

Snug Harbor News

Published by Snug Harbor Property
Owners Association

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SNUG HARBOR

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President's Corner



Greetings Friends and Neighbors;

Summer is almost over and winter will be here before we are ready. Now is the time to get the "homestead" ready, raking leaves and getting the yard ready for winter. At least we will soon be able to stop cutting and watering the yard. It also will soon be time for annual elections for the SHPOA Board of Governors. There will be three (3) vacancies and we currently have six (6) members running for the board. I urge everyone to participate in the election. Remember, every vote from members in good standing counts..... and don't forget to sign your ballot. We have received several comments on the proposed Covenants revision and are evaluating each suggestion. Many of the suggestions were very useful in pointing out several things the Board had overlooked in our changes, and will be incorporated in the revision. We hope to have several meetings with members in November and December. After the meetings, we hope to have a "final" revision to present to our members for a vote. In closing, I hope everyone has a great fall and winter (hopefully it will not be too cold this year). Our thoughts and prayers continue for those who have lost loved ones throughout the year. I urge everyone to be careful and to watch out for your neighbors.

Terry Troy President SHPOA 2016

Draft Covenants
Discussion Meetings
Nov. 19th, and Dec. 3
6PM Clubhouse

Meetings to discuss the draft covenants with the membership are scheduled for Nov. 19th and Dec. 3 at 6PM in the clubhouse. If you have any questions, plan on attending one of these meetings.

The New SHPOA Assessment and Collections Policy goes into effect 1 Jan. 2017. It is being updated so liens can be filed 60 days after the assessment due date. This change was recommended by SHPOA's attorney to avoid the loss of monies owed if properties were sold before a lien could be filed. If you have any questions on any money owed SHPOA, call the office at 252-426-5172.

SHPOA Annual Mt 12 Nov. 2016



Saturday Nov. 12 SHPOA Annual Meeting

is being held at the Snug Harbor Clubhouse from 9:00AM until the election ballots are counted and the results announced. At this meeting the annual reports will be presented. The ballot box will be open until closed by the SHPOA President. All mailed ballots must be received by 9AM Nov. 12

Fall 2016

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Civic League



PANCAKE BREAKFAST!

Snug Harbor Civic League Events at a Glance

Nov. 12 Club House – Turkey Covered Dish 6:30PM
Bring Food Donation for Local Food Bank



Nov. 12 Thanksgiving Covered Dish Dinner

Dec. 10 Club House – Christmas Covered Dish 6:30 PM
Dec. 10 Light Up Snug Harbor Night with your outdoor Christmas Lights after the Covered Dish



Snug Harbor Community Church

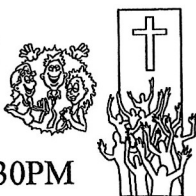


Pastor Mychal Berry

A community interdenominational church where Jesus is touching hearts and changing lives. We'd welcome you to our services:

- Sunday Morning Worship 9:00AM
- Sunday School 10:15AM
- Sunday Evening Service 6:30PM
- Sunday Evening Youth Meeting 6:30PM
- Wednesday Night Bible Study 7:00 PM
- Nursery on Sunday morning

Start the journey today that will change your life and last for eternity.



**SHPOA Annual Membership Meeting
12 November 2016 9AM Clubhouse**

Payment Note: Starting 1 April, 2015 SHPOA will apply any payment to the owner's oldest debt first. This means if you owe any monies from a previous year, any payment will be applied to the oldest debt first. Owners will be notified that an assessment payment is not complete when older debts have been deducted. It is the owners responsibility to remain current on all monies owed to SHPOA and incomplete assessment payments do not extend the assessment due date deadline. Please avoid any late fees by paying the total amount on the invoice sent to you in January. If you have any questions you can call the SHPOA office at 252-426-5172.

