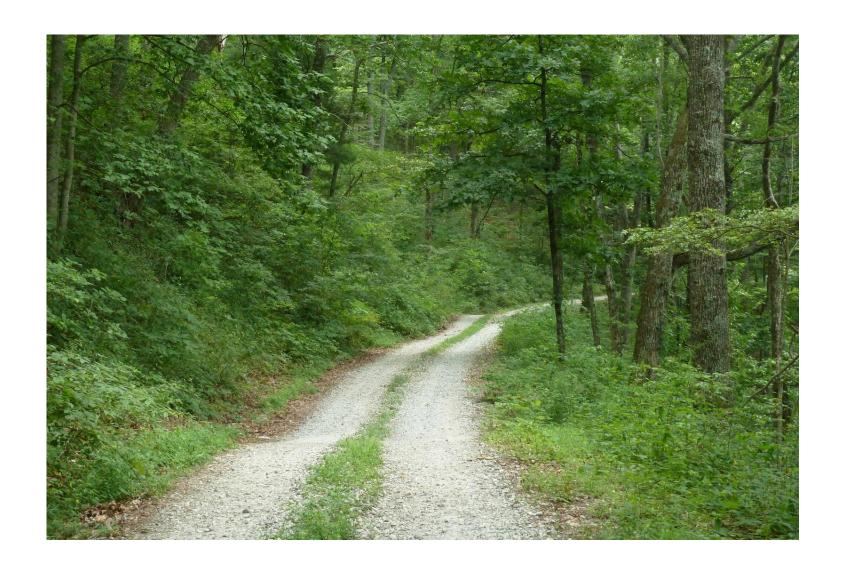
### 47 Decals replaced unreadable signs this year











#### Roads

Arapahoe Ash Bay Bay Beech Blackfoot Byrd Byrd Cedar Cherokee	Trail Street Court Street Trail Trail Street Street Trail Street	Cyprus Dogwood Evergreen Fir Hemlock Hickory Holly Hopi Huran Iowa Jordan	Street Drive Drive Street Street Street Trail Trail Trail Drive	Mohave Mohawk Navajo NO Pine Poplar Redwood Sassafras Shawnee Shoshone Snug Harbor	Trail Trail NAME Street Street Street Trail Trail Trail RD Trail
Byrd Byrd Cedar	Trail Street Street	Holly Hopi Huran	Street Trail Trail	Redwood Sassafras Shawnee Shoshone	Street Street Trail Trail

**Cottonwood Street** 

Creek Trail
Crowe Trail

#### 48 DOT-ROADS

SECTION	STREET
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TOTAL	1.8 Miles	
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A-01	Navajo Trl. Ext.
A-02	Apache Trl.
B-01	Choctaw Trl
L-01	Fir Street Est
B-02	Seminole Trl.
B-03	Mohawk St.
C-01	Micmac East
C-01	Micmac West
C-02	Creek. Ext.
E-01	Oak St.
F-01	Elm St.
F-02	Locust St.
F-04	Ashe St. ext.
G-1	Cherry St.
H-01	Spruce St.

J-01	Cacao Dr.
K-01	Balsa St
K-02	Alder St.
K-03	Sago St
L-01	Teak St.
<u>Camp</u>	Ground
P-01	Cabot Trl
P-02	Drake Trl
P-03	Columbus Trl
P-04	Hudson Trl.
P-05	Raleigh Trl.
P-06	Scott Trl.

