

Emerald Bay Lamplight

Daphne Floyd, Editor | 423.762.7770 | daphnefloyd@epbf.com



April 2024

THE OFFICIAL QUARTERLY NEWSLETTER OF EMERALD BAY SUBDIVISION
EMERALD BAY HOMEOWNERS' ASSOCIATION
12796 EMERALD BAY DRIVE
SODDY DAISY, TN 37379
<https://www.ebhoa.org>

President Rich Says----SPRING HAS SPRUNG... BRING ON THE WARM WEATHER!!!

Let me begin by welcoming Lisa Moon, Emerald Bay and Rob Crowe, Patton Place to the EBHOA Board. Lisa replaced Karen Stewart and Rob replaced Tim Woida who added value to the Board with their vision and input. Thanks for volunteering to serve. I would also like to thank Dave Fairchild for getting homeowner input into their capital expenditures to improve the future homeowner values. Although the decision was not to pursue Capital Expenditures at this time, Dave's approach to using the Survey Monkey allowed him to capture thoughts, needs, and wants of interested homeowners worked very well.

Speaking of volunteers, we still need to fill existing as well as pending vacancies. We need a secretary, social committee chair, neighborhood watch block representatives for Emerald Bay and Emerald Pointe. Summer Hutsell has volunteered to do the Yard Sale. She has selected April 27th and September 28th for the two yard sales. Ray Joyner is looking into the possibility of providing a dumpster at the Clubhouse to coincide with the Yard Sale. Plain and simple, without volunteers, the programs will not happen.

Also, the Board is looking into allowing homeowners to use the Clubhouse at no expense for events for homeowner attendees only. Look for the specific rules and regulations on the website real soon. Thanks to VP Ron Rogers for all his hard work in putting this program together and increasing the Clubhouse usage for the benefit of all homeowners.

Now on to an important topic, Covenant Compliance. Remember on your wedding day when you made a commitment and said "I DO"! Well, the parallel, so to speak, was done at closing on your house purchase when you were given a copy of the EBHOA Covenants. They can be found on our website at ebhoa.org, Neighborhood Information, as well. You agreed to follow the Covenants that in the long run makes Emerald Bay the place to live and have your house grow nicely in value. On the flip side we have those neighbors who have chosen not to comply and that can only lead to property values depreciating. Here are a few covenants I'd like to draw attention to: 3:36, Vehicle Parking - No street parking and no inoperative vehicles in the driveway; also, would include no parking of vehicle in the grassed area of the yard; 3:41, Lawn Care - Lawns are to be maintained, cut, weeded, and attractive. With Spring upon us lets do what is necessary to make our lawns attractive. The Star Yard program is about to begin. Let us make the selection of the Star Yard a real challenge to our selection Committee. Hopefully we can see a marked improvement in these two areas which will provide a positive impact on our Community. Thanks to all for your attention and compliance.

Finally, Volunteers are so important to our Community. Let us not get in a position where we would have to pay a Management Group to oversee the work done by the volunteers on our Board and various committees. Right now we have an immediate need for a Secretary, Social Committee Chair, and members of the Neighborhood Watch Committee for Emerald Bay and Emerald Pointe. You can contact me directly, ebhoa.president@gmail.com, or and Board member if interested. It doesn't take much time but provides us all with great benefits.

Rich Rudez, President
EBHOA





Meet Your Neighbors

MIKE & MARILYNN NABORS

Marilynn and I met back in 1970 while I was studying for my Electric Engineering degree at the University of Alabama (Roll Tide). She is from Tuscaloosa and became my "Bama Belle," and perfectly fits under my arm at the shoulder. We attended home football games together and enjoyed many dates together. Once we started dating neither of us has ever looked back (but yes we had a few arguments along the way). We married on December 30, 1972.

For our first 6 years, we lived in Memphis, Tennessee (where I'm from by the way) as an Electrical Engineer for Memphis Light, Gas and Water, and then moved here to Chattanooga in 1978, while Marilynn was pregnant with our first child. It's amazing that she was so willing to move with me at that point in time. Our daughter Claire was born in August that same year. In April of 1985, our son Daniel was born here. I had a 31 year career with TVA. It would take too many pages to describe all of my exploits with TVA over the years, but I retired from TVA at 59 years of age in 2009 with the title of Senior Manager.

When we moved here in 1978, we moved into Ridgebay Estates, a fairly new but small subdivision near the Chester Frost Park. Through the TVA years we moved around several times, first to Nashville, then to Muscle Shoals, Alabama, back to Nashville and finally back to Chattanooga in 2003, when we moved into our home here in Emerald Bay, at 919 Brandy Way, in the Patton Place portion. Do the math and we will have lived in our home here for 21 years this September. It's the longest we have lived anywhere.

Our daughter, Claire, lives in Murfreesboro now with her four children: Michael, Jacob, and twins Luke and Lily. Our son lives here in "The Canyons" subdivision with his wife and 6-year old son Isaac (our youngest grandchild).

As for hobbies, my father started me fishing when I was three years old and so basically, I've been a fisherman for over 70 years. I'm very experienced and pretty good at it. After 5 bass boats, I sold my favorite two years ago because I have a neuropathy that has robbed me much of the my use of hands and feet. My balance isn't good, nor can I tie fishing knots very well. I still occasionally go when invited with friends.

Our fun social life involves our sports car, a Corvette Stingray that you have likely seen us driving around. We are members of two clubs, the River City Corvette Club and the USA Corvette Club (Dalton GA) and mostly enjoy day trips and overnights with other friends in the clubs. We also occasionally enjoy car shows and cruise in gatherings.

Marilynn and I are devout Christians and attend First Baptist Church of Soddy Daisy. We invite all of our friends In Emerald Bay to join us there if you are looking for a church. I teach a Bible Study class there, focusing on the depth of the scriptures and serve as a Deacon. Our church family is at the top of our list of activities.



EMERALD BAY

SