

Minutes of Bay Meadows Property Owners Association Annual Meeting July 11, 2015 10:00am  
Conference Call via Go To Meeting program, hosted by Marla Noble, POA President

I. CALL TO ORDER AND PERSONAL INTRODUCTIONS The meeting was called to order by President Marla Noble. In attendance: Ed Lengyel, lot 11; Carolyn and Breck DeWitt, lot 13; Jim and Deborah Deam, lot 12; Kristi Lozano, lot 10; Renee Ponds, lot 29; Peg McDonald, lot 45; Fred Staley, lot 19; Bill and Karen Schwab, lots 5 and 6; Karen Stokley, lot 15; Marla Noble, lot 25. Fred Staley, Lot 19, joined later in the meeting.

II. OFFICER REPORTS PRESIDENT'S REPORT - Marla Noble. Minimal activity in the year since our last Annual POA meeting. In terms of identifying options to sell the dock, no property owners showed interest in leading the research effort to determine viable options. No action taken.

Updates to the covenants based on votes from the 2014 Annual POA meeting will be made after this year's meeting, as confirmed by Carolyn DeWitt.

SECRETARY'S REPORT - Jim Deam. The Annual Report was filed in compliance with the State of TN Department of Revenue in June 2015. Fee submitted and reflected in the Treasurer's report. The Documents Page on the site is password protected. For your convenience: Website URL BaymeadowsPOA.com Login: BayPOA (case sensitive, so must type as shown) Password: Owner (case sensitive, so must type as shown) Current officer contact info is always available on the site. Please update us if any of your contact information changes.

TREASURER'S REPORT – Treasurer Simon Barker was not present; Marla Noble presented the report. Note this report is a calendar year report beginning 1.1.2015 to current.

Cash: Beginning balance from December 31, 2014 \$ 39,313.35

**Income**

<u>Date:</u>	<u>Item:</u>	<u>Amount:</u>
2/23/15	POA Dues Lots: 35,37,38,7,36,43,20,21,22,23	2500.00
3/2/15	POA Dues Lots: 26, 16, 27	750.00
3/12/15	POA Dues Lots: 18, 29, 33	750.00
3/23/15	POA Dues Lots: 30, 15, 19, 39	1000.00
3/19/15	POA Dues Lots: 13, 2, 41, 8	1000.00
3/30/15	POA Dues lots: 9, 12, 25, 10	1000.00
4/3/15	POA Dues lots: 1, 5, 6, 42	1000.00
4/13/15	POA Dues lots: 28, 17, 34, 32, 40, 11	1500.00

5/4/15	POA Dues lots: 24	250.00
5/14/15	POA Dues lots: 3	250.00
	No dues from Lots 4, 31 due to foreclosure	
<b>Total Income:</b>		\$ 10,000.00

#### Expenses

<u>Date:</u>	<u>Check #</u>	<u>Item:</u>	
1/12/15	1123	Property Tax	(313.90)
3/9/15	1124	Scott Ins. Property policy renewal	(1500.00)
2/20/15	1125	Simon Baker: Stationary POA mailing	(43.07)
4/27/15	1126	Jackson & Runyan: tax return	(195.00)
5/22/15	1127	Fred Bailey: bush hogging, mowing, weeding	(\$1750.00)
5/28/15	PHONE	Travelers Insurance renewal	(854.00)
6/24/15	1116	Annual Report Filing	(22.25)
<b>Total Expenses:</b>			(\$4,677.32)
<b>Balance:</b>			\$44,636.03

**III. OLD BUSINESS** President Marla Noble reports on follow-up on items raised in the 2014 Annual Meeting. Specifically, sale of floating dock. Ed Lyngel had suggested that property owners volunteer to look into this. No owners were interested in investigating options for selling the floating dock, therefore no progress has been made on this item. Membership in attendance at the 2012 annual meeting had voted to remove and store the floating portion of the day dock and store at Fred Bailey's. Carolyn and Breck DeWitt volunteered to check the condition of the dock, and visit the property, and report on the overall condition, on an upcoming trip to the area. It was agreed that their findings were to be added to the minutes, below:

- 1) On the trip up from I-40 Union County continues to upgrade the infrastructure / roadway with about a 10 mile stretch of road widening – doubling the lanes. More business, shopping and restaurants are also appearing.
- 2) The area just south of the City of Maynardville is where the road widening ends.
- 3) The large bridge just to the N/E of the property which crosses the lake, is also a major construction project and will widen and replace the current bridge.
- 4) PROPERTY ITSELF