#### 26 SNUG HARBOR ROADS

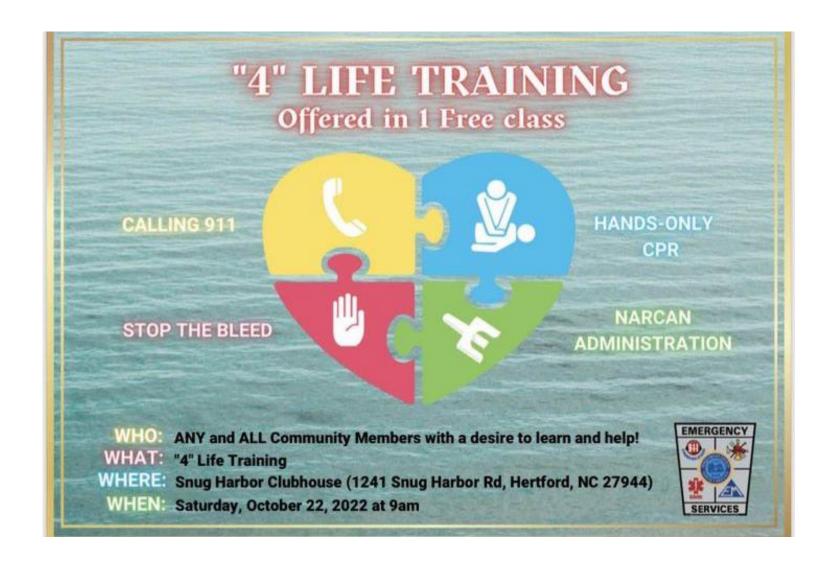


Request has been processed through DOT District Office to consider accepting all Snug Harbor unpaved roads as State Roads. Process is ongoing and should obtain an official answer in the near future. Process documented for future Boards

#### Legal – Gary Lowry

Met with the lawyer multiple times over the year for clarification of Bylaws, Covenants and Planned Community Act

Dead end signs added at Cacoa and Cherry



### "4" LIFE TRAINING







#### New Houses in Snug Harbor

# Maintenance/P-Section – John Williams

Docks and Piers repaired and boards replaced. Work on reframing the dock at Ute and Creek Trail.

Roof replacements-Comfort station, A-Park, Maintenance Bldg, Kiosk, Pump house

Hired new maintenance woman

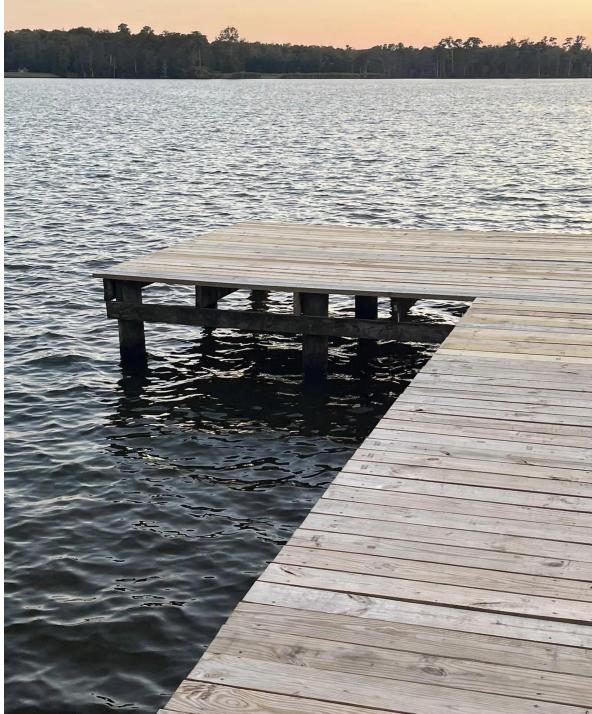
Daughter Corinne volunteered and helped with maintenance work

Picnic tables purchased and placed in 3 parks

#### Docks and Piers

- A-Section Park
- Ute / Creek Trail











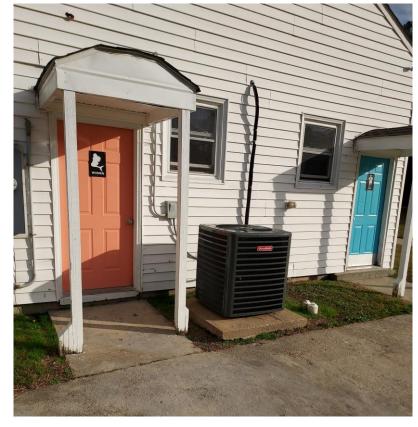


#### Roofs replaced





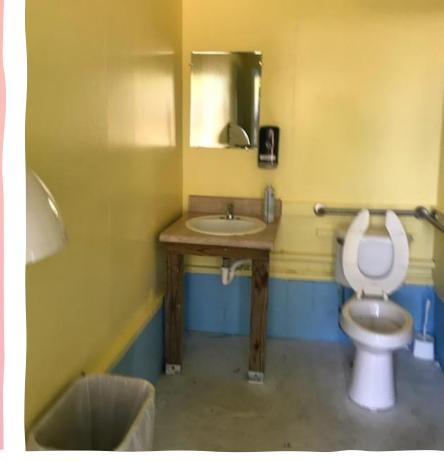




#### HVAC System updated







Refresh of Kiosk, Bathrooms in A-Section Park

Maintenance/P-Section – John Williams P-Section – new sign donated by Tim Williams

New toilets, new sinks, lighting replaced in P-section Comfort Station

New culvert put in at the corner of Cabot and Scott





#### Maintenance/ P-Section

- New culvert put in at the corner of Cabot and Scott P-Section
- Fixing blistering in the Pool

#### 2023 Projects



P-section Water lines \$20,000



Comfort Station Renovation \$15,000



Clubhouse Renovation \$5,000



Roads \$35,000

#### Pool and Park - Lisa Beyer

Pool was open 105 days.