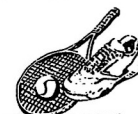


Voting Reminder



If you want to vote in the November 2016 Board of Governors' election you need to be a member in good standing, which means no outstanding debts to SHPOA. Call the SHPOA Office at 252-426-5172 if you have any questions.

Snug Harbor Activities



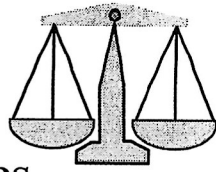
- Ladies Exercise: Mon/Wed/Fri 8AM clubhouse
- Quilting: 1st & 3rd Monday 10AM-2PM clubhouse
- Game Time: 2nd & 4th Wed. 1-4 PM Clubhouse
- Tai-Chi for Seniors: Tues & Thurs 9-10AM clubhouse

No ATVs, unlicensed Golf-Carts or Go-Carts on State And Snug Harbor Roads Or SHPOA Property



Legal Note: If you have a non-assessment disagreement with SHPOA, you have the right to enter into a non-binding pre-litigation mediation. It is a way to discuss and hopefully settle a disagreement without going to court. Of course your board would hope we could resolve any concerns within SHPOA.

Legal



SHPOA Foreclosures

SHPOA is currently owed over \$60,000 in delinquent accounts. Owners have not taken advantage of payment plans and SHPOA has initiated foreclosure proceedings. SHPOA encourages all owners with delinquent accounts to contact the office and initiate a payment plan. Notification of lien filing will be mailed out to owners with delinquent accounts soon. You may be able to avoid a lien being filed on your property by contacting the SHPOA office at 252-426-5172 and initiating a payment plan.

SHPOA Property For Sale

SHPOA currently has two properties that are for sale. They are lots H-35 and J-9. The sale price is \$10,000 each, or best offer, with SHPOA having the right to refuse any bid. If you are interested in these properties submit your bid in a sealed envelope to the SHPOA office by December 30, 2016. For more information call the SHPOA office at 252-426-5172.

Camper Use on Residential Properties

Owners are reminded that Camping trailers may only be stored on residential lots and may not be used for camping, sleeping or as an additional living or cooking space.

Community Watch

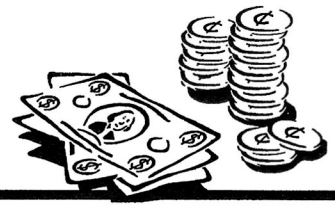
Neighbors watching out for neighbors is one of Snug Harbor's strongest defenses against crime. If you see something suspicious call the Non-emergency (Sherriff's office) at 426-5751 or 426-5615 and report it. Extra lighting at night also deters crime. You might consider contacting Albemarle Power Company at 426-5735 and discuss installing a street light next to your home.

Snug Harbor Phone Books

2016 Phone books are available and in large, clear readable print. They are available at the Club House for a small fee.



Financial



The SHPOA Board has set the 2016 Annual Assessment at \$107 per lot. This is to help pay for the new tractor needed to maintain our common areas and roads. Camping utility fees will be reduced to \$55.



RIDDICK

Marine Construction

By: Joe Riddick

Bulkheads - Boat Houses - Lifts

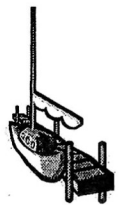
Deep & Shallow Water Piers

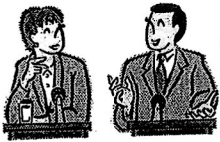
252-426-1288

252-333-7854

Free Estimates

No Money Down





Meet the 6 Candidates for this Year's Election



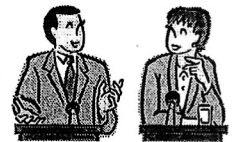
Mr. Troy Carrow Hello my name is Troy Carrow, I reside at 105 Bay Street. I'm originally from Chesapeake, VA and have been a homeowner in Snug Harbor for about 4 years. I retired from the Department of Defense, as an Aircraft Painter of 20 years. I would like to become a Board Member to help improve our community and make it an enjoyable place to live for everyone involved. When I was a child, I would visit Snug Harbor with friends and it "was" such a fun + friendly community. However that spark of activities in the neighborhood has lost its energy. I think it's a shame that we have a beautiful clubhouse; that sits idle like a ghost town, a beautiful waterfront part; without families enjoying its beauty and other facilities not utilized to their full potential. I believe that this community has the potential to be one of the most sought after neighborhoods in the Inner Banks area of NC, however without the community involvement of its members, that potential will eventually fade away.