- a. The road has two hairpin turn areas but appears to be cleared and widened enough should the POA or anyone else need to get construction materials up there.
  - b. The corner entrance with the Bay Meadows sign is completely overgrown. I highly recommend that you have Shorty maintain the area maybe 3 feet around so that the signage can be seen. It defeats the purpose of having it there in case anyone is driving around looking at lots and doesn't see that sign. It could lead them to our website if so inclined.
  - c. The metal No Trespassing signs we purchased last year and had Shorty put up are holding up great and are well visible. I saw at least 10-12 around the property.
  - d. The Bob Wright road has evolved a bit. While most of the gravel has washed away—it has filled in much of the deep trenches on either side of the road. It also revealed that the road is actually paved more than half way down to the bottom common area. Because the gravel has filled in much of the ruts on either side from water run-off, dirt has filled over and grass is growing. While there are still rutted areas when you get to the big bend and the lower third of the road, we have a recommendation for that. We recently toured a few hundred acres of property in North Carolina that was mountainous with water run-off issues. They purchased used guard rails and buried them cross-wise to the road and it creates water relief channels. I would recommend the Secretary or President possibly reach out the either Maynardville Roads Commissioner David Cox or Union County to see if they have damaged or replaced guard rail segments they would sell us inexpensively. Get pricing and get a complete plan along with payment to either Shorty or some folks he could hire to put this on the table at next year's meeting. See photos.
  - e. A huge section of the property lower lots have been primarily taken over with good healthy grass as opposed to scrub brush and hay, which still inhabits the majority of the top lots.
  - f. As you know, as you drive down Bob Wright road, near the very bottom there is a gravel level area about 30 X 50 feet. Then there is a very steep and rutted one lane driveway down to a larger community area that is twice the size. From the first level area which is in perfect condition the steep driveway down is all grown over and not easily passible. My husband Breck, walked down there but it was not easy.
  - g. I know that for now there is no real concern about this being grown over and may in fact help protect us from casual "visitors" from going down there.
- 5) The DOCK
- a. We went by Shorty's place where he is storing the many dock pieces behind his house. See attached photos. He was out working, but we did meet with his wife Patty. He apologized for not being able to keep the weeds whacked down as he usually has. His weed whacker is broken and I surmised he cannot afford a new one.
  - b. The 12 pieces are in very good shape. Only saw a total of 3 boards loose on any but an easy repair. I am not sure how we would go about selling it if it were to come to a vote. But I would hope that if we contact someone who sells and or services docks they may be able to point us to someone who buys used or brokers them.

Finally—I would remind everyone that Fred "Shorty" Bailey stores this dock on his property at no monthly or annual charge to us. We did pay him to move it which had to have been a monumental task. Perhaps we can review our by-laws and see if/what the

discretionary expenditure language may be. I would support buying a new commercial weed whacker for Shorty so he can protect our dock and properly maintain the entrance. A Win win. We could get one for under \$400. Free shipping on this site. I would be happy to call Patty and discuss with her if we decide we have latitude or desire to proceed.

#### NEW BUSINESS:

**Back Dues for Foreclosed Property:** Carolyn DeWitt brought up the idea of filing liens with Union county in order to get back dues. Simon will look into this, and contact Deb Deam on the process of filing with the county.

**E-mail Correspondence:** Kristi asked if it was legal to receive correspondence by email only. **Note:** Article 4, item 4.4 of our POA By-Laws requires communication related to the annual meeting must be done through e-mail, our website, and postal mail. No other requirement is documented regarding the type of communications vehicles to be engaged on other POA membership topics.

Kristi also asked if having a floating dock was normal for a development like this. Carolyn DeWitt responded that it was, as the water level fluctuates greatly in Norris Lake, making the floating element very important.

**Covenant Changes:** It was proposed in the 2014 meeting that the length of time that an owner(s) be allowed to camp on the property be extended from 14 to 90 days; this requires a covenant document change, bylaws change on the website, and must be filed with Union County. This was confirmed in last year's voting. Carolyn DeWitt, stated that she was awaiting any potential changes from the 2015 annual meeting before filing covenant changes, in the event that we could make one combined change when filing.