Closed 4 days for rain- 10 days to fix blistering

Hired 5 pool / park workers for the summer

Average attendance was 12

Annual pool passes sold 526 Daily approximately 93



Pool and Park – Lisa Beyer Voted to allow skateboarding on Basketball and Tennis Courts.

Tennis courts have been cleaned.



#### Pool and Park – Lisa Beyer

Got CAMA

 approval to
 rope off swim
 area at A 

 Section Park

 Purchased and used water trampoline at the park



#### Policies and Procedures – Gary Lowry

- Policies or Procedures reviewed and revised
- Financial procedures
- Pool tag policy
- Architectural Policies

Policies or Procedures being worked on:

- Hiring procedure
- Website management



#### Secretary – Christine Camilleri

Supervise
Office Staff
with
Treasurer

Signature on Corporate Documents (including Liens)

Brings liens to the Court House and lien releases

Takes minutes at all meetings

 Finance Report for Octobber 2022

	SHPOA OERATING BUDGET REPORT 202	122				
		2022 Budget		Oct		YTD
INCOME	2022 Assessments	\$137,100	\$	360	\$	148,854
	Past Dues and Other Assessments	\$12,400	\$	253	\$	45,774
	Pool Tags	\$3,500	\$	22	\$	3,966
	P-Section Utilities	\$2,914	\$	-	\$	3,534
	Other Income	\$5,725	\$	82	\$	2,421
TOTAL INCOME		\$161,639	\$	717	\$	204,549
EXPENSES	Payroll/Payroll Taxes	\$84,789	\$	7,178	\$	86,751
	Office & Professional Expense	\$12,200	\$	366	\$	6,531
	Insurance	\$20,000	\$	-	\$	2,002
	Utilities	\$12,940	\$	933	\$	12,001
	Maintenance	\$21,500	\$	2,539	\$	20,085
	Other Expenses	\$3,900	\$	301	\$	12,066
TOTAL EXPENSES		\$155,329	\$	11,318	\$	139,436
NET (Income less expense)		\$6,310	\$	(10,601)	\$	65,113
PROJECTS		\$50,000	\$	10,000	\$	16,310
EMERGENCY FUNDS - First National Bank				70,000	70,000	

# Treasurer – Nancye Ferguson

Current Bank Balances as of October 31, 2022

General Operating Account – PNC \$15,477.96

Maintenance – PNC \$2,909.03

Money Market – PNC \$95,602.49

Total cash in banks (not in emergency Fund) at 10/31/2022 \$113,989.48

Money Market – First National Bank \$70,300

SHPUA UERA	TING BUDGET 2022/PROPOSED 2023		
		2023 Budget	2022 Budge
NCOME	2022 Assessments	\$ 145,987	\$ 137,100
	Past Dues and Other Assessments	\$ 46,875	\$ 12,400
	Pool Tags	\$ 3,600	\$ 3,500
	P-Section Utilities	\$ 3,720	\$ 2,914
	Other Income	\$ 2,550	\$ 5,725
TOTAL INCOME		\$ 202,732	\$ 161,639
EXPENSES	Payroll/Payroll Taxes	\$ 91,705	\$ 84,789
	Office & Professional Expense	\$ 35,400	\$ 12,200
	Insurance	\$ 21,000	\$ 20,000
	Utilities	\$ 15,500	\$ 12,940
	Mainenance	\$ 22,900	\$ 21,500
	Other Expenses	\$ 4,800	\$ 3,900
TOTAL EXPENSES		\$ 191,305	\$ 155,329
NET (Income less expense)		\$ 11,427	\$ 6,310
PROJECTS			
20	22 Replace water lines P-Section		\$ 17,000
	Dock Replacement		\$ 6,650
	Replace roofs		\$ 8,750
	HVAC Clubhouse		\$ 17,600
NET Project Expenses			\$50,0
20	023P-section Water lines	\$ 20,000	
	Comfort Station Renovation	\$ 15,000	
	Clubhouse Renovation	\$ 5,000	
	Roads	\$ 35,000	
		\$ 75,000	
Emergency Funds towa	rds \$100,000 goal		
Additions:	2022 \$11,000 2023 \$3,00		\$ 70,300
2023 Assessments - Inc	crease \$7 per lot per year		
	Full Lot \$142 1/2 Lot \$70.55 1/3 Lot \$	47.33	
	P-Section additional Utilities \$62		