Mrs. Nancye Ferguson My husband and I purchased property in Snug Harbor on Evergreen Drive in 2000. We were week-enders until 2005 when we moved here as full time residence. I worked with the Civic League for about eight years. I am a real estate agent with Berkshire Hathaway HS Towne Realty in Chesapeake but most of listing in sales are in this area of North Carolina. Although I have worked in Real Estate for over thirty years, I have also have experience in construction as a corporate Secretary/Treasure and owner of a construction company. I feel that my business experience could be beneficial on the Snug Harbor Property Owners Associations Board of Governors. I would appreciate your consideration for that position.

Ms. Beth Sigler My career has been as a community recreation professional for the Department of the Army. I served over two decades developing, managing, and eliminating recreational programs at Fort Ritchie, Maryland, Camp David, Presidential Retreat, Fort Monroe, Virginia, and Kandahar Airfield, Afghanistan. My strengths are in personnel management, program planning and implementation, and recreation facilities management. I have been instrumental in writing mission statements, operating procedures, personnel handbooks, rules and regulations, and numerous other manuals for local and federal use. I have worked with architect firms and construction companies to design and build. For fours years I was part of a team that advised Water Country USA management on staffing and safety concerns relating to the water rides. I also trained American and international hires as lifeguards to perform water rescues, first aid, and CPR. I created and managed all aspects of a non-traditional Pet Day Care business for five years that was modeled after the Montessori method of teaching children. Current cage-free pet facilities utilize the same policies and methods that I used in caring for the pets at my facility. I have over 30 years of volunteer service with the American Red Cross, Health and Safety Services and Disaster Services, in Pennsylvania, Maryland and Virginia. I have more than 10 years of volunteer service with the Virginia Medical Reserve Corps and Community Emergency Response Team. I have obtained professional degrees, certifications, and specialized training from Lock Haven University, University of Maryland, American Red Cross, National Recreation and Parks Association, National Playground Association, Boys and Girls Club, FEMA, 4H, OSHA, Department of the Army, and Department of Defense. These accreditations have allowed me to successfully perform management functions dealing with personnel, facilities, monies, customer service, hazmats, critical incidents and criminal acts. On a personal note, I am a visionary with a contagious ambition for change. I am a team player, but will readily verbalize my unwillingness to participate if I believe that something is unethical, unsafe, unwise or illegal. As a board member, I hope that I may compliment the expertise of other board members and be able to use my skills and abilities to make Snug Harbor a model for the surrounding communities.



Meet the 6 Candidates for this Year's Election



Mr. Bill Toney Jr. It has been my privilege to serve on the board these last three years where I have worked most of SHPOA's legal, insurance, covenants review, Pool and Park Operations, Newsletter, and Computer requirements. I hold masters' degrees in Business Management and in Strategic Resources and attended North Carolina Home Owner Association training seminars so as to improve our business practices and reduce our legal liabilities. I have saved the association more than \$10,000 in managing the Pool and Park Operations, instead of paying someone to do this, for the last two out of three years and worked to reduce our insurance costs. When the office equipment was destroyed by a lightning strike this year, Terry Troy and I rebuilt our computer system and programs in three days bringing us back to full operations with no loss of SHPOA information. When a seafood distribution business facility wanted to locate itself on the back steps of some of our Snug Harbor residents, I helped lead the effort to convince the County Planning Board, this business would be harmful to the people of Snug Harbor. Currently, Gary Lowery and I have been working hard on a revision of our 20 year old covenants bringing us in agreement with the N.C. Planned Community Act and would very much like to complete this work for our community. I believe Snug Harbor is a great place to live and raise a family and will continue working hard to improve our facilities, appearance, and property values so we can all enjoy this wonderful place.

