

**MINUTES**  
**ROCK HARBOR PROPERTY OWNERS**  
**ASSOCIATION ANNUAL MEETING**  
**COMMUNITY CENTER**  
**August 22, 2015**

The Rock Harbor Property Owners Association met on Saturday, August 22, 2015 from 1:00 pm-4:30pm at the Community Center in New Tazewell, Tennessee.

Directors attending: Seaborn Chavers (President), Larry Lamb (Treasurer) and Karma Serena (Secretary)  
Owners attending: Patty Crandall, Ben Parson, Debbie Chavers, Mike and Donna Sanger, Mike and Michelle Smith, Dan Serena, David Jwina, David Jwina Jr., Tony Fatjo, Rick Briswell, Kris and Jim Gregg, Trish and Hassan Arabghani, Chip Burwinkel, Lutz and Barb Weber, Beth and Bob Kasper, Stan and Robin Lieb, Trish and Dave Howard, Donna Bryant, Mark Cade, Ron and Pat Zmuda, Dan and Janine Ladefoged  
Guest attending: Steve Walker (Citizen's Bank)

**I. Call to Order and Welcome**

President Chavers called the meeting to order. Chavers welcomed everyone and declared that a quorum (based on attendance and submitted proxies) was established.

**II. Introductions of Current Board, Committee Members, and Special Guests**

President Chavers introduced the current board members, employees and special guests to the group. Individual attendees were given the opportunity to introduce themselves to the rest of the group. Food and drink was available for all and provided by Steve Walker.

**III. Board's Report**

Chavers stated the past year has been another successful year. Our community is secure, safe and attractive; the marina is stronger, more functional and properly managed; and our association is financially sound and proactive. This year Chavers delivered a power-point presentation that focused on operational accomplishments in 2015 and other pertinent information. The presentation is available on the association's website, [www.rock-harbor.com](http://www.rock-harbor.com), through the "Annual Meeting" link. Please go on-line to review the presentation. *Topics and information **not** in the on-line presentation include:*

- a) Website change and enhancements: the site was completely renovated to keep members of the Rock Harbor Community informed and provides access to important forms and documents. The site is also smartphone/tablet friendly and includes: community newsletters, information on annual POA meeting, building/construction information, legal documents and more. Feedback and content suggestions are always welcomed and it is easier than before to submit them by using the several message links in the website. Future enhancements include the ability to vote on ideas, proposals or opinions via a link on our website. A marina camera is accessible via a link; however, the uploading is slow at times until Century Link completes their infrastructure improvements.
- b) Architectural Control: the new owners of the vacant (and incomplete home) on lot 288 (end of Smokey Quartz Blvd) has hired a log home contractor to complete the home and we expect work to begin in September. The board will coordinate with our property manager to insure the one-year exterior completion requirement is met and enforced.
- c) Special Guest, Steve Walker from Citizen's Bank: gave an up-to-date presentation on the financing and construction process and the professional and flexible help and resources his bank offers our owners achieve their home-building goals. Walker also gave a summary of the current improving market. Walker answered several questions from members.
- d) Financial Review: the following financial highlights were presented:
  - i. *Receipts and collections* as of 31 July: 97% of Annual Dues have been PAID and 84% of the Special Assessment has been PAID. Note: less than 1% of owners submitted any form of complaint concerning the

Special Assessment; \$38,168 turned over for collection; collected \$13,452 through 31 July, lawsuits have been filed on remainder;

- ii. *Delinquent Accounts*: 101 accounts are OPEN (Not Paid), Accounts Receivables = \$47,693.50 as of 31 July;
- iii. *Tailored financial statements/account titles*: now reflect Rock Harbor specific function/use;
- iv. *Added restricted reserve account for roads and contingency fund*: Restricted Contingency Fund - \$30,344, Restricted Road Maintenance Fund - \$10,000;
- v. *Funds*: Cash Balance Jul 2015 - \$148,446 , Net Worth \$2.263M;
- vi. *Employees*: effective 1 July our Watch Patrol changed to one-a-day since installation of surveillance cameras/gates reduced requirements to open/close them daily; Increased Property Supervisor pay to \$500/month due to increased responsibilities;
- vii. *Improvement Plan 2015 update*: summary is below. Notes: #8 to be installed upon TVA approval (expect end of September), #14 after power-washing experiment proved successful, #15 placed on hold.

