

Ridge Haven Property Owners Association

Minutes of October 21, 2016

The meeting was called to order by President Kim Conner at 2:10 PM.

The following officers were present: Kim Conner, President; Tom Osterhaus, Vice President/Secretary; Janie Up De Graff, Treasurer.

The following property owners were present: Kim Conner, Mo and Janie Up De Graff, Jim and Joan Beard, Paul Poynor, Mel Standen, Howard Jones, Arnie and Ginny Kolozvari, Max and Martha Crabbe, Karen Kovach, Norm Hill, Paul Prichard, Pat Powers.

President Conner opened the meeting with words of welcome and prayer.

A quorum was declared present noting the receipt of 40 ballots.

The minutes of October 16, 2015 were read and approved.

President Conner's Report:

- ▶ President Conner recognized and stated appreciation for the work of officers Janie Up De Graff and Tom Osterhaus, as well as the Committee chairmen and members. He also thanked Mel Standen for his work on the POA web site.
- ▶ A water leak has been found and repaired (on Jerguson property).
- ▶ A \$1000 check (refundable damage deposit) was received from Leonard Gengel for road damage during his new construction.
- ▶ When people sell be sure to inform the POA board.
- ▶ POA meeting dates were discussed. Members are encouraged to share any thoughts about a change in date or time.
- ▶ 40 "Officer Election" ballots were received.

Reports

Treasurer's Report:

The written Treasurer's report was reviewed as provided along with the financial statement for the nine months ending September 30, 2016. "Lots for Sale" and "Lots Sold" report was handed out.

Road Committee:

The Road Committee report was reviewed as provided by chairperson Pat Powers. All paving is to be completed by the time asphalt production is done for this year. Future work will include repairing shoulders with crushed rock (similar to what was done this year on Old Toxaway Road).

Ditches also will hopefully be cleared and cleaned as soon as possible. Snow removal will be done as per last year.

Architectural Committee:

The **Architectural Report** was reviewed as provided from chairperson Ginny Kolozvari.

New Business

The following Officers were elected by a majority of votes (ballots):

Tom Osterhaus, Secretary (1 year term)
Janie Up De Graff, Treasurer (2 year term)

President Conner noted for clarification that lot owners are responsible for all fees until property has been transferred to new owners and recorded in the Transylvania Courthouse.

It was also noted that when lot-owners sell their property they should make sure that realtors and prospective buyers are aware of the existence of RH POA “Covenants & Restrictions”, i.e. to make sure that the existence of Covenants and Restrictions is disclosed. These can be found on Ridge Haven POA website at www.ridgehavenpoa.org.

Adjournment

There being no further business, the motions was made, seconded, and approved to adjourn.

Respectfully submitted,

Tom Osterhaus
Secretary

Architectural Committee Report for 2016

House plans were submitted for approval by Len Gengel on July 7, 2016. The house plans were approved. Len also presented a site plan (as required) which was approved. Len plans to build a log house on Lot #46 Ruffed Grouse Rd. Excavation of a driveway has been done since the approval.

Brenda Mullen submitted house plans for approval on July 16, 2016. Although her house plans were approved, she decided not to buy the lots on Fox Lane.

Sept. 4, 2016, Jim DeRuiter had requested permission to remove a tree next to his house. There was no problem with approving the removal of the tree. Jim also wanted to remove some trees on someone else's property. He was told that he would have to obtain permission from that lot owner before he has any trees removed from that lot. He has since obtained permission and the trees were removed or topped.