#### Treasurer – Nancy Ferguson

- Proposed Budget for 2023
- Printed in Fall Newsletter
- Total income projection for 2023
- \$202,732
- Total expense projection for 2023
- \$191,305
- Project Expenses \$75,000
- Assessments \$142 per lot (\$7 a year increase)
- P-Section Utilities \$62

#### Treasurer – Nancy Ferguson

Opened Money Market Savings account in First National Bank to put the Emergency Funds into. This account has a goal of \$100,000 to replenish the money used after Isabel to fix damages to the SHPOA properties. Currently there is \$70,300 in that account. That includes this years allocation

Met with accountant to discuss finance policies before finalizing, and recommendations about setting up a new accounting system in Quickbooks to include the information that is currently in the database

#### Treasurer – Nancy Ferguson

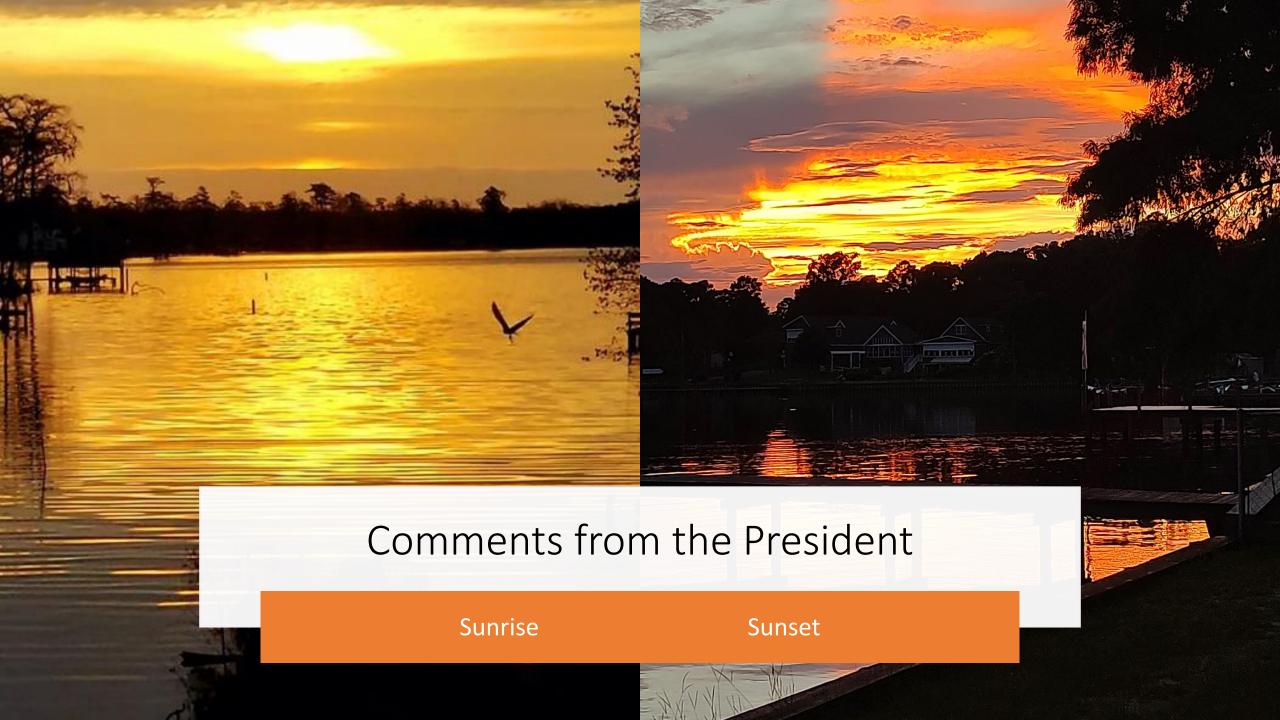
Board voted to sell the Property on Spruce Street, Lot H35

In process of renewing Insurance policies, liability, workers compensation and D&O

Paid off the Kubota Tractor loan in Oct

Revised Office Assistant job description to include more responsibilities and reflect current practice

Thank you to Karen Giles for continued support and help with the monthly finance reporting process





Comments from the President



Artists and Fisherman

#### Comments from the President

Thank you to volunteers that helped with the work of the Association

Corinne Camilleri, Karen Giles, Madonna Witte, A`anna Williams, Ernie Blair, Zach Unkenholz, Brenda Kelly, Darryl Beshears, Roberta Ortz, Linda Swain, Haley Devine and many others!!

