

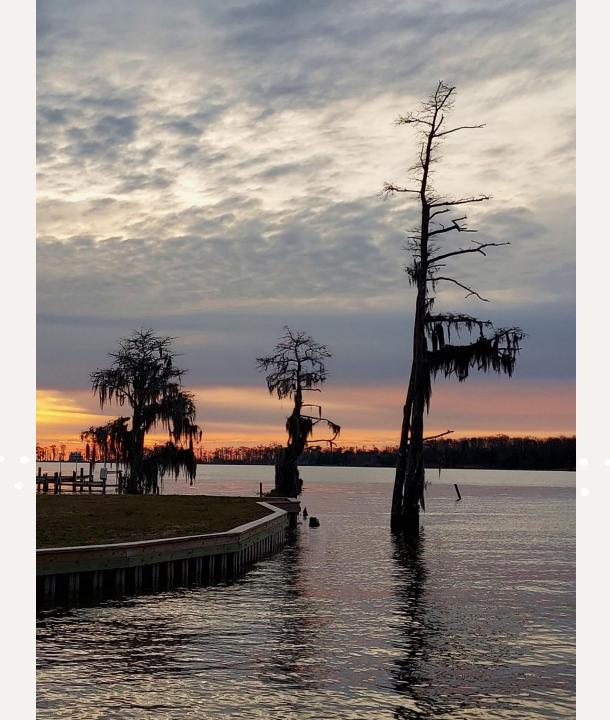
- Call to Order
- Invocation
- Pledge of Allegiance

Agenda

- Welcome members and guests
- Additions / Deletions / Approval of Agenda
- Approval of Minutes from November 9, 2024
- Board Reports

- Approval of Board Reports
- Comments from the President
- Comments from the Board of Governors
- Agenda
- Comments from Members
- Election Meet candidates; Voting information
- Civic League
- Recess for Vote Counting
- Reconvene with Results

Invocation Joan Revell



Pledge of Allegiance Jeff Baker





Aesthetics Tracy Kenyon

Over the course of 2025 the following aesthetics items: 33 Letters sent

Grass	6
Debris/Trash/Junk	16
Structural	3
Tarp on roof	1
Inoperable Vehicles/ Boat	5
White goods	1
Boat parked on Street	1
Fines	3
Current fines	1

Working with Eddie Wynne, Code Enforcement Officer at Perquimans County Inspections Department, on Coast2Coast Group LLC getting 117 Poplar Street (burned home) taken down by the end of the year.

Aesthetic letter reworded to be more fact finding and less punitive

SNUG HARBOR NEIGHBORS HELPING NEIGHBORS PROJECT

I am Bill Gasser, a long-time property owner in Section H of Snug Harbor, residing at 149 Willow Street, passionate about my Snug Harbor neighborhood. I have seen too many instances of properties appearing unkept or abandoned in disrepair. I realize some of these owners may be in dire need of temporary assistance in performing services including grass cutting and trimming, bush, hedge and tree trimming, removal of debris, ridesharing, painting, and temporary H/C ramp erection. To help our neighbors in need, and with assistance from other volunteers, I am establishing the Snug Harbor Neighbors Helping Neighbors Project. Prior to receiving any such services, and for the protection of volunteers, residents will be required to sign a Release from Liability form. If you feel as compelled as I do to be a volunteer, please contact me at 757-478-4490 or gasser6@cox.net. Thanks in advance for helping make Snug Harbor a better place to live!





Architecture Barry Locke



Architecture

Over the course of 2025 the following is a summary of Architecture Items following

	Requests	Completed	Active	Not Started	Not Approved
2025	22	14	2	5	1
2024	22	7	7	6	1



