

Emerald Bay Homeowners' Association
Annual Meeting
Saturday, February 3, 2024

The meeting was called to order at 10:02 a.m. EST by President Rich Rudez.

The following homeowners were present:

Gary Kelch	Dave Fairchild	Ray Joyner
Ron Rogers	Jason Lane	Jerry and Sue Dempsey
Beverly Smith	Mike Edmond	David and Karen Whelchel
Mike and Marilyn Nabors	Matt Neisen	Karen Stewart
Danny and Daphne Floyd	Scott Bowers	Rob Crowe
Tim Rieger	Davy and Ashley Addison	Tammy Judd
Jim and Christina Garrett	Mitch Mead	Kyle Neisen
Lisa Moon	Glenn Crouse	Constantine and Dawn Mengason
Rich and Judy Rudez		

President Rudez thanked the members of the 2023 Emerald Bay Board of Directors and asked them to introduce themselves:

- Rich Rudez – Chair, President – Emerald Lake Representative (Term 2023-2024)
- Ron Rogers – Vice-President – Emerald Pointe Representative (Term 2023-2024)
- Tammy Judd – Brooke Stone Representative (Term 2023-2024)
- Karen Stewart – Emerald Bay (Term 2023)
- Beverly Smith – Secretary (2023)
- Christina Garrett – Treasurer (2023)

Note: Patten Place Director Tim Woida was not in attendance.

President Rich Rudez thanked Committee Chairs for 2023:

- Danny Floyd – Architectural Review Committee
- Ray Joyner – Clubhouse Maintenance Committee, Pool Maintenance Committee, Pool Access, Pool Fob Activation/Purchase
- Jim Garrett – Landscaping Committee
- Jason Lane – Lighting and Electrical Maintenance Committee
- Rob Crowe – Neighborhood Watch Committee, Clubhouse Security, Key Issuance
- Daphne Floyd – Communications Coordinator, Newsletter Editor and Publisher, Mass Emails, Welcome Baskets, Clubhouse Coordinator
- Ashley Addison – Star Yard Program
- Judy Rudez – Decorating Committee

Note: President Rudez also thanked Social Committee Chair Glenda Kinkel and Website Manager Jim Stewart for their work. Neither were able to attend due to other commitments.

The Members of the Association who were in attendance were asked to introduce themselves.

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Minutes from the Last Annual Meeting

Secretary Beverly Smith reported that the minutes from the 2023 EBHOA Annual Meeting had been sent electronically to all residents. She reminded those in attendance that the minutes from the monthly EBHOA meetings were posted on the website after they were approved by the Board at the next monthly meeting. She encouraged residents to read the minutes so they would know action taken by the Board and to contact their area director if they had any questions or concerns.

President's Report/Comments (presented by Rich Rudez).

- Rudez thanked Landscaping Committee Chair Jim Garrett and Neighborhood Watch Committee (NWC) Chair Rob Crowe for their work/efforts to get the streets accessible during the recent snow and ice situations.
- Rudez acknowledged the work of the Decorating Committee during their first year.
- Rudez stated that 2023 was a successful year and that the annual assessment fees of \$500 has been maintained.
- Rudez generally thanked all those who volunteer to do work in the area so that it would not be necessary to hire outside companies, resulting in higher assessment fees.
- Rudez reported that there were several vacancies in various positions and that volunteers were needed to fill those vacancies.
 - NWC Captains.....vacancies in Emerald Bay, Emerald Pointe, and Brooke Stone
 - Social Committee Chair.....Glenda Kinkel, the current chair, has indicated that she plans to step down this year and would like to have someone work with her until then to learn what is involved. Rudez stated that events such as the Winter Party and the Summer BBQ might not be possible without someone to head this up.
 - Yard Sale Coordinator...Rudez stated that the neighborhood might not be able to have yard sales in the future unless someone volunteered to do that.
 - EBHOA Secretary

Directors' Comments

The directors who were in attendance reported that they had enjoyed working with the other Board members. Brooke Stone Director Tammy Judd thanked residents for helping with landscaping tasks during the past year and mentioned the possibility of a Brooke Stone Block Party in the future.

