



Fall & Winter 2026

SHPOA Community Newsletter

Annual Meeting

We warmly invite everyone to join us for the upcoming annual meeting on November 14, 2026, starting promptly at 9:00 AM. This gathering is a great opportunity to hear updates from all the committees, meet the current board members, and connect with candidates running for the Board of Governors. Coffee and snacks will be served during the meeting to make your experience comfortable and enjoyable.

Ballots will be available online, at the office, and at the meeting itself. The Ballot box will remain open until the meeting closes to ensure everyone has a chance to vote. If you choose to mail your ballot in advance, please make sure it arrives by 9:00 AM on November 14, 2026, at the mailbox or drop box located at 1241 Snug Harbor Road.

At the conclusion of the meeting, ballots will be counted, and the new board members will be announced. A written notice will also be posted on the clubhouse door for your reference.

This meeting is your chance to have your voice heard and help shape the future of our community. We encourage you to participate and vote!

A Letter from the President

I can hardly believe how quickly the year is moving! As we head into the Fall and Winter seasons, I wanted to take a moment to say thank you to all of you who make Snug Harbor such a special community. A special thank you to our Board, Pool Staff, Laura in the office, the Civic League, our Community Church and our amazing Maintenance team.

Over the past year, it has been wonderful to see residents getting involved, attending community events, sharing ideas, and taking pride in their homes and our neighborhood. Every time someone volunteers, attends a meeting, participates in an activity, welcomes a new neighbor, or simply does something to make our community a little better, it makes a difference.

I want to encourage everyone to stay involved and stay connected. Please never hesitate to reach out to the Board with your ideas, suggestions, or even an event you'd love to see happen in our community. We also welcome constructive feedback and suggestions on how we can continue to improve and better serve our community. Your voice matters, and I truly believe that the best communities are built when everyone has an opportunity to be heard and contribute.

Of course, maintaining a beautiful community is something we all contribute to. Taking pride in our homes and yards, keeping our common areas looking their best, and being considerate of our neighbors all help make Snug Harbor a place we can be proud of and help protect the value of all our homes. Most importantly, let's continue to enjoy being neighbors.



Civic League Events

OCT 17 - Community Yard Sale

Spots available inside and outside the clubhouse. Grab a table and clear out your treasures!

OCT 31 -Trunk or Treat

A safe, fun night for kids! Set up a decorated trunk or just bring the little ones for treats.

NOV 22 - Thanksgiving Potluck

Bring a side or dessert to share as we gather together to celebrate gratitude and good company.

DEC TBD - Breakfast with Santa

A festive breakfast with presents! Please sign up so we can be sure to have enough supplies for all.

Say hello. Get involved



Sign Up for Yard Sale here

Budget for 2027

Note : Board passed unanimously to approve the 2027 budget presented as follows:
0% increase on the fees, project budget may shift once we have full quotes for projects.