Mr. Terry Troy After retirement for the United States Air Force, I worked for Hughes Aircraft Corporation and Raytheon as a Senior System Support Engineer in Saudi Arabia. Afterward, I was employed by the U.S. Army in Germany and northern Virginia as a Program Specialist. Renate and I started visiting Snug Harbor in 2009 and relocated here permanently after my retirement from the government in 2011. We both enjoy the peace, quiet and friendliness offered by Snug Harbor. I have served three years on the current Board of Governors as President and Vice President, and we hope to have many more years of enjoyment in the Snug Harbor community.

Mr. Bob Yerger Pat and I moved to NC in 2009 after I retired as a mechanical designer for a specialty steel company in Pennsylvania. I had been chairman of the local township authority for several years and on the board of the local recreation association. I've served in every position in the Lions Club at the local level. I was also very involved with the Keystone Canoe Club. For the last three years I have served as SHPOA's Secretary.

We want to hear from you, yes really!!!!

If you have a good idea, an improvement, a savings, or suggestion, your SHPOA board is interested in hearing it. Just fill out the form below and drop it off at the office. You don't need to leave your name and number but can if you want to be contacted. Thanks, your ideas are greatly appreciated.

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Idea, improvement, savings or suggestion _____

 Name

 Phone

SHPOA Operating Budget Report

Proposed Budget for 2017

	2017 Budget	2016 Budget
Income		
Assessments	\$113,688	\$108,375
P-Section Utilities	\$3,190	\$3,906
Past Due Assessments	\$5,500	\$5,000
Interest	\$300	\$300
Late Fees	\$1,900	\$1,900
Pool Tags	\$2,500	\$2,500
Other Income	\$230	\$100
Total Income	\$127,308	\$122,081
Balance Forward 2017	\$5,000	\$5,000
Total Funds	\$132,308	\$127,081

Expenses

Payroll & Payroll Taxes	\$41,691	\$40,553
Office Supplies, Postage, Mailings	\$5,000	\$11,165
Insurance	\$23,300	\$26,100
Leins & Fees	\$200	\$300
Professional Fees	\$4,100	\$5,120
Utilities - Phone, Electric, Water, Propane	\$13,336	\$15,332
Maint-Clubhouse	\$2,000	\$7,069
Maint-Grounds, Streets & P Section	\$11,500	\$8,924
Maint-Machinery	\$1,700	\$1,200
Maint -Swimming Pool	\$3,800	\$4,400
Total Maintenance	\$19,000	\$21,593
Miscellaneous	\$1,725	\$1,750
Federal Income Tax	\$250	\$400
Total Expense	\$108,603	\$122,313
Carry Forward to 2017	\$5,000	\$5,000
Total Planned Expenses	\$113,603	\$127,313

Capital Projects = Allocated Funds

- Tractor - \$21,610
- Clubhouse Office Entrance - \$3,000
- Pave Handicap Parking Spaces @ Clubhouse - \$8,000
- Pool Handrail - \$800
- Security System Update - \$1,500
- Signs - \$1,356
- Tennis Courts - \$1,032
- Capital Reserve - \$60,500

Assessments for 2017

	Full Lot	3/4 Lot	1/2 Lot	1/4 Lot	1/3 Lot
	\$107.00	\$80.25	\$53.50	\$26.75	\$35.74

P-Section Utilities - \$55.00

In accordance with Article IV Covenant for Maintenance Assessments, Section 3 Maximum Annual Assessment, item (g) the maximum annual assessment may be increased each year by not more than 5% above the assessment for the previous year (rounded to the nearest whole dollar) without a vote of the membership.



Hey Ya'll.... Call Paul !!!