Architecture



			<u>Applicati</u>			<u>Appro</u>	
<u>Sectio</u>		<u>Applicatio</u>		<u>2024</u>	C :		<u>Statu</u>
<u>n</u>	<u>Lot</u>	<u>n Date</u>	<u>Number</u>	Project Description	<u>Size</u>	<u>Y/N</u>	<u>s</u>
K	29	4-Jan-25		concrete slab& walls under existing house		Y	С
D	6 & 7	4-Jan-25	2025-002	replace existing decks		Y	NC
Р	41	11-Jan-25	2025-003	Storage Building	8 X 10	Y	С
G	45	15-Jan-25	2025-004	Storage Building	12 X 20	Υ	С
K	4	4-Feb-25	2025-005	Storage Building	16 X 24	Υ	NS
Ν	33,36,37		2025-006	Culvert		Υ	С
М	135,136		2025-007	New- house	25 X 66	Υ	С
Р	CS		2025-008	Firewood Rack	8 X 6 X 4	N	NS
F	49	17-Apr-25	2025-009	Storage Building	12 X 25	Υ	С

Architecture



Section	Lot	Application A Date	Application 2024 Number Project Description	Size	Approv ed Y/N	Status
<u> </u>		<u> </u>	Tamor Tejos Boon paron	<u> </u>	<u> </u>	<u> </u>
В	46 47	12-Apr-25	2025-010New house	30 X 54	Υ	NS
		15-Apr-25	Sunroom screen over existing 2025-011 porch		Y	С
С	48,49,50,50A	22-Apr-25	2025-012New house, septic system		Y	NC
F	73	10-May-25	2025-013Deck between Pool and garage	12 X 24	Υ	С
В	42,43	17-May-25	2025-014Double wide trailer		Υ	С
G	72		2025-015Double wide trailer, garage			S
С	51,52		2025-016 Garage			С
М	89,9		2025-017Extension from 2024			С
Ν	34,35		2025-018Demo bldg			С
D	19,20		2025-019Storage Building			С
G	49		2025-020New home			
M	76,77	14-Oct-25	2025-BL-01New Garage		Υ	NS
С	51,52		2025-022Boat House & Lift			С

Communication / Community Affairs Robyn Pomales

Property Transfers	Adopt a Highway	Fourth of July Event
35 property transfer of ownership for the year	# of participants Had one each quarter	over 150 residents attended our 4th of July Celebration in the park
Collection of over \$45,000 in past due assessments.	# bags of trash collected	2026 4th Celebration will be held at Clubhouse with a Free Pool Day



Communication / Community Affairs

Newsletter	Website	Facebook
Spring/Summer 2025	11,280 visits as of 10/26/2025	Kept up to date with information to Property Owners, events and changes.
Fall/Winter 2025 We are going with 2 times a year instead of three (summer/Spring – Fall /Winter)	Adding more files and updating events	Revisited the policy for posts on our facebook Facebook is a great place to find information, Not for issues that need addressed by the board, please fill out a concern form, which is reviewed with the entire board at our work group and we can respond collectively and accurately.
Approximately 630 mailed for each printing. 2026 assessments will have a waiver to have future items sent electronically to save on postage		

Communication / Community Affairs

- Added separate emails for Architecture and Aesthetics, and added a QR code
- Got a cell phone for the office through Straight Talk
- Advertising community property for sale on website and facebook
- Switched from Bright Speed to Media com to help with internet connectivity and phone clarity
- Set up protocol for advertising on Facebook and Web (?? The property sales)
- Tracy Kenyon copied the information from the inside board and posted to Kiosk in the parking lot
- Event flyers developed
- Health care fair coordination (did not work with the Annual meeting and the church picked up some of the items)
- Community engagement through social media
- Improving information accessibility for addressing community concerns
- Information shared about: paved roads go to NCDOT for pot holes; crabpot information, where to get Burn Permits