	2026	2027
	Budget	Budget
Income		
4000 · Assessments	172,500	172,500
4200 · Past Dues and Other Assessments		
4220 · Special Assessments Aesthetics	2,000	2,000
4230 · Special Assessments Late Pay	2,500	2,500
4250 · Architecture	640	500
4260 · Credit Card Processing Fee	600	700
4200 · Past Dues and Other Assess	20,000	20,000
Total 4200 · Past Dues and Other Assessments	25,740	25,700
4300 · Pool Tags		
4310 · Annual Pool Tags	4,000	5,000
4320 · Daily Pool Tags	400	400
Total 4300 · Pool Tags	4,400	5,400
4400 · P-Section Utilities	5,222	5,550
4500 · Other Income		
4510 · Other Income		
4510 · Interest	2,900	3,000
4520 · Legal Fees	1,500	10,000
4530 · Clubhouse Rental	600	1,200
4540 · Advertising	100	160
4560 · Other	125	0
4570 · Returned Check Charges	70	70
Total 4500 · Other Income	5,295	14,430
Total Income	213,157	223,580
Expense		
6000 · Payroll Expenses	90,353	85,000
6100 · Office and Professional Expense		
6110 · Office Supplies	1,600	1,600
6120 · Office Equipment	2,500	3,500
6130 · Bulk Mail Postage	800	900
6140 · Stamps	500	1,000
6150 · Professional Fees	7,560	9,800
Total 6100 · Office and Professional Expense	12,960	16,800
6160 · Liens and fees	600	600
6170 · Legal Fees	-	10,000
6200 · Insurance Expense	30,170	35,000
62410 · Bank Service Charges	50	50
6300 · Utilities		
6310 · Telephone	2,832	3,000
6321 · Electric	2,800	2,800
6322 · Electric - Clubhouse	4,000	4,000
6323 · Electric - A Park	1,000	1,000
6324 · Electric - Pumphouse	3,000	2,500
6325 · Electric - Maintenance Garage	750	750
6333 · Water	250	250
6334 · Water - Clubhouse	800	850
6335 · Water - P-Section / on budget Utilities	1,700	2,500
6340 · Propane	3,000	3,000
Total 6300 · Utilities	20,132	20,650
6400 · Maintenance		
6410 · Maintenance - Clubhouse	3,000	3,000
6420 · Maintenance - Grounds	5,000	5,000
6430 · Maintenance - Machinery	3,000	3,000
6440 · Maintenance - Pool	6,000	6,000
6450 · Maintenance - P-Section	1,000	1,000
6460 · Maintenance- Truck	1,000	1,200
6400 · Maintenance - Other	2,000	2,000
Total 6400 · Maintenance	21,000	21,200
6500 · Other Expenses		
6510 · Other Expenses - Taxes	300	2,000
6520 · Other Expenses - Donations	350	350
6530 · Other Expenses - Advertising	100	100
6540 · Other Expenses - Miscellaneous	200	250
6550 · Other Expenses - Pool Activities	2,400	2,400
6500 · Other Expenses - Other	800	1,500
Total 6500 · Other Expenses	4,150	6,600
Total Expense	179,415	195,900
Net Ordinary Income	33,742	27,680
Emergency Fund Addition	6,000	6,000
Project List 2027		
Pool / Skimmers	100,000	
P Section water spigots	8,500	
Bulkhead work - all locations	Still getting estimates	
P Section Culvert T's	3,000	
P Section Asphalt all roads	15,000	

Note from Financial Committee

2027 Annual Assessments

The Board unanimously voted not to increase the assessment for 2027 Full Lot \$164.00.

P-Section Additional Assessment \$75

P-Section Water Responsibility:

Policy to go into effect November 1, 2026, When an owner of any P-Section lot leaves for more than a day, they are asked to turn off the water at the valve. If the water is not turned off and a leak is discovered on the owner's property the owner will be responsible for a \$100 fine. In addition, if the water leak causes an increase in the average bill, that difference will also be charged to the owner.

Credit Card Fees

The fee for credit card payment has been changed to \$6.00 per lot.



JOIN US FOR OUR ANNUAL

CHRISTMAS CRAFT FAIR

Saturday Nov 21, 2026 9-3

Snug Harbor Clubhouse

1241 Snug Harbor Rd

Hertford NC

Lunch available by Tina Fielder

Paintings, Jewelry, Ornaments, Stained Glass, Resin,
Angels, Shells, Driftwood, Pottery, Baked Goods,
Notecards, Snowmen, and more!

Inside vendors  Outside vendors

Committee Notes

A Note from the Aesthetics Committee

As the fall season approaches, we'd like to take a moment to remind everyone about the importance of maintaining your property to keep our community looking its best.

Fall leaves are undeniably beautiful, but once they start to accumulate, they can quickly make yards appear untidy and may lead to mold growth and drainage problems. Please remember to regularly rake and remove leaves, pine needles, and other yard debris from your property. Keeping yards, driveways, walkways, and the areas around your homes clear helps preserve the beauty of our community and ensures Snug Harbor remains a welcoming place for all.

