



Fall-Winter Newsletter 2025

Annual Meeting Announcement and Information

Everyone Welcome!!

Come to hear an update from all the committees and meet the current board members as well as those who are running to be on the Board of Governors.

The Annual Meeting will start at 9:00 am on November 8, 2025.

Coffee and snacks will be served at the meeting.

The ballot box for voting for board positions will remain open until the close of the Annual Meeting.

If you mail your ballot in advance, the ballot needs to be received in the mailbox or drop-box at 1241 Snug Harbor Road, Hertford NC 97944 by November 8 at 9:00 am or can be dropped in the ballot box that morning.

Ballots are available in this newsletter, in the office or on the table at the annual meeting. Another option is to submit your name from the floor at the Annual Meeting and you can be added to the ballot.

After the close of the meeting, the ballots will be counted and the new board members will be announced in writing on the office and clubhouse doors. That information will also be posted on the January Assessment statements.

VOTE! Take this opportunity to vote for the Governing Board that represents you and the decisions made for Snug Harbor Property Owners Association.

A letter from the President

I want to give all the volunteers and workers kudos for helping make this community a great place to live and play.

We have a small but very effective staff. Maintenance has done an outstanding job maintaining and improving common properties. The Office has kept the lights on paying bills, organizing and responding to property owners. The Pool and Park staff kept pool and open and looking amazing for the summer.

Volunteers include the Board of Governors, Civic League, and the exercise men and women. Recently a Pickle Ball group has been added. Civic League has donated money and offers opportunities to network and meet other community members. Our quarterly Adopt a Highway, Snug Harbor clean-up day. All the volunteers help make our community a better place, including anyone I did not specifically mention.

Your Board of Governors volunteer their time, talent and treasure to make sure things are run smoothly. We have had feedback about things we do right, and things we could do better. The one constant in any Board of Governors meeting is discussions about how to improve and help community members.

I have served on the board for 5 1/2 years, with the last few as President. I have one more year to my term, but wanted to take this opportunity to thank all the folks who work to make Snug Harbor a great place to live and play.

Toni Cacace-Beshears

WHAT EXACTLY IS AN HOA?

"A Homeowners Association is a mandatory membership association.

The Snug Harbor Board is called Snug Harbor Property Owners Association (POA) Board of Governors.

Homeowners Associations (HOA) are typically charged with maintaining common areas, managing community finances, and enforcing Covenants, By- Laws and Board Policies.

There are many stories to be told about HOA's that have written in their governing documents restricting such things as the color of their homes, where the mailbox has to be placed, where to place a lamp post, driveway or sidewalk and where you plant your flower garden. Some will outlaw the number of cars or pick-up trucks per driveway. Yes, we have Covenants, By-Laws, rules and regulations. Yes, we have yearly Assessments and, yes, we have a Board of Governors that works hard to make sure community finances, community properties and community rules and regulations are up to date and well managed. Our rules and regulations are very simple and non-restrictive. They are written to benefit property values and to keep the community well maintained. You live or own property in a community, that provides exceptional free time opportunities i.e. boat ramps, swimming pool, tennis/pickleball courts, baseball field, basketball court, parks, canals, creek and river." (Jeanne Cullings, 11/8/2014, Snug Harbor Newsletter)