2023 Committee Reports

- **Architectural Review Committee** (presented by Danny Floyd, Chair)
 - The Emerald Bay Architectural Review Committee remains composed of 3 members: Danny Floyd, Dave Fairchild and Tim Rieger. 2023 has been the quietest year as far as the ARC is concerned since they started reviewing projects in 2016. The committee has tracked 13 various projects in the past year; all 13 were approved. These projects included 2 fence additions, 4 tree removals, 1 deck modification, 1

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- exterior painting, home accent lighting, 1 window replacement, 1 concrete driveway extension, and 1 inground swimming pool.
 - One new home is currently under construction. It is about 85% complete and final completion is scheduled for February or March of this year. Also, there is a new property owner who is anticipating building a new home pending property closing and approval.
 - The ARC remains fully committed to the covenant requirements and their intent for all homeowners' benefit and to maintain the highest possible property values in Emerald Bay. If any homeowners are proposing any changes or additions to their home, including landscaping, live tree removals over 6" in diameter, driveways, play areas, fences, decks, swimming pools, decorative areas, or structures of any type, please contact the ARC as those changes are mostly needing to be submitted to the ARC. Also, if a homeowner or builder is proposing a new home in Emerald Bay, plans and information must be submitted in accordance with the ARC Process and Guidelines booklet. That document is currently posted on the EBHOA.org website under Board Policies for homeowners' information. The document outlines the basis and procedures for submitting requests, plans, drawings, and data for review to the ARC. Homeowners are encouraged to review the booklet for information regarding any of the improvements or changes. Most homeowners have received a printed copy of the booklet. Anyone who did not should contact a member of the ARC.
 - As always, if anyone has questions as to whether submittals or approvals are required, please contact Danny Floyd or any committee member. Contact info is on the website under the ARC neighborhood information.
- **Clubhouse Maintenance and Pool Maintenance Committees** (presented by Ray Joyner, Chair)
 - A leak in the pool was fixed during the last year.
 - There are plans to seal the deck around the pool. Joyner is trying to find someone to do this under budget. If that is not possible, he will ask for volunteers to help with this project.
 - Joyner addressed the issue of some residents having parties at the pool with a rather large number of attendees, especially young children. He asked that residents be mindful of the guidelines for the number of guests allowed at one time.
 - Joyner asked the group for input as to whether they would like to have a dumpster brought to the parking lot for a short period of time like had been done a couple of times in the past. Joyner mentioned that maybe shortening the time period to 3 days might help; some residents expressed concern that the time period needed to be longer. It was noted that coordinating the dates with the date of the Neighborhood Yard Sale was advantageous so residents could easily dispose of anything they did not sell. The Board will take this issue under consideration at the regular February meeting.