Fourth of July

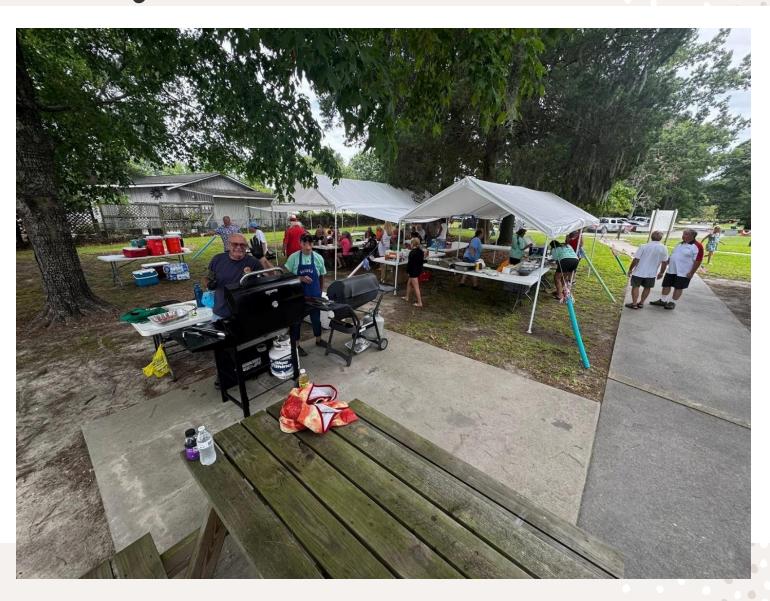






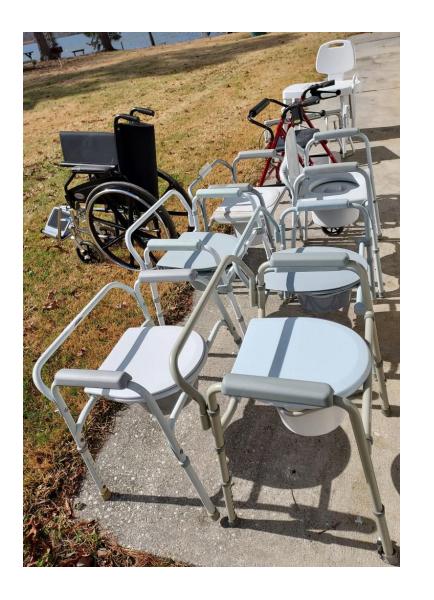
Fourth of July





Community Affairs

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!

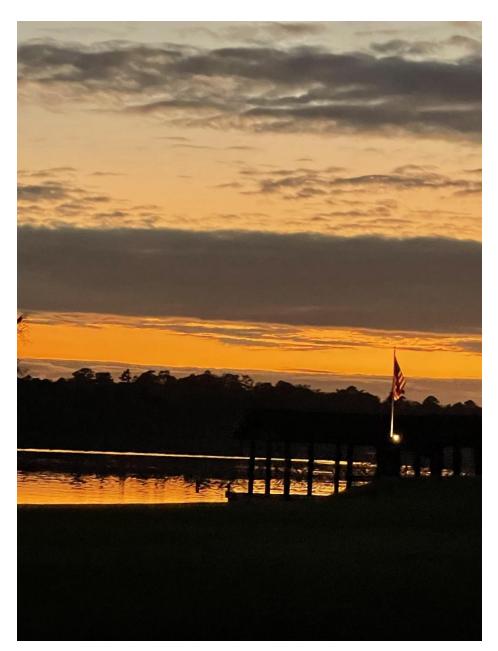


Community Affairs

Santa Drive through

Santa Drive through the community
 with Santa in lead Fire Engine followed by EMS,
 BVFD support unit and Perquimans Sheriff's
 Department patrol vehicle was well received





Legal - Joan Revell

Liens Filed - Filed XXX liens in 2025
of Active Liens ## Liens reversed
Collected \$???? On foreclosure accounts
Foreclosing on 1 set of properties with one owner

Researching delinquent accounts

Need to address unclaimed properties especially those of deceased individuals.

Our lien process was not complete and we are revising

Meetings over the year with the lawyer for the Key Lock document, Foreclosures, Single wide in H section, Conflict of Interest policy

Maintenance / P-Section Jeff Baker



Maintenance and up-keep for all common areas Inspections to include electrical, HVAC, Structures Setting up preventive maintenance schedule

New cameras being installed in various locations in common areas

DVR replacement for Clubhouse cameras, and new camera's ordered for the ones not functioning