	Description	Bid/Est (\$)	Actual (\$)
1	Install Barrier Gate @ Marina Parking Lot	15,000	7,585
2	Area Surveillance Camera System	25,000	24,017
3	Replace Landscape Plants (as reqd)	1,000	2,635
4	Repair Common Area Fence (as reqd)	500	742
5	Convert Entrance Light Fixtures to LED	1,000	995
6	Resurface Basketball Court	5,000	4,716
7	Install Concrete Pads Below Port-a-Jons	500	700
8	Install Floating Wave/Debris Boom	20,000	28,300
9	Marina strength-bumpers/edging/cleats	1,500	1,310
10	Paint main walkways/stairway	3,000	2,467
11	Install low-watt lighting @ walkway	500	362
12	Install landscape @ walkway (ivy)	3,000	1,350
13	Install Barrier Gate @ Park Entrance	6,000	6,437
	TOTAL	82,000	81,616
	<u>ADDITIONAL</u>		
14	Repair putting green at park	35,000	750
15	Install walkway alum gangplank	4,000	
16	Front Entrance Pot Holes		150
17	Sprinkler Repair		110

e) Additional Questions and Answers from the floor:

- i. *Is there a fine if you do not complete the exterior of house within 12 months?* Answer: Yes. However, if home owner knows they will not be able to complete within 12 months, they should notify the property management group and provide a reason for the delay. If there is a good reason for the delay (like weather, availability of material, labor trades, etc.), we will extend without a fee and set a new date. If abused, we will assess a fee.
- ii. *Do you need a password to access the Rock Harbor website?* Answer: No; we do not want to manage passwords due to security issues.
- iii. *Are our parking areas private property?* Answer: Yes.
- iv. *What is the code for the gates?* Answer: The key codes for the recreation area and marina were given at the meeting. Due to security reasons, please contact the property management company to get the current codes. When the codes change, property owners will be notified.
- v. *Will the property owners be required to pay for major road repairs?* Answer: No. The board will get with the county if major repairs are needed. Road funds will be used for minor repairs and repairs to parking lots and ditches.
- vi. *Who is responsible for maintaining drainage between Silver and Citron?* Answer: If issue is determined to be on private land it is the responsibility of the owner to fix/maintain. If the developer caused the issue, they may be responsible. The board can contact the owners to make sure they are aware of the issue and offer them guidance.

- vii. *Did we have to make repairs to the marina this year because of the weather?* Answer: No. We had a walk thru and it was determined that there was no damage and the marina is in good shape.
- viii. *How often do you have board meetings?* Answer: We try to meet 3 – 4 times a year. Much work is accomplished by phone/email when formal meeting is not necessary.
- ix. *What is the cost of one surveillance camera?* Answer: About \$1000 without installation labor and supporting equipment.
- x. *Did Waterfront group install the property signs?* Answer: Yes.
- xi. *Can we change by-laws to expedite fees for non-compliant property owners?* Answer: Chavers outlined the current process for violations/non-compliance. There was a lot of discussion between property owners and board concerning the topic. Chavers indicated that we would need to confer with the attorney to determine if such a significant change could be made and, if it is possible, then present the findings to the property owners for consideration and feedback. Note: Initially, the change was submitted by a member as a resolution for membership voting; however, after much discussion and debate, the member withdrew the motion and it was tabled until next year's meeting. Chavers stated the Board will be more aggressive in ensuring compliance using the existing system.
- xii. *Do we check to ensure boats have the proper registration and if not, does the owner receive a non-complaint notice?* Answer: Our Marina Use Agreement form indicates owner's boat must have a current state (TN or other) registration to dock boat in the marina.

- IV. Voting for One (1) Director:** Chavers stated that Karma Serena (Secretary) is up for re-election and the only candidate submitted then opened the floor up for candidate nominations. No additional nominations were brought to the floor so the candidate list remained unchanged. Karma Serena made a short statement. Chavers stated that each lot owned will get one (1) ballot for each lot and for each proxy properly submitted. NOTE: the proxy allows another lot owner to vote on behalf of someone absent from the meeting. Chavers called for the meeting to recess for fifteen (15) minutes for submission and counting of the ballots. Chavers announced the results of the election, stated that the votes were unanimous and Karma Serena was re-elected.
- V. Closing and Adjournment:** With there being no additional business brought forth, President Chavers thanked all for attending and adjourned the meeting.
- VI. Minutes Review and Approval:** Minutes reviewed and electronically signed by the Directors below.

ROCK HARBOR PROPERTY OWNERS  
ASSOCIATION, INC.

SC, signed electronically, 3 Sep 2015  
SEABORN CHAVERS, PRESIDENT

LL, signed electronically, 3 Sep 2015  
LARRY LAMB, TREASURER

KS, signed electronically, 4 Sep 2015  
KARMA SERENA, SECRETARY