**Stimulating Building on Property:** Several ideas had been brought up at last year's meeting regarding how to stimulate building on the property. Among them were:

- Investigate leasing lots for campgrounds. Patrick Wright was to investigate this and gather facts and logistics, but Patrick was not in attendance at this meeting, so nothing was presented.
- It was suggested that units could be built for time shares.
- Insurance could be issued as a subsidy for the first four builders.
- Darlene suggested that gates could be put in at the entrance to the property- there was no further word on this idea
- Fred Stokley suggested that the board subsidize power and water for the first builders; no further word on this
- Breck DeWitt gathered information on the feasibility of building a cabin on the property; Breck presented a very thorough presentation (attached to web site). To summarize the material:

- a log cabin will cost approximately the same as a comparable frame house
- cabin prices usually do not include interior finishing, appliances, cabinets, furniture, etc.
- cabin kits usually require payment of sales tax, with increased costs by approximately 9.25%
- labor, permits, inspections, etc. are all extra

Breck reviewed several different cabin manufacturers (Conestoga, Coventry, Cabin Kit homes (Canadian), Battle Creek, and Log Home Builders' Association). Costs for the kits (3BR/2BA) ranged from a low of \$45,000 to \$72,900, plus labor. In addition, foundations, shipping, labor, etc. are all extra. In total, Breck estimates the cost of a single cabin to be \$90,000-110,000.

Carolyn DeWitt suggested a paid position to manage this, and suggested multiple co-owners own this unit. Bill suggested this type of communal property not be located by the dock, as the common area is not suitable; Karen also suggested that if we do build, that the road to the lake be in as drivable condition as possible; Kristi added that the grade of the road to the lake is too steep; it was suggested that someone investigate foreclosed lots to use this (lots 4 and 31); Carolyn suggested that we subdivide existing properties, but would need to assign a property manager.

Marla Noble took a verbal vote of the present attendees who would be interested in financially supporting this:

- Jim and Deb Deam: no
- Marla Noble: yes
- Bill Schwab: yes (two votes, two lots)
- C. and B. DeWitt: yes
- Ed Lengyel: no
- Karen Stokley: yes
- Kristi Lozano: no
- Peg McDonald: no (added she was looking to sell her property)
- Renae Ponds: yes

Six in attendance were in favor of financial support; four were not.

It was then suggested that a proposal be created, with a dollar amount, used as the basis for a potential time share, and use lots 5 & 6 as potential sites. Carolyn DeWitt then moved to do a formal survey (time frame TBD) of all owners to set interest in moving forward with this cabin project. Ranae Ponds seconded the motion, and it was passed unanimously. No further action was taken on the possibility of subsidizing insurance for the first four builders for the first three years.

Karen Stokley pointed out that the road leading to the property has a hairpin turn, which may cause issues when trucking the cabin materials up to the site. More information would be needed from the contractor about specific issues in bringing in materials, and we would have to discuss this with Union County officials. Bill Schwab also noted that the heavy trucks have been up this road before, and it may not be an issue. Karen also suggested that, if the cabin be built, that improvements to the road leading down to the dock be built into included in the cost of the time share. Karen noted that the road to the dock may need to be reconfigured because of rain/erosion; the county won't do this unless a house is

built on the property, and questioned whether the proposed single cabin would be enough to trigger the county to make the improvements.

A motion was made to inquire with Union County exactly what needs to be done in order to get them to improve the road down to the lake. This is Bob Wright Road, and it is a county road. It was noted that Clayton Helms is the new road commissioner for Union County.

POA Dues: Current POA dues is \$250.00 per year. A motion was made to keep the dues at this level for the time being. Motion was passed unanimously.

Water Service: A general inquiry was made regarding how close Bay Meadows was to city water and electricity. It was noted that the lots were designed for wells and septic tanks, not for city water. Union County website may have this information, but it was thought that the county would be against this.

Property Maintenance Schedule: Survey results from last year are on the website. Carolyn DeWitt suggested establishing a formal mowing and maintenance schedule for Shorty, and post it on the website for property visits. This was motioned and seconded; motion passed unanimously.

Kristi suggested that trees be planted on the property, and convey to Shorty to be careful not to mow them over. Marla agreed to talk to Shorty, and post this on the website.

Kristi asked about property values; no information is available on this subject.

2016 Meeting Date/Location: The 2016 meeting will be held in person, per agreement reached at the 2014 meeting. A motion was made and seconded to vote for either the May-June time frame, or Sept-October. The exact date is to be determined, and it was noted that the September-October time frame would have to take into consideration the University of Tennessee football schedule, as hotel rooms may be difficult to secure on game weekends. The vote:

- Jim and Deb Deam      May-June
- Marla Noble            May-June
- Bill Schwab            May-June (two votes, two lots)
- C. & B. DeWitt        May-June
- Ed Lenguyl            no preference
- Fred Staley            May-June
- Karen Stokley        Sept-Oct
- Kristi Lozano         Sept-Oct
- Peg McDonald        Sept-Oct
- Renae Ponds          Sept-Oct

May-June wins the vote, 6-4 with one 'no-preference'; the board will set the exact date/ time for the 2016 meeting at a later date.

Marla Noble moved that the meeting be adjourned; motion passes, meeting adjourned at 12:20 ET.