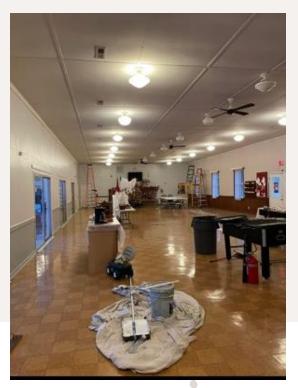
Maintenance / P-Section











Maintenance / P-Section

Services completed on all SHPOA vehicles and equipment to include tires on the truck

Fire extinguisher yearly contract

Service and battery replacement for generator

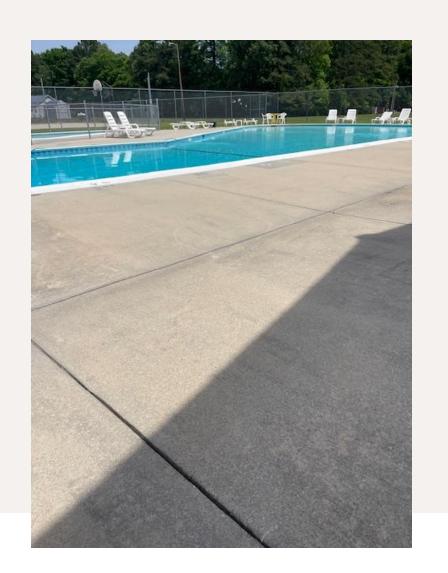
Pool vacuum repair

Replacement of Valve for the pumphouse for the pool

Exterminator contract initiated

Chemical purchases for pool up keep

OSHA Books placed in all needed locations





Maintenance / P-Section Jeff Baker

33.5 ton of rock purchased

Rocks being replaced and grated on rock roads and P-Section



Maintenance / P-Section Jeff Baker

Garage door replacement for Maintenance shed



Maintenance / P-Section Concrete pad around dump station





New waterline installed for Comfort Station

P-Section - Mold Fogger being used in restrooms on Tues from 10-12

Cleaning supplies - OSHA issue in Comfort Station

Stall doors were fixed

New covers are needed for the septic system Digital locks being placed on Clubhouse and Comfort station

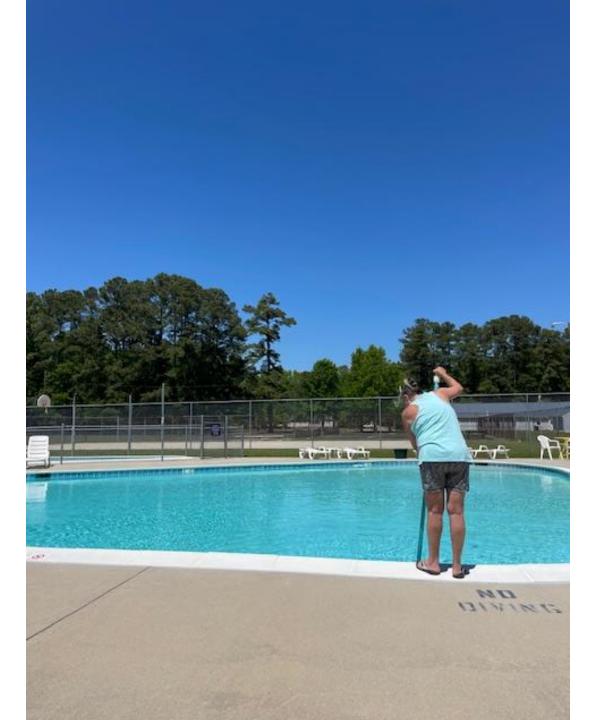
Upcoming Projects
Look into leach field in P-Section

Next projects - CAMA permits were extended. Ute Street boat ramp, fixing rotted and falling side

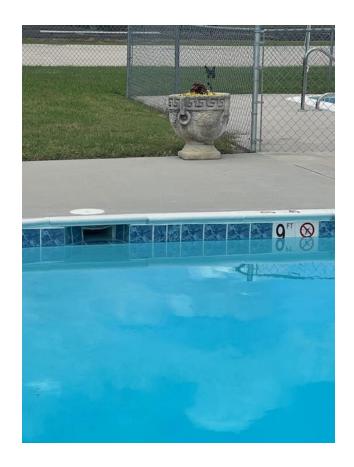
Painting of tennis courts fencing (Soon to come)

Maintenance / P-Section





Pool and Park Peggy Tilghman



Pool and Park - Peggy

First I would like to thank property owners for giving me the chance to sit on the board, I took on the position of pool and park.