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- **Landscaping Committee** (presented by Jim Garrett, Chair)
 - Garrett reported that he had solicited bids from some landscaping companies and that the Board had approved a new company for 2024. The company has already sown some grass and done work at the entrances to Patten Place and Emerald Lake. The irrigation system has been repaired, and more flowers and lights will be added.
 - Garrett reported that five lots on the right as you enter the neighborhood are privately owned. The owner has opted to do her own maintenance on the property, so the EBHOA cannot control what work is done there.
 - Resident Sue Dempsey questioned the status of some of the dead/dying trees on the left as you enter the neighborhood. Garrett stated that there had been a good deal of discussion about these trees. Because they are on property not owned by the EBHOA, Garrett expressed concerns about “overstepping” property rights by doing anything to the trees. Garrett shared that the new landscaping company believes that there is too much mulch around the trees and suggested that spreading that out some might help the trees.
 - Resident Matt Neisen expressed concern about some of the vacant lots that are also privately owned. He asked if there could be some type of maintenance standard established for these properties.
 - Resident Gary Kelce questioned whether the property at the entrance belonged to the EBHOA. Garrett reported that it is not; the owner is George Luttrell; the streets are owned by the county. Resident Sue Dempsey shared that George Luttrell has been asked about donating those lots in the past, but that he had refused to do so, stating that he wants to sell them. Resident Dave Fairchild reported that the entrances at Patten Place and Emerald Lake are also on private property even though the EBHOA maintains them. Resident Sue Dempsey stated that the only property owned by the EBHOA is the Clubhouse and adjacent lots. Garrett admitted that the plots/layout of the neighborhood are very unusual.
 - Resident Ashley Addison asked about the plans for the rocks at the Patten Place entrance. Garrett reiterated that the new landscaping company would be working on improvements in that area.
 - Resident Matt Niesen asked if there were further plans to improve the Brooke Stone entrance. He stated that the previous work had been very beneficial and the area was much improved, but more would be good. Vice-President Ron Rogers reported that there were no permanent plans at this time.

- **Lighting and Electrical Maintenance Committee** (presented by Jason Lane, Chair)
 - Lane reported that some globes had to be replaced, because they had been shot out by some youth.
 - One street light had to be replaced.
 - A construction crew possibly damaged another street light. It is now being repaired.

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- Lane cautioned residents to be sure that new build contractors were made aware of electrical wires when digging and pouring concrete.
 - Lane asked that residents notify him when globes are broken or lights are out in the neighborhood.
 - Resident Mike Nabors questioned what decision had been made about the light at the entrance to Patten Place. Lane reported that the Board had decided not to replace the light at the recommendation of Patten Place Director Tim Woida whose property is at that corner.
- **Star Yard Program** (presented by Ashley Addison)
Addison reported that the program would resume soon so residents are encouraged to spruce up their property.
 - **Neighborhood Watch Committee** (presented by Rob Crowe, Chair)
 - Crowe expressed appreciation to the EBHOA Board for working to maintain the subdivision property and safety.
 - The members of the NWC will listen to residents' safety concerns and transit their concerns to the appropriate organization (Sheriff's Department, Sale Creek Volunteer Fire Department, Hamilton County Board of Education, Hamilton County Department of Roads, or to the EBHOA Board) for their decisions or resolution. Note: The Hamilton County Sheriff's Department is currently not supporting NWC. The NWC will supply safety information and educational services to residents.
 - Crowe reported that a study by the University of Chicago found if a neighborhood has seen in increase in crime, you can have a challenge in obtaining a good sale price for your residence when it comes time to sell your home.
 - The current block captains are: Bob Koscinski (Patten Place); Krissy Blumeyer (Brooke Stone); and Jaclyn Lawton (Emerald Lake). There are vacancies for block captains in Emerald Pointe and Emerald Bay.
 - Watch Members are the eyes and ears of the neighborhood, watching others' property and reporting suspicious activity to police, the Block Captain, or the NWC chairman. Volunteers are needed to fill the vacancies.
 - The Block Captains are the uniters of the neighborhood. They are the main communication source to the Watch Member from the Chairman. The Block Captains share the concepts of Community Watch, promote participation, and provide information and materials to participants. The Block Captain is the chief advocate for the Block. Captains highlight safety needs of the Block to the Chairman and EBHOA.
 - Members of the NWC serve as a liaison between the neighborhood and the entities cited in the second bullet above. They solicit volunteers to replace Block Captains as needed. The NWC encourages members to improve their home and personal safety and needs to give special consideration to vulnerable neighbors.
 - During the past year, the NWC has performed speed studies. The posted speed limit in the neighborhood is 25 mph. Studies showed that the average speed was 31.35

