



The following is a compilation of the matters discussed, briefed, and/or voted on during the annual Misty Harbor HOA Meeting. The meeting was held on February 02, 2020 at 1030am at the Camden County Public Library Conference Center. Other documents that should be referenced include the annual budget and the attendance log taken at the meeting. Any and all questions can be directed to any member of the board in attendance.

HOA Board Attendance:

President: Mr. Rob Dobbins

Treasurer: Mr. David Loveday

Secretary: Mr. Jonathan Gosselin

Start Time: 10:31am

Stop Time: 11:53am

- Meeting brought to order by President, outlined intent of the annual meeting to include points of order when residents have a matter to bring forward as well as introductions from the HOA board members, Architectural Review Board, and the Security team. Board recognized new family members in the community. The following is a brief list of the expectations and matters to discuss going into the board:
 - Community is growing at a rapid rate over the past year. Infrastructure and budget are in a sound state for the size of the community, but will become a bit more robust as the community grows.
 - It is the responsibility of the board to answer the needs of the community, but because of our unique state as a member-run organization, we require assistance from the community writ large, and the importance of sub-committees cannot be overstated.
 - In 2019, the biggest project completed was the pool area. The pool contract was reconstructed, the pool area was resurfaced, and the patio with fire pit was installed. Furthermore, multiple small repairs were made to the tennis court area and some of the light poles throughout the neighborhood were refurbished and replaced.
- Intent of the rules and regulations along with the responsibilities of the board and the community were discussed in detail.
 - It is easier to update the rules and regulations as a board rather than the covenants. The covenants typically cover legal matters referencing documentation of the state, county, and city that require certain metrics to be met within a

neighborhood. Any change to the covenants requires $\frac{3}{4}$ approval from the community.

- Rules and regulations are an amendable part of the community where the board members can vote on the addition, deletion, or amendment of any rule or regulation.
 - Mr. Turner asked a question concerning why these rules and regulations were not referenced in the past. Secretary responded with the fact that this has been a shortfall of prior board, and that the upcoming meetings will consist of a review of the current rules and regulations and the potential for update. Furthermore, the board would look into applying a system of reporting violations along with the possibility of fines if discrepancies are not corrected. The community would be notified of any changes and a public copy would be made available on all communication mediums to ensure correct dissemination.
 - President addressed the community that as a neighborhood we need to hold each other accountable and take care of each other. This includes reporting any security issues, violations, or ensuring that community members are aware of the current rules in the neighborhood, once addressed.
- New members of the community were welcomed and encouraged to participate in any community events and ask any questions they would like at the board meeting.
 - Secretary reviewed the minutes from the last board meeting and noted that the prior secretary did not have minutes generated from the last annual meeting to discuss.
 - Treasurer discussed the current state of the budget and addressed the last three cycles of the budget.
 - Members are encouraged to reference the budget distributed to the community. If any members require a new copy, please contact the board.
 - Highlights of the budget discussion included the following:
 - Addition of the fire pit and patio at the pool
 - Increase in dues from \$810 to \$830
 - For those not paying dues, especially for those that haven't paid over the past few years, legal action will be taken up to and including liens on the property
 - Question was asked if the members delinquent in dues were home owners or lot owners, treasurer answered it is all lot owners.
 - Party and Events room carried to 2020 budget for consideration
 - Question was asked where that conference building would go, board answered that it would go in the vicinity of the lawn by the tennis courts.
 - Question was asked about why it was needed, Board answered with the community requires an area where we can discuss HOA matters, where members can have a covered area for parties or gatherings, etc.
 - Mr. Brady asked if the members holding a party or gathering in the building would have to pay a rental fee, answer was yes.
 - Mr. Carter asked if the board looked into the continuing maintenance costs of the building, if completed, and how that would be divided in the budget. Treasurer responded that no hard figures calculated as this was only a potential idea. The approximate figure for power and maintenance would