Pool: Over 2,000 visits to the pool this year!

May opening pool season we had sell of hamburgers and hotdogs had a great turn out water temp was 65ish kids enjoyed it. We had 129 sign ins.

June was our biggest month with 800 sign ins, our biggest number since I've been recording sign ins. Property owners you rock.

July we had 767 sign ins. Our July 4 celebration at the park we had several boats and a golf cart parade. Had serve close 200 people for hotdogs and hamburgers along side dish's from property owners fun time for all. Our 2026 celebration will be hosted at clubhouse with pool being a free day.

August we had 325 sign ins was extremely hot, pool water temperature was 95.



202**September** was our lowest with 18.

Pool and Park

Great season this year, pool closed 1 day for storms and closed early 5 days for bad weather.

Pool tags sales: season passes 541 sold; Daily sales 82
Total sales \$5,825 this off sets cost of operation of pool.
Working hours: Budget hours 1000 went over budget by
40 hours do to me coming in extra time for pump issues
and or chemicals needs.

Want to thank my pool attendants:

Tonya, Corrine, Christine, and Shawn for their service on keeping pool and park beautiful and safe.

Would like to thank JJ, Shawn and Brad for their services at the snack bar this was all voluntary and enjoyed by our





Pool and Park

Projects for next year would like to put up a permanent structure outside pool area. A lot of good feed back from having canopy set up this year.

Water Aerobics - 9-10 MWF mornings (open to all, no pool pass needed)

Blisters - found and fixed

Vacuum broke - but was under warranty and sent back to be fixed





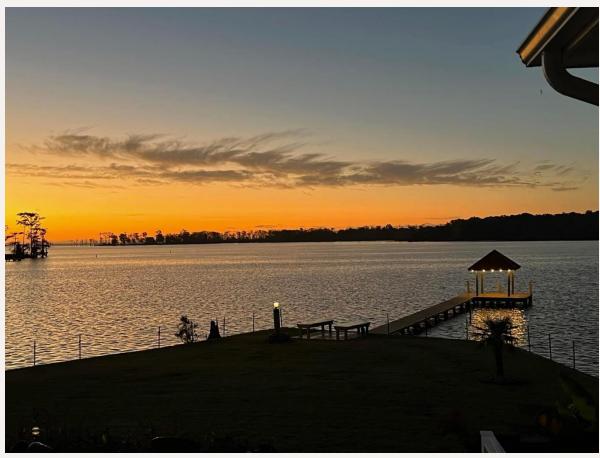
Policy and Procedures

Toni Cacace-Beshears



- Voted to cap the fine charges at \$500 (excluding late fee and lien fees)
- Waived first time offenders of late fees after sending letters
- Clubhouse rental and changes to the process –
 charges for tables and chairs for Civic, new
 checklist developed, added a set up map,
 clarified rules for public events, and
 addressing alcohol use and availability on site
 Vote recount
 - Hired new office Assistant (2 one lasted a few weeks); she became the Registered agent for the association and got her Notary
 - Changed office hours to Sat 9-12, Tues 9-2 and added
 Thurs 9-2