FOR



Lawn Clean Up and/or Regular Mowing

Glad to mow just once or twice if that's all you need when on vacation
And oh yeah,... just weed eating only jobs welcome as well

Fall Leaf Raking and Removal

Tree Trimming and/or Removal

Shrub and Hedge Trimming/Pruning

Flower Bed Work and Mulch

Pressure Washing and Painting/Sealing



ALL OF YOUR OUTSIDE APPEARANCE NEEDS



252-404 – 0001



[CELL: 252-455 – 3599]

I'm Right Here In Your

Neighborhood Everyday So

Free Estimates Are Quick and Easy

To leave a phone message call 252-404-0001

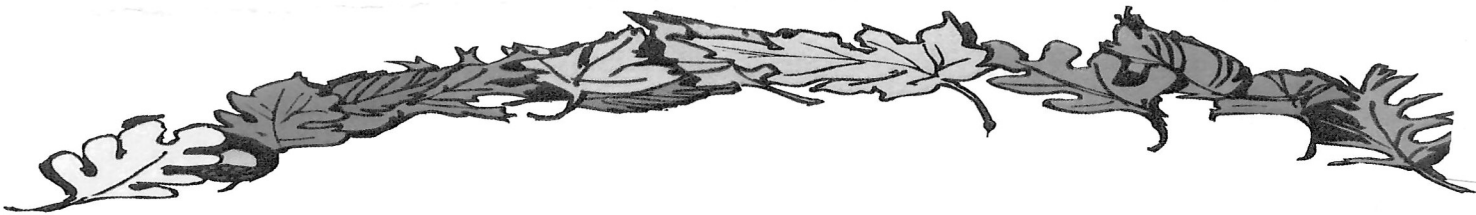


SHPOA Annual Membership Meeting

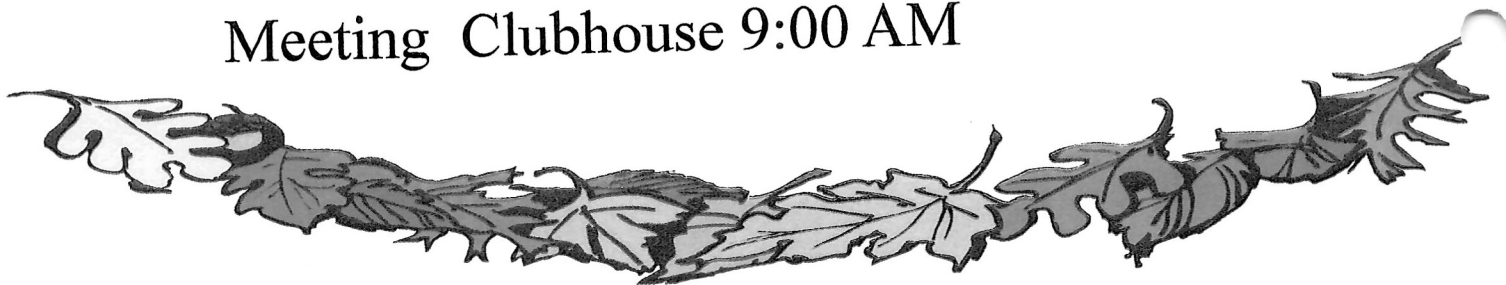


12 November, 2016 Clubhouse 9:00AM

Mailed Ballots for the Board of Governors Election must be received by 9:00AM on 12 November, 2016. The ballot box will remain open during meeting and will be closed prior to the ballot committee counting the votes.



12 Nov. SHPOA Annual Membership Meeting Clubhouse 9:00 AM



SNUG HARBOR

Snug Harbor Property Owners Association
Post Office Box 392
Hertford, NC 27944-0392

Bulk Rate
U.S. Postage
Paid Permit
No. 10 27944

Mr/Mrs James F. & Karen A. Giles III
109 Mohave Trail
Hertford, NC 27944

Address Service Requested