Ginny Kolozvari

Road Committee Report for POA Meeting October 2016

2016 Synopsis:

- ♦ Beginning balance of the road account on January 1, 2016 which included the 2015 roads fees paid minus expenditures was \$19,568.64. Then the 2016 road fees were received and deposited which totaled \$21,320.00. Since the separate road account was opened to keep the funds separate from the POA funds, there was \$40,641.05 from 2013 and 2014 road fees paid minus road expenditures from those fees that was deposited into the account in March.
- ♦ In January a huge snowfall required the roads to be plowed. Two individuals were hired to clear the roads; cost \$525.00 and \$289.50. Total \$814.50.
- ♦ Pat Powers took over as Chairman of the committee on April 7, 2016; Terry Jednaszewski stepped up as Secretary and Jim Bishop rounded out the membership on the committee.
- ♦ On April 14, some much needed repairs and drainage improvements were completed on Panther Trace, cost \$5494.91.
- ♦ A mirror was purchased, cost \$108.69, and then installed on April 26, 2016 on Panther Ridge by Terry Jednaszewski and Arnie Kolosvari. It was knocked down by unknown person(s) a few days later, but was not too badly damaged and was reinstalled by Terry and Jim Bishop and it is still in place today.
- ♦ A meeting was held on June 18, 2016 with all POA members and all non-POA members who pay road fees invited; 24 people were in attendance. The meeting was to discuss moving forward on chip sealing or paving with asphalt the remaining gravel roads in the two subdivisions. It was suggested to obtain financing in order to improve the roads all at once. The vast majority of the attendees voted to go with asphalt instead of chip seal and to look into financing options and scenarios; Howard Jones volunteered to seek information on financing. A firm quote was also needed in order to ensure the amount that would need to be financed. At the meeting, resident Chris Tipton wished to join the road committee and became its fourth member. Two firm quotes were obtained from Bigfoot paving and Miller Paving. It was decided by the POA board to go with Miller Paving; quote of \$116,440.00. It was also decided by the POA board that \$86,000 needed to be borrowed for 72 months in order to keep the road funds resilient; being able to make the loan payments each month along with keeping a balance in the account to pay for any snow removal, weed trimming or other maintenance or minor improvements as necessary. Resident Chris Tipton offered to provide the financing matching what the bank would do, except he would not charge any processing fees. A loan agreement was signed between Chris Tipton and POA president Kim Connors agreeing to a loan of \$86,000 for 72 months at 3.5% interest with no prepayment penalties with monthly payments of \$1,325.98.
- ♦ On June 23, \$1345.00 was paid to a company for two months of trimming most of the roads in Laurel Ridge and also for grading and adding gravel to Laurel Brook and Oak Brook twice during the first five months of the year.
- ♦ The Fellers who own property above the Hill's on Panther Trace wished road access to their property as they were beginning to make building plans. The road above the Hill's was overgrown and unpassable in a normal vehicle. On June 29 the work was completed clearing it of overgrowth, grading and gravel was added, and a drainage

ditch was dug; cost \$3,700.00. After the Fellers build, the road will be improved further.

- ♦ Around July 1 a company was hired to trim Fox Lane as weeds had grown to almost 6 feet high in places; cost \$120.00.
- ♦ On July 26 a culvert was installed on the upper end of Ruffed Grouse as it was necessary to provide proper drainage prior to the road being paved; cost \$1320.00.
- ♦ On August 1 the loan check for \$86,000 was deposited into the road account.
- ♦ On August 2 check for \$58,220 was written to Miller Paving, LLC to get our paving project on their calendar and start paving.
- ♦ On August 23 the first road was paved; West View.
- ♦ On September 20 the paving of Oak Brook West, Laurel Brook and the area by Celebration House were completed.
- ♦ With no unexpected costs between now and December 31, 2016 after paying the monthly loan payments and paying the remaining balance to Miller Paving, the balance in the fund will be \$13,846.87.

Future road projects:

- ♦ Seal cracks in older asphalt roads by November 2016 in order to keep water out of the cracks preventing ice from spreading the cracks and further deteriorating the roads. Cost unknown; will be seeking information in October.
- ♦ Clean the roadside drainage ditches of debris and fallen leaves in December 2016. Cost unknown at this time; will be seeking quotes in November.
- ♦ Edge the older asphalt roads with road/gravel mix to provide a foundation for the road edges to prevent further deterioration of the road edges and provide a smoother surface for cars having to pull off the road for oncoming traffic to pass. Cost will depend on how much fill is needed to bring the edges up to pavement level therefore firm quotes will not be possible. Will be seeking information on this in November.
- ♦ Other than normal maintenance such as snow plowing, trimming, cleaning out ditches and sealing asphalt cracks, there are no major projects planned in 2017. Only major cost that would be incurred is if the Fellers complete their house in 2017 and then their road will need to be further improved.
- ♦ In the summer of 2017, an assessment of the older paved roads will be taken to see if any are in need of major repair or patching and a plan will be put into place to repair them taking into account the amount of funds available in the road account.

Treasurer's Report for 2016

- . Attached is the 2015 and 2016 Accounting Summary prepared by Jim Symington, CPA, Hansen and Associates of Brevard, NC.
- . As of September 30, 2016, the balance of our assets is \$122,064: Self Help Bank- \$37,166.14, Road Maintenance and Construction Account- \$74,745.54, and Money Market Account- \$10,152.92.
- . A loan of \$86,000 at 3.5% for 72 months was taken out for the purpose of paving the roads in the Panther Ridge and Laurel Ridge subdivisions.
- . A total of \$38,320 was collected for the 2016 POA Billing. These funds included \$21,320 for road fees, \$7,500 for dues and \$9,500 for the assessments. The 2017 billing will be sent out in early January.
- . In 2016 a total of \$9,600 was paid to Ridge Haven for the amenities assessment. The remaining balance to be paid to Ridge Haven over the next six (6) years will be \$57,600.
- . The Ridge Haven Water System billing is now the responsibility of the POA. In 2016 a total of \$27,126 was collected and paid to Ridge Haven. The 2017 water billing will be sent out in March.
- . As of September 30, 2016, \$73,775 has been spent on the upkeep and improvements of the roads in our subdivisions.

Submitted by Janie Up De Graff, Treasurer