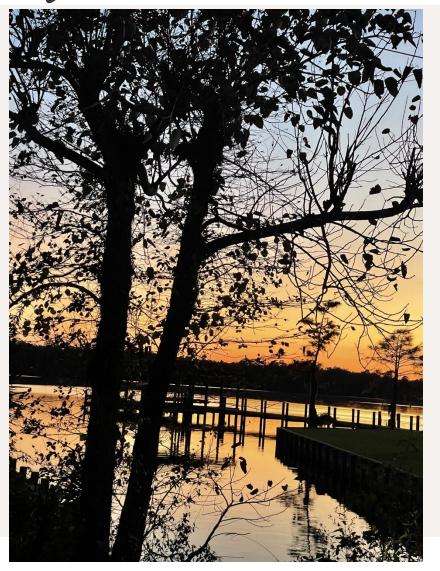
Policy and Procedures

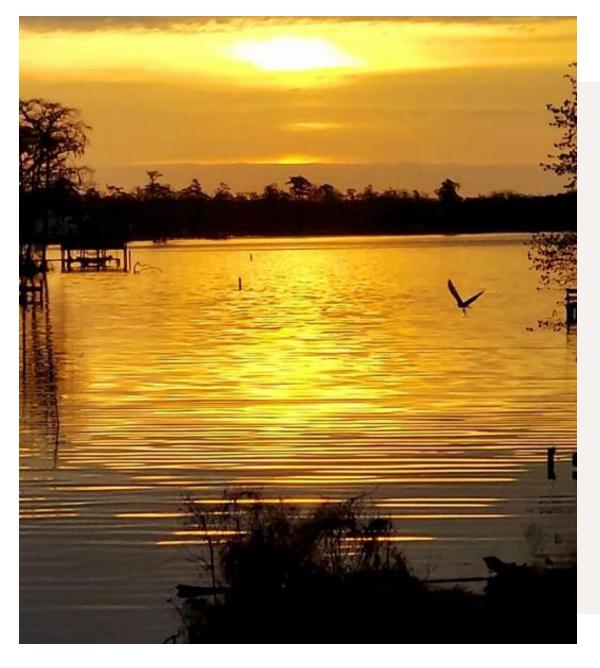




Policy and Procedures

- Change in the Board Eligibility requirements for CRC, the Association would do the check
- We canceled the August meeting (multiple board members out of town)
- Door lock form for codes, approved by lawyer
- Fourth of July celebration will be at the clubhouse this upcoming year
- Board had an opening and Barry Locke and Shawn Creasy applied, the board appointed Barry, but Shawn is still on the Ballot for the Board





Secretary Christine Camilleri

Minutes from 21 sets of meetings for this year so far!

Signed and filed the Liens and the Lien reversals





Treasurer Nancye Ferguson

Closed out the PNC account, all accounts are now in First National Bank all the Association funds are in First National Bank

Insurance – Did a Property review

Income tax review – received, board review and taxes filed timely

Purchased a new computer for the office, to meet Microsoft 11 upgrade

Board reviewed the renewal for D&O Insurance

Accounting challenges, working with a QB specialist to straighten out how we capture the information for more accurate reporting

After work with the Accountant and correcting accounts, the updated 2024 was posted in the Fall Newsletter with the Proposed Budget for 2026.

The dues are \$164 a lot for the year, prorated for the 1/4, $\frac{1}{2}$, $\frac{1}{3}$, $\frac{2}{3}$, and $\frac{3}{4}$ lots.

P-Section Utility charge for the year is \$70 a lot.

Treasurer Nancye Ferguson





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Treasurer Nancye Ferguson

Bank Balances as of 10/30/2025

Operating

Savings

Emergency



Snug Harbor Budget 25/26		2025 Budget	2026 Budget
	Income		
4000 · Assessments		162,734	172,500
4200 · Past Dues and Other Assessments		25,500	25,740
4300 · Pool Tags		4,565	4,400
4400 · P-Section Utilities		3,800	5,222
4500 · Other Income		22,040	5,295
Total Income	_	218,389	213,157
	Expense		
6000 · Payroll Expenses		98,925	90,353
6100 · Office and Professional Expense		32,500	12,960
6160 · Liens and fees		300	600
6200 · Insurance Expense		25,000	30,170
62410 · Bank Service Charges			50
6300 · Utilities		17,300	20,132
6400 · Maintenance		20,000	21,000
6500 · Other Expenses		7,200	4,150
	Total Expense	201,225	179,415
Net Ordinary Income		17,414	33,742