Budget, present - past - future

	Jan-Dec 24	2025	As of 9/21/2025	2026
	Actual	Budget	YTD	Budget
Income				
4000 · Assessments	155,045	162,734	171,818.18	172,500
4200 · Past Dues and Other Assessments				
4220 · Special Assessments Aesthetics	2,452	2,500	4,338.60	2,000
4230 · Special Assessments Late Pay	2,786		4,613.49	2,500
4250 · Architecture	5		500.00	640
4260 · Credit Card Processing Fee	424		528.00	600
4200 · Past Dues and Other Assess	10		0.00	20,000
Total 4200 · Past Dues and Other Assessments	5,677	23,000	9,980.09	25,740
4300 · Pool Tags				
4310 · Annual Pool Tags	2,885		5,415.05	4,000
4320 · Daily Pool Tags	326		410.00	400
Total 4300 · Pool Tags	3,211	4,565	5,825.05	4,400
4400 · P-Section Utilities	3,961	3,800	3,994.00	5,222
4500 · Other Income				
4510 · Other Income			0.00	
4510 · Interest	1,787	40	2,875.84	2,900
4520 · Legal Fees	-	15,000	900.00	1,500
4530 · Clubhouse Rental	150	150	925.00	600
4540 · Advertising	130	100	120.00	100
4550 · Real Estate	-	6,000	0.00	0
4560 · Other	199	250	126.00	125
4570 · Returned Check Charges	35	500	65.00	70
Total 4500 · Other Income	2,302	22,040	5,011.84	5,295
Total Income	170,195	218,389	196,629.16	207,935
Expense				
6000 · Payroll Expenses				
6020 · Payroll Taxes	95,160		807.41	6,764
6000 · Payroll Expenses - Other			44,506.04	83,589
Total 6000 · Payroll Expenses	95,160	98,925	45,313.45	90,353
6100 · Office and Professional Expense				
6110 · Office Supplies	1,484	3,500	2,885.56	1,600
6120 · Office Equipment	3,578	2,500	2,429.82	2,500
6130 · Bulk Mail Postage	1,270	-	506.04	800
6140 · Stamps	785	1,500	319.36	500
6150 · Professional Fees	1,000	25,000	4,065.19	7,560
6100 · Office and Professional Expense - Other	536	-	0.00	0
Total 6100 · Office and Professional Expense	8,653	32,500	10,205.97	12,960
6160 · Liens and fees	336	300	441.63	600
6200 · Insurance Expense	27,169	25,000	444	30,170
6240 · Bank Service Charges	1		48	50
6300 · Utilities				
6310 · Telephone	1,945	2,000	2,336.21	2,832
6321 · Electric	9,690	8,000	1,820.71	2,800
6322 · Electric - Clubhouse			2,939.10	4,000
6323 · Electric - A Park			671.19	1,000
6324 · Electric - Pumphouse			1,027.60	3,000
6325 · Electric - Maintenance Garage			459.50	750
6333 · Water	2,447	2,000	157.50	250
6334 · Water - Clubhouse			541.30	800
6335 · Water - P-Section / on budget Utilities		3,800	1,132.35	1,700
6340 · Propane	2,944	1,500	1,509.68	3,000
Total 6300 · Utilities	17,026	17,300	12,595.14	20,132
6400 · Maintenance				
6410 · Maintenance - Clubhouse	1,770	3,000	1,993.24	3,000
6420 · Maintenance - Grounds	1,075	5,000	3,130.95	5,000
6430 · Maintenance - Machinery	598	3,000	2,758.73	3,000
6440 · Maintenance - Pool	10,436	6,000	3,752.58	6,000
6450 · Maintenance - P-Section	1,782	3,000	26,792.08	1,000
6460 · Maintenance- Truck	-		-	1,000
6465 -Fuel	1,231		382.16	
6460 Maintenance			571.80	
6400 · Maintenance - Other	4,043		-730.02	2,000
Total 6400 · Maintenance	20,935	20,000	38,651.52	21,000
6500 · Other Expenses				
6510 · Other Expenses - Taxes	1,331	1,800	282.00	300
6520 · Other Expenses - Donations	-	500	200.00	350
6530 · Other Expenses - Advertising			0.00	100
6540 · Other Expenses - Miscellaneous			111.07	200
6550 · Other Expenses - Pool Activities		2,400	316.91	2,400
6500 · Other Expenses - Other		2,500	913.15	800
Total 6500 · Other Expenses	4,651	7,200	1,823.13	4,150
Total Expense	173,932	201,225	109,522.39	179,415
Net Ordinary Income	(3,737)	17,164	87,107	28,520
Special Projects expenditures	3,939.67		26,792.08	
Emergency Fund additions	3,000	5000		3,000
Project Wish List				
P-Section Drain Lines				
Pool Skimmers fixed				
Bulk Head Work				
Tennis Court Re-surfaced and Fence painted				
Bathroom Renovations				
P-section water lines				

Cash on hand 8/31/2025	
FNB General	61,383.77
FNB- 9 Mo flexible	120,982.05
Emergency Fund	74,744.23

Aesthetic reminder:

our covenants, although not very restrictive have a few items we would like to remind our owners of.

Section 3. Aesthetic Control. All Lots.