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- mph, while 87% of the vehicles entering the neighborhood drove at an average of 35 mph. The study also showed that the average speed was 32.03 mph, while 87% of the vehicles leaving the neighborhood drove at an average speed of 37 mph.
- The NWC has a report of a deviate person traveling on Emerald Bay streets. One resident was approached; another resident took a picture of the deviant's vehicle. Residents posted the occurrence on the neighborhood's Facebook page. Brooke Stone Block Captain Krissy Blumeyer sent a picture of the care to the Hamilton County Sheriff's Department with the location of the occurrences. The deviant was arrested at the Dollar General Store on Highwater Rd. within five days of the report being made. Crowe expressed gratitude to Webmaster Jim Stewart for creating the neighborhood Facebook account.
 - Crowe reported that residents had complained about "porch pirates" removing delivered packages at Christmas time. Some residents reported that their Halloween displays had been damaged or removed. The NWC suggests that residents consider purchasing a doorbell camera to help with this issue. Residents might also consider install a DIY Parcel Vault to help with the "porch pirate" theft.
 - The NWC is asking Emerald Bay residents to contact the Hamilton County Sheriff's Department to ask that they support the Neighborhood Watch program. When possible, connect with residents of other HOAs in Hamilton County to ask for their support of the Neighborhood Watch program.
 - On the request of the EBHOA Board, the NWC researched the laws regarding vehicles on Hamilton County roads. The NWC provided the EBHOA with information gained from this research, including the what type of vehicles are allowed and the consequences for operating an illegal vehicle. As a result, the EBHOA wrote a letter to Emerald Bay residents about operating legal vehicles on Hamilton County roads. Residents have responded in a positive manner.
- **Social Committee** (presented by President Rich Rudez in the absence of Glenda Kinkel, Chair)
 - The annual EBHOA Winter Party will be on Saturday, Feb. 24, 2024, from 6:00 – 8:30 p.m. EST. The event is for adults only. There will be heavy appetizers, fellowship, fun, winter games, and a few prizes.
 - The annual Summer BBQ will be held sometime in August or September. Residents are invited to attend with their families. Any resident with a preference for which month should contact Glenda Kinkel to share your thoughts as the date has not yet been determined.
 - Reminder: This will be Glenda's last year as the Chair of the Social Committee and the EBHOA Board is looking for someone who would enjoy planning our community events. Any resident who is interested or has questions about what is involved should feel free to reach out to Glenda directly at (559) 642-8491.

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- **Decorating Committee** (presented by President Rich Rudez for Judy Rudez, Chair)
 - Positive feedback was received for the Christmas decorations at the front entrance and at the Clubhouse. New additions are planned for next Christmas, including some lights at the front entrance.
 - The summer decorations of bunting on the Clubhouse porch and flags at the front entrance will be put up around Memorial Day and left up until after the 4th of July.

- **Communications** (presented by President Rich Rudez for Daphne Floyd, Coordinator)

Duties include mass emails, Welcome Baskets, Newsletters, and more.

 - Six Welcome Baskets were delivered last year.
 - There are 118 neighborhood members on Facebook.
 - Floyd thanked all who submitted articles for the *Emerald Bay Lamplight* newsletters. The next issue will be published around April 1st.
 - On March 10, 2022, the EBHOA Board approved “Neighbor-to-Neighbor” classified advertising for residents’ businesses. Any resident who is interested in submitting a business card or a brief detail of what his/her business offers should email Floyd and she will add it to the designated page in the *Lamplight*. This is for Emerald Bay residents only, free of charge. The service is provided for Emerald Bay residents only, not for family members or friends not residing in Emerald Bay. Resident Mike Edmond asked why non-residents were not allowed to submit ads. Floyd explained that the newsletter was only sent to Emerald Bay residents. The idea to allow non-residents to advertise was proposed at one time but was voted down. Residents have the opportunity to recommend businesses on the Emerald Bay Facebook page.

- **Website** (presented by President Rich Rudez in the absence of Jim Stewart, Website Manager)
 - Stewart is working to improve the website.
 - Suggestions for the website are welcomed.

Board of Directors Elections

President Rich Rudez advised the residents that only those from the neighborhood that the new directors would represent should vote.