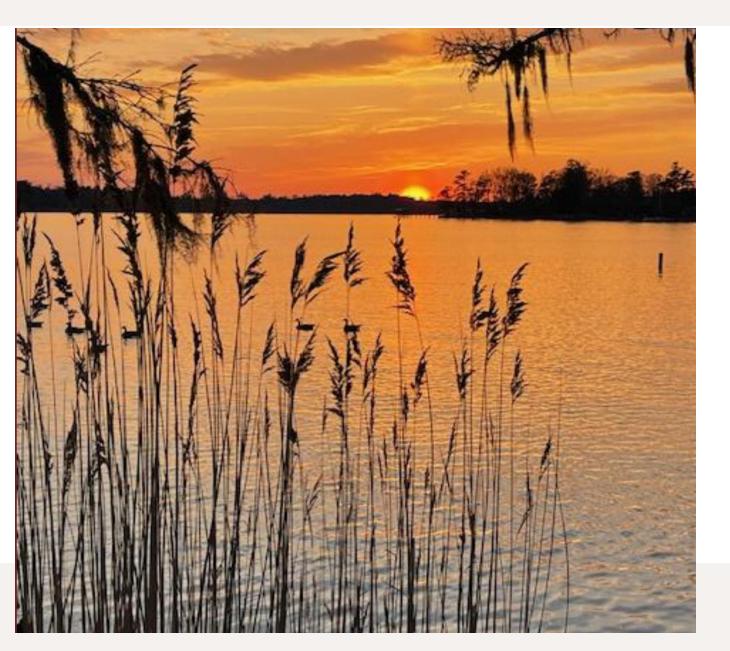


Project Wish List		
P-Section Drain Lines		
Pool Skimmers fixed		
Bulk Head Work		
Tennis Court Re-surfaced		
Bathroom Renovations		
P-Section Water Lines		



Agenda

- Approval of Board Reports
- Comments from the President
- Comments from the Board of Governors
- Comments from Members
- Election Meet candidates; Voting information
- Civic League
- Recess for Vote Counting
- Reconvene with Results



Comments From the President Toni Cacace-Beshears

Budget and Spending Committee met multiple times, with the board, and with individuals to gather and share information

Reviewed several areas -

office professional expenses

liens and foreclosures

salaries

publishing newsletter online

establishing a limit on aesthetic fines

salary increases to be based on market-based and merit increases

tracking hours based on projects

transparency concerns

monthly cash balances added back to the finance reports

Neighbor Helping Neighbor -

Comments from the President Toni Cacace-Beshears

Comments from the President Toni Cacace-Beshears

Thanks to Board of Governors Roles Work

Employees

Community Volunteers

Snug Harbor Civic League

Comments from the Board





Comments from 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 Jeffrey Baker, Joe Pomales, and Shawn Creasy 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.

You get to choose up to three candidates. Depending on the number of lots you own, each of the three you choose will get that many votes. You can choose to only pick one candidate, and that person will get the number of lots for that vote, and you will lose your opportunity to use your other votes. You cannot add all your votes and put on one candidate — each candidate gets the number of votes per lots owned.

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 of this meeting.

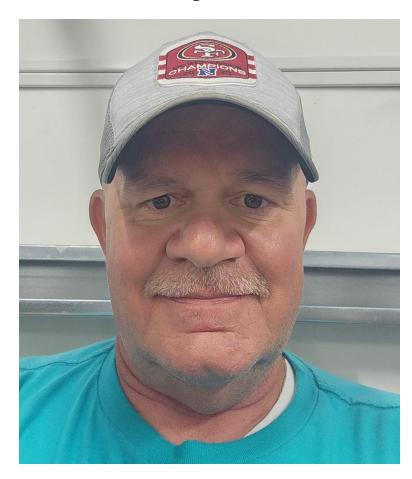
At the close of the annual meeting, and after all members wishing to vote have cast their ballots, the ballot box will be closed.