Additionally, we kindly ask that you keep yards and visible areas around your homes free from excess household items, equipment, and everyday belongings that sometimes accumulate outside. We understand that life gets busy and things may be left outside longer than intended, but taking a few minutes to tidy up can make a significant difference in keeping our neighborhood clean, cared for, and inviting.

Thank you for your attention to these matters and for helping us maintain the charm and warmth of our community throughout the season.

A Note from the Architectural Committee

We wanted to take a moment to share some exciting news about the recent changes happening in our neighborhood. We are witnessing a significant number of new homes being built, which is a wonderful sign of growth and vitality in our little community.

These architectural updates not only enhance the appearance of our area but also bring fresh energy and new neighbors to join us. It's truly heartening to see our community expanding and evolving while maintaining the charm that makes it special.

Thank you all for being part of this journey as our neighborhood continues to grow. Together, we can look forward to a vibrant and thriving community for years to come.

A Note from the Legal Committee

We currently have 63 active liens.
The attorney is actively working on 4 foreclosures.

A Note from Maintenance

The Maintenance Team has been busy keeping our community safe, functional, and looking its best. We recently repaired the bridge walk from Holly to the clubhouse to improve safety for residents and guests. We also cleared the drainage ditches in P Section, helping ensure rainwater flows properly and away from the community.

Looking ahead, several important projects are planned for this fall. The Ute Street dock deck will be replaced, the steep drop at the A-Park water entrance will be addressed, and the top boards at the Pine Street dock will be replaced.

Thank you for your patience and support as we continue working to maintain and improve our community!

Community Corner

This summer has truly been a remarkable time for our community, as we have come together in a spirit of care and support for one another. It has been inspiring to see so many people step up to help their neighbors, demonstrating the strength and kindness that define us.

From organizing local events to offering assistance to those in need, everyone's efforts have made a meaningful difference. This collective dedication reminds us that when we unite, we can overcome challenges and create a nurturing environment for all.

Thank you to everyone who contributed their time, energy, and compassion. Let's carry this momentum forward and continue to build a community where everyone feels valued and supported.

Warm regards

Pool and Park

The pool opened on May 20, 2026, and closed on September 13, 2026, thanks to a great team of attentive pool attendants who ensured a safe and enjoyable experience for all.

We celebrated both Memorial Day and the 4th of July with successful events, over 100 people at the latter who enjoyed the pool and delicious smash burgers provided by the SHPOA board and Civic League.

Over the entire summer, the pool welcomed more than 2,000 guests, including over 186 visitors in September alone. Additionally, the park has been very active and vibrant. If you haven't had the chance to visit recently, we encourage you to come see the beautiful views our community is fortunate to have.

Thank you for being part of such a wonderful community.

We look forward to seeing you at future events and enjoying our shared spaces together.

Meet the Candidates



Meadow Moxley

Hello, my name is Meadow Moxley. I am officially announcing my candidacy for the Snug Harbor Community Board of Governors. As a lifelong North Carolina resident and a Hertford Community member since 2018. I am deeply invested in the long-term success and preservation of our neighborhood.

Although, I have recently become a homeowner with my husband in Snug Harbor, I have frequently visited family members in this neighborhood for years. It has grown my love for the people here and I have come to realize, helping people is my true passion. I have experience from caring for infants to helping seniors understand insurance needs. I love working with others as a way to be a voice for the community.

I was active in high school groups like prom committee, yearbook club, and the BTEA. I am confident I will be able to work with other board members to help this community become the place people would retire and family members would love to visit.

My name is Wes Kanganis. I am an aircraft engineering technician who has lived in Snug Harbor for six years and witnessed the ups and downs of our community's image. I would like to establish a standard in which we can engage in conversations as neighbors to ensure that our area remains clean and welcoming to those who live here.