- be about \$1,500 a year, but the board would calculate all of the final numbers for this project before any decision was made.
- Mr. Turner recommended that contractors submit bids for the project and the community vote on the final outcome based on the quotes. Board recognized this and noted it.
 - Motion by Mr. Coushey to request the company who did the pool patio to develop a quote on the building.
 - Mr. Furon requested a snapshot on the budget regarding reserves. \$714,000 on reserve, most neighborhoods require to be at 80% for reserves, and we are not at that mark yet. Insurance is carried on the Misty Harbor property in the case of a major disaster, but reserves in their current state would not support an 80% repair of the neighborhood. This fed part of the decision to raise dues. This is also a factor of lot owners not paying their dues over the years.
- Mrs. Smith brought up the issue of the lack of communication which led to a discussion of community communication lines.
 - Mrs. Herring requested information on the Misty Harbor website, and brought to light the fact that an answer was not provided for her question.
 - Secretary recognized this as an issue and provided the community with the options of communication. Currently, the community has SLACK App to collaborate, the community website, and newsletters. Secretary noted the shortfalls in the system and stated that members of the board had only recently gained access to the website. Also, a request was made to the community to update their contact information so members could gain access to the most recent information. The Board would use all of these channels in the future to communicate matters to the neighborhood. If members are not receiving this information, then they should reach out to the board concerning the lack of communication.
 - The question was asked by Mr. Furon about a community Facebook page, but the covenants currently state that this is not allowed, but the board would look into updating this in order to facilitate better communication.
- Board recognized a shift in the subjects and moved to shift to New Business.
 - The question was asked about the maintenance of drainage ditches in the neighborhood and who maintains those. Neighborhood currently pays for some of the drainage ditches, but in some cases, the home owners and lot owners are responsible for certain areas.
 - Mr. Carter asked about the status of updated landscaping bids and if we were getting multiple inputs. Board responded that yes, we do get multiple bids, but given the current state of business and communities in the county, it is difficult to find a reasonable price as the economy grows. The board would continue to evaluate the best value from the various bids as time goes on.
 - Question was asked about where the trimmings were going once limb cutting was completed, board notified the community that they were being brought to the boat yard and getting burned.
 - Mr. Chandler requested that boat owners be notified prior to the burning of anything by personal property. Board recognized this, and will comply.

- Mr. Turner asked about the by-laws and the concern for burning in the neighborhood. Board recognized this and would comply with any rules, but for savings of any disposal costs, the board would attempt to conduct a safe burn with Emergency Services notified and potentially on standby prior to burn.
- Mr. Turner recognized that construction equipment is leaking hydraulic fluid on the property. Requested the board check the main gate area and some of the properties being built to ensure that equipment is in compliance with environmental laws. Board recognized and will comply.
- The issue of potentially requesting a 3rd party organization / property manager to run the community professionally while board representation still existed to represent the best interests of the neighborhood.
 - The issue was brought up that we are becoming too big of a community to be run only by 3 people. With upcoming contracts and infrastructure repairs coming up, it may be in the best interest of the community to have someone who can do this professionally in order to not put the community in a situation that may hurt our funds or our infrastructure.
 - President noted that it may also be in the best interest of the community to have a professional organization enforce the rules and regulations and handle the enforcements of fines. President also noted that if the community members hold each other accountable and enforce the ‘good neighbor’ policy, we may not need to go to this action.
 - Mr. Ince noted to the board that he ran a community as a board member in Jacksonville, and a minimum cost of \$50,000 a year may be the cost. Mr. Ince requested that if the community to solve its problems without a 3rd party, that would be most desirable.
 - It was noted that a Construction manager could be hired by the community to represent the community on any contracts regarding the infrastructure. Board recognized this.
 - Regarding the enforcement of rules, the community discussed interest in developing a subcommittee that would handle the violations and enforcement of fines. The board would look into this and recognize any volunteers that would want to come forward and head this endeavor.
- Mrs. Smith discussed the issue of speeding through the neighborhood. Board recognized this as an issue, but Camden County Sherriff cannot enforce any of the speeding violations as we are a gated community. Community members were encouraged to obey the speed limits in the neighborhood and watch for children, Community members were also informed to contact board members with violators and any contractors that may be violating the limits so those can be addressed. Furthermore, those who are utilizing the use of contractors in the neighborhood must remind them to use the contractor gate in the back of the community. Do not give out your personal gate code to contractors as this is a violation of rules and regulations.
- Mrs. Pennygow requested a form be developed by the board to hand out to contractors that lists the rules and regulations of the community and use it as a binding contract to state that contractors have been issued with the rules and regulation of the neighborhood and if they violate them, could result in the stall of their contract and could also result in action on the property owner.

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- Mr. Carter addressed that 'For Sale' signs for some of the lots in the neighborhood and to ensure they are pushed back to the tree line in accordance with the covenants. Board recognized this and will comply. Furthermore, it should be reiterated to realtors that this is a deed-restricted community as some members did not get this word until the day they signed their contract. Board recognized this and will continue to communicate this. Board will ensure the bylaws and covenants are available to realtors on the website.
- Point was made that if you own a lot in this community, you will have a gate code. This will not and should not be restricted.
- Mr. Snook addressed that rules and regulations need to be in plain language and made readily available for the buyers in the community.
- Mr. Warbington requested that if the community website can be upgraded, that it become a two-way interaction tool for the community. Board recognized this and has it for consideration.
- Mr. Turner requested if there was any business in line to install gravel or rock in the storage yard to prevent vehicles from getting stuck, Treasurer answered we are looking at a current quote of \$10,000 for gravel to be laid in the yard.
- A 5-minute recess was taken to count the votes of the election.
- Votes tallied, new members voted onto the board were Mr. Rob Dobbins, Mr. Jonathan Gosselin, and Mrs. Sophia Loveday.
- Meeting was adjourned at 11:53am.

\S\ Jonathan P. Gosselin