Board members who volunteer their time to do each of their respective committees and extra work on the side. This has been an overwhelmingly supportive board who has taken seriously the business of SHPOA. Working constantly to improve services, and assets of the community.

Comments from the President

There are three people that I would like to extend an extra thank you for helping make my work as President better—

1. Cristy Devine

2. Marina Taylor

3. Chris Taylor

#### Comments from the Board of Directors

## Comments from the Members

 We welcome comments, suggestions and ideas from the members.



### Election Procedures

The annual meeting of the membership of Snug Harbor Property Owners Association is held on the second Saturday of November as specified in the By-Laws.

The purpose of the annual meeting is to elect governors to fill terms expiring December 31 and to transact other Association business as may be of general concern to the membership.

Notice of the meeting has been mailed to the last known address of each member as the By-Laws specify. Each year terms of (3) three of the (9) nine governors expire. A governor may not be elected to more than (2) two consecutive terms.

This year we have Jeff Baker, Nancye Ferguson, Peggy Tilghman, and Sandy Harbor as candidates for the (3) three vacating positions.

Each member may cast one vote per lot owned for (3) three candidates, including those nominated from the floor and one vote for any other question(s) on the ballot.



#### Election Procedures

All ballots received by mail are in the ballot box. Those members in attendance here today will be afforded the opportunity to vote at the conclusion (recess) of this meeting.

At the close (recess) of the annual meeting, and after all members wishing to vote have cast their ballots, the ballot box will be closed.

Tabulation of the vote will be by a committee composed, as the By-Laws require, of the Treasurer, Nancye Feguson and three at large appointed members. This year, since the Treasurer is on the ballot, Toni Cacace-Behsears will take her place. The committee is as follows: Penny Norman, Stewart Brock, Gay Williamson and Toni Cacace-Beshears. We have 3 who have volunteered as back ups if needed — Chris Taylor, Ernie Blair and Roberta Orts.

Following tabulation of the vote, the results will be posted on the clubhouse door, and in accordance with the By-Laws, the membership will be advised by mail. This advisement may be included in the annual assessment statements or the next newsletter, whichever occurs first.

# The Ballot – Bylaws Change –Call for a vote

- Bylaws, Article III Section 2 –
- NAME AND LOCATION OF CORPORATION
- CHANGE FROM: The principal office for the Association is located at Snug Harbor Beach on Snug Harbor Road, NC Route 1340, Perquimans County, North Carolina with a mailing address of Post Office Box 392, Hertford NC 27944.
- CHANGE TO: The principal office for the Association is located at Snug Harbor Beach on Snug Harbor Road, NC Route 1340, Perquimans County, North Carolina with a mailing address of 1241 Snug Harbor Road, Hertford NC 27944.



The Ballot – Meet the Candidates

Jeff Baker

Nancye Ferguson

Peggy Tilghman

Sandy Harbor

Nominations from the floor?

 Cast your ballots – Ballot box will close in 15 minutes, as we recess the meeting.

## Civic League – Upcoming Event

11/19/2022

Civic League Thanksgiving Pot Luck Dinner

Join us for Music, Dance and Food

Civic League will provide the Turkey, Iced Tea, Coffee and Lemonade.

We are looking for all the fixings to come along with you.

5:00pm-7:00pm Snug Harbor Clubhouse









#### Civic League over the past year









Civic League — Over the Past Year

Civic League Breakfast SATURDAY, APRIL 2, 2022 AT 8 AM – 10 AM







Civic League – Over the Past Year



Civic League – Over the Past Year



CIVIC LEAGUE — Lisa Beyer  Purchased three swings and placed in 3 parks/boat ramps (A-Section, Beavers Cove and Pine Street)

#### Motion to Recess to count ballots

Be

Meeting will be reconvened for Election Results (after ballot counting)

Be

Election results will be posted on the Clubhouse and Office Door, Facebook, and added to the Assessment Statement. Be

Meeting will be adjourned after Election Results are reported to the Board of Governors.

#### THANK YOU!!

Special thank you to the Civic League, Board Members and others for the refreshments today.

Thank you for your attendance and support.