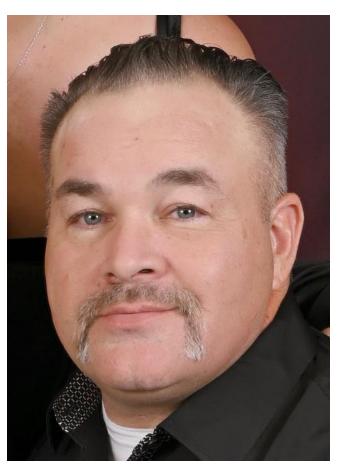
Tabulation of the vote will be by a committee composed, as the By-Laws require, of the Treasurer, Nancye Feguson and three at large appointed members. This committee is as follows: Joan Revell, Romona Newell, and

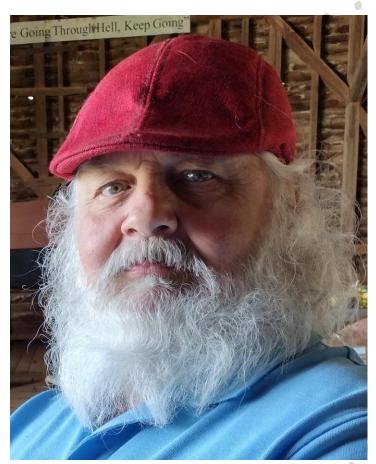
Following tabulation of the vote, the results will be posted on the clubhouse door, and in accordance with the By-Laws, the membership will be advised by mail. This advisement may be included in the annual assessment statements or the next newsletter, whichever occurs first.

The Ballot - Meet the Candidates

Jeffery Baker Joe Pomales Shawn Creasy







Cast your Ballots



Ballot Box will close in 15 minutes.

If you have already cast a ballot and feel you need to change your vote, please get a blank ballot and on the top write

FINAL BALLOT











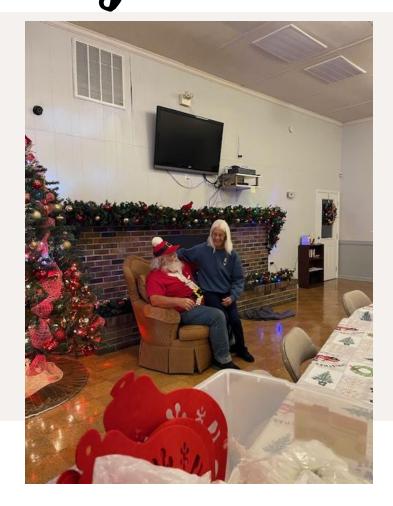


















First

Game

Night





First

Game

Night





Cinco DeMayo -

Yard Sale – June 7



Civic League Happenings Upcoming Events

All new Civic League formed. Many events planned for 2026 and new clubs that will be starting.

Final events for the year will be game nights held on various dates, info will be on the Civic League Facebook and our Website.

Thanksgiving Potluck 11/16 at 3 pm in the club house.

Breakfast with Santa after his drive through on the fire Truck, 12/20, 9 to 11 am and a adult Christmas Party in the evening starting at 6 pm.

SHPOA Board of Governors Meetings

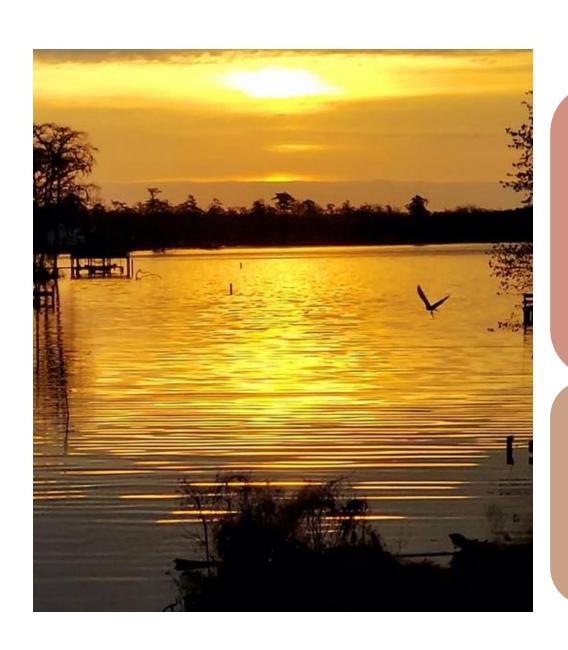
Next Association Next Year's Annual

Meeting will be Meeting

Saturday, Saturday,

December 13, November 14, 2026

9:00 AM 9:00 AM



THANK YOU!!

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

Thank you for your attendance and support.



Motion to Recess to count ballots

1

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

2

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

3

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