“In the event that the condition or appearance of any building, mobile home, camping facility, recreation vehicle, trailer, boat or any other article of real or personal property located on any Lot is such that, in the judgment of the Board of Governors of the Association adversely affects the property values, health or safety of persons in the subdivision, the owner shall, upon written request by said Board of Governors, remove or repair the property within 60 days of written notice”

“No nuisance of offensive, noisy or illegal activity shall be done, suffered, or permitted upon any Lot or the Common Area and no part of any Lot or Common Area shall be used or occupied to affect injuriously the use or value of other Lots or of the subdivision. Outside trash and garbage shall be maintained in sturdy containers, as inconspicuously as practical, and they shall be emptied regularly. No animals, livestock or poultry of any kind; other than customary household pets, shall be kept or maintained on any Lot. No junk, wreck, or inoperative automobile, truck, trailer or boat shall be permitted to remain on the property, nor shall other unsightly materials be stored

Architectural Reminder.

Before you start any building projects, please download from our website or pick up from the office and fill out a green sheet, submit to office or architectural chair at shpoaarchitectural@gmail.com.

2026 dues to be \$164 per lot and an additional \$70 for P section lots for operational costs of Comfort Station and water.

Meet the Candidates

FOR SHPOA BOARD 2026-2028

Jeffrey Baker



My name is Jeffrey Baker; I've been a resident of Snug Harbor since July 2018. I've been serving on the board for 4.5 years with my current position being Maintenance Chair for the past year and previous position being Architectural Chair for 3.5 years. I'm married, my wife is Penny Norman. My current employment, I work for the Chowan County Sheriff's Office/Detention Center for the past 4 years. I'm the Jail Administrator. Prior employment, I retired with Department of Adult Corrections with 2 years' service as a Captain. I'm also a veteran with U.S. Army which I served 10 years. If elected, I will continue to follow the By-Laws and Covenants as well as policies and procedures to assist fellow home owners in making SHPOA an enjoyable place to reside. I'm seeking your support, (your vote), for re-election

Joe Pomales



My name is Jose "Joe" Pomales, I am running for a vacant seat on the Snug Harbor Community Board and hope to utilize my past experiences of service to help better the Snug Harbor community. I am retired military with 28 years of service. 35 years in real estate, property management and construction. 12 years service with Stoney Point Fire Department as a firefighter/EMT. My wife and I moved to the area last year after purchasing a tax foreclosure to flip, we have enjoyed it so much and decided to make it home. My goal is to work along side the other board member's to assure the community is well represented.

Hello, My name is Gregory "Shawn" Creasy and I'm running for the SHPOA board of governors. Some of you might know me as "Santa Shawn", I have decided to run for the board because I feel I can make a difference and be an asset to the community. I have been a property owner for several years in Snug Harbor and would like to become more involved in the growth of the community. Currently, I'm an active member of the Civic League. Volunteering to work all dinners and events put on by the civic league. I was a regular worker in the snack bar at the pool. I also held a position as a pool attendant this past summer. I enjoyed meeting so many new neighbors. Getting to know each one of you and listening to your concerns is what motivated me to run. I have worked for several defense contractors managing the installation of electronics systems. My job consists of organizing fellow employees to complete the job. I served in this position for 40 years. This gave me the ability to work with people in a group setting. Later in life I started a handy man business. This gave me an opportunity to do anything a home owner would need. Examples: Painting, electrical, plumbing, and carpentry. Most recently the job I love the best is portraying Santa. I have been doing this for the last 3 years. Working together we can make Snug Harbor the best place to live.

Shawn Creasy



Barry Locke



I was employed for 37 years at Connecticut Light and Power Co. managing 1/2 of the state's buildings, all maintenance, ground keepings and renovations. I was self employed for over 10 years as a General Contractor. I was Chairman of Stafford Inland/wetland commission for over 40 years. I am only interested in the maintenance position.

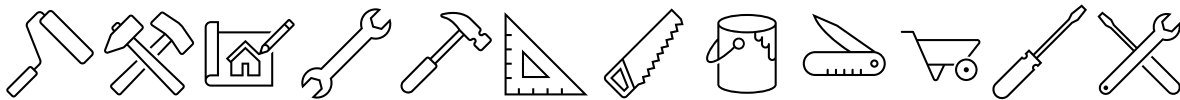
LEE'S HILL TOP

- Siding, Windows and Doors
- Seamless Gutters
- Framing and Additions
- Roofing
- Fencing



Over 30 years' experience
Licensed and Insured
Family owned and operated
LHTF.ORG

Robert, Michelle and Sean Fryman
Owner Installer
919-306-8186



Prostate, breast & colon cancer screenings

At the Snug Harbor Health Fair



Sign up today for life-saving, early detection cancer screenings at the Snug Harbor Health Fair hosted by Snug Harbor Community Church.