- Emerald Bay – Lisa Moon (2024-2025)
- Patten Place – Rob Crowe (2024-2025)

Both nominees were approved. Note: Since Rob Crowe will now serve as the Patten Place director, Krissy Blumeyer has agreed to serve as Chair of the Neighborhood Watch Committee. That leaves a vacancy for the Block Captain in Brooke Stone.

Financial Report (presented by Treasurer Christina Garrett)

- Garrett presented the Board-approved 2024 budget alongside a summary of the income and expenses for the 2023 budget.

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- Garrett also presented an updated (to year-end 2023) worksheet showing the financial state of the EBHOA.
- Resident Dave Fairchild noted that the Board's policy was to have a year's worth of assessments in a contingency fund. Since there is considerably more than this in the current accounts, he asked if some of those funds might be used to fund Capital Projects. He was told that they could be used.
- Garrett reported that there were approximately 15 residents who have not yet paid their assessment fees. A late charge has been applied to those accounts.
- Garrett reported that she had investigated the ability of residents paying their assessments online. However, the bank required the social security number of a Board member or officer and no one was willing to provide that for this cause.

Capital Improvement Projects

- President Rich Rudez reported that Website Manager Jim Stewart was researching the best way to improve the EBHOA website, and the potential cost had not been determined at this time.
- Resident Dave Fairchild addressed the group about the potential of developing the lots around the Clubhouse.
 - Fairchild noted that there had been discussion about the property for several years but no action had been taken. Fairchild stated his purpose was to determine if there was enough interest in pursuing such development or if the matter should be dropped at this time.
 - Fairchild stated that there are 1.7 acres in a triangular shape around the Clubhouse. There is a 20-foot elevation change in the plot.
 - Suggestions for development in the past have included a pickleball court, a tennis court, a pavilion, a play area, and additional parking.
 - When Fairchild asked realtors if such items would enhance the area and increase property values for residents, they stated it really depended on the new residents. For example, families with children might be attracted to the neighborhood because of the pool.
 - Fairchild noted that some excess funds might be used to help with costs of the projects. He noted that while many residents might not support a \$1000 additional assessment fee, they might be more willing to pay an additional \$50 assessment fee each year until there were sufficient funds.
 - Fairchild gave a rough estimate of \$150,000 needed for a pickleball court, a pavilion, and additional parking. He reminded residents that costs were dependent on grading, etc.
 - Over the next two weeks, Fairchild plans to survey residents about their interest in such projects (What to build? How to fund the project? Etc.). If there is sufficient interest in learning more about these projects, there will be a special meeting to discuss the idea in further detail. According to the EBHOA Covenant, at least 67% of residents at the meeting must approve any expenditure over \$10,000. He hopes that many residents will respond to the survey.

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- Resident Gary Kelce asked if there would be a special assessment or an increase in dues. Fairchild answered that he would think it would be a special assessment.
- Resident Karen Whelchal asked if ongoing costs to maintain such projects had been considered. Fairchild said it had been considered but had not been researched in depth at this point.
- Dawn Mengason asked for a description of a pavilion. She asked why not make the Clubhouse more accessible rather than building more. Ron Rogers reported that making the Clubhouse more accessible had been the topic of recent Board meetings and that he had prepared a draft of a document to be reviewed by the Board at the regular February meeting. Residents Jerry and Sue Dempsey expressed concern about potential maintenance problems at the Clubhouse if it were opened for everyone at any time.
- Resident Dave Whelchel asked if there were any estimates about how many residents used the pool and whether there was a variety of users or often the same residents. Pool Maintenance Committee Chair Ray Joyner estimated that about 1/3 of the residents use the pool.
- Resident Mike Edmond asked how many residents were in Emerald Bay. There are about 198 properties, with about 160 houses.

The meeting was adjourned at 11:46 a.m. EST

Respectfully submitted,

Beverly Smith, Secretary