Wes Kanganis



SNUG HARBOR FALL FESTIVAL & HEALTH FAIR

SATURDAY NOVEMBER 7, 2026 10AM - 2PM

Celebrate Health, Community & Freedom!

Snug Harbor Community Church

SCREEN TESTS

- Colon Screenings
- Prostate Screenings
- Blood Sugar Screenings
- Blood Pressure Screenings
- Weight & BMI Screenings
- Bone Density Screenings

Lung Cancer Awareness

Chronic Diseases

Educational Materials will be available.

Brought To You By **SENTARA** | **ECU HEALTH** and other Local Health Care Providers

Thank you for supporting the families we serve!

REFORMATION RESURGENCE

SNUG HARBOR COMMUNITY CHURCH
133 Fir St, Hertford, NC 27944
252-202-9317

Come and join us to hear
our esteemed guest speakers
John Yenchko, Chris Messer and Andrew White
on three topics related to Reformation

SUNDAY, OCTOBER 11TH @ 9:00 AM
SUNDAY, OCTOBER 11TH @ 4:00 PM
MONDAY, OCTOBER 12TH @ 7:00 PM
TUESDAY, OCTOBER 13TH @ 7:00 PM

Ephesians 2:8-9
For by grace you have been saved through faith. And this is not your own doing; it is the gift of God, not a result of works, so that no one may boast.

2026 Election Ballot

Candidates

A Few Election Notes to Remember

There are 3 Board of Governors Positions open

- Mark or write in only 3 candidates.
- You must be in good standing to VOTE.
- Ballots must be received by November 14th by 9:00AM if mailed or delivered to the office. Ballots may be placed in the ballot box at the Annual Meeting November 12th.
- The ballots will be counted and the new board member will be announced in writing on the office and the clubhouse doors. Announcements will also be made on the website, Facebook and included in the January assessment statements.

☐ Meadow Moxley

☐ Wes Kanganis

☐ _____

Write In Candidates

☐ _____

☐ _____

☐ _____

Name : _____

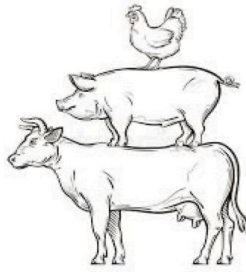
Lot Numbers: _____

Signature: _____



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leeshilltop@gmail.com

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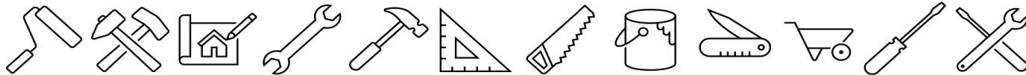
Over 30 years' experience
Licensed and Insured
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LHTF.ORG

Robert, Michelle and Sean Fryman

Owner Installer

919-306-8186



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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

Enjoying Golf Carts in Snug Harbor

One of the special pleasures of living in Snug Harbor is being able to enjoy a leisurely golf cart ride through our neighborhood. It allows us to visit with neighbors, enjoy the outdoors, and observe the abundant wildlife—especially our beautiful deer.

Our annual Fourth of July Golf Cart Parade has also become a wonderful community tradition enjoyed by residents of all ages.

To help preserve this privilege and keep everyone safe, we would like to share a friendly reminder of the guidance provided by the Sheriff:

Golf carts may be driven on the neighborhood's side roads.

Please do not travel along Snug Harbor Road. It should be used only when necessary to reach or cross to another side street.

Golf cart drivers must be at least 16 years old.

Please operate golf carts responsibly and remain considerate of pedestrians, motorists, neighbors, and wildlife.

These reminders are not intended to discourage anyone from enjoying their golf cart, they are meant to help protect the safety of our residents and preserve this special privilege for the entire community.

Thank you for helping keep Snug Harbor a safe, friendly, and enjoyable place to live—and happy riding!