Appointments are preferred for the PSA test (a blood test) and 3D Mobile Mammogram. Walk-ins are also welcome. **Please bring a picture ID and insurance card to your appointment.** Financial assistance is available to those who qualify and are uninsured.

Prostate cancer screening

Eligibility criteria

- Starting at age 40-45 for all Black men, regardless of risk factors
- Starting at age 40-45 for all men who are high risk
- Starting at age 50 for all men of average risk
- No prostate screening within the past 12 months
- Not actively being treated for prostate cancer
- No symptoms

Colorectal cancer screening FIT kits will be available for no-cost mail-in testing. Please don't miss your opportunity to receive these lifesaving early detection screenings.



Scan the QR code to
register for a screening

Breast cancer screening

Eligibility criteria

- Female at birth, age 40 and older
- No mammogram within the past 12 months
- No symptoms

3D mammogram appointments

Call 757-785-4138 or schedule through MyChart by visiting sentara.com/mychart

Saturday, Nov. 8, 2025

10 a.m. — 2 p.m.

Snug Harbor Community Church
133 Fir St.
Hertford, NC 27944

All new Civic League starting for 2026 with lots of great activities in the works. Come help us make a real difference, connect with your neighbors and assist in building a stronger united Snug Harbor. Email us at SHCivicNC@gmail.com or follow us on Facebook under Snug Harbor Community Civic League North Carolina. Meetings First Saturday of the month at 9 a.m. in the Community Center.

New Board of Directors for the Civic League

President - Brad Williford
Vice President - Penny Creasy
Secretary - JJ Bagwell
Treasurer - Robyn Pomaes
Board Member - Shawn Creasy



Board of Directors Contact Information

Board – SHPOA27944@gmail.com

Architectural – SHPOAARCHITECTURAL@gmail.com

Aesthetics – SHPOAAESTHETICS@gmail.com

SHPOA Office – OfficeSHPOA@gmail.com

(252) 426-5172 phone line

(252) 331-9121 text

Hours; Tuesday and Thursday 9-2 – Saturday 9-12



Election Ballot

A Few Election Notes To Remember

There are 3 Board Of Governors Positions open For 2025.

Mark 3 Candidates Only.

You must be in good standing to vote.

Ballots must be received by Nov 8, by 9:00 am if mailed or delivered to office. Ballots may be placed in the ballot box at the Annual Meeting on Nov 8

The ballots will be counted and the new board members will be announced in writing on the office and clubhouse doors. Announcement will be made on the website and will also included in the January Assessment statements.

☐ **Jeffrey Baker**

☐ **Joe Pomaes**

☐ **Shawn Creasy**

☐ **Barry Locke**

☐

write in

☐

write in

☐

write in

Name: _____
Please print

Lot Numbers: _____
one vote is allowed per lot

Signature: _____
Ballot must be signed in order to be counted



*Thank you
Your vote counts*

fold here



Snug Harbor Property Owner's Association
1241 Snug Harbor Road
Hertford, NC 27944

Place
stamp
here

**Snug Harbor Property Owner's Association
1241 Snug Harbor Road
Hertford, NC 27944**

fold here

Snug Harbor Community Church



**HAVE YOU HEARD?
WE PREACH THE WORD!**

**CHRISTIAN LOVING
CHRISTIAN HUGS
FIND IT HERE WITH US AT 'SNUG'**

Sunday Services

9am Worship
10:15am Sunday School

Bible Studies

5pm Wednesdays

SNUG HARBOR
COMMUNITY CHURCH

**REFORMATION
RESURGENCE**

**Sat., October 11th @ 9am & 11am
Sunday, October 12th @ 9:00 am**



Thank you for reading!



Snug Harbor Property Owner's Association
1241 Snug Harbor Road
Hertford, NC 27944

Marketing Mail
U.S. Postage
PAID
Permit #10
27944



WWW.SHPOANC.COM

Sign Up For Snug Harbor News On The Website



**Christine C
Camilleri**

CNA

Helping Loved Ones When Needed

Hertford NC

Transportation Available

Assist with Activities of Daily Living

Bathing, Dressing, Meal Prep, Housekeeping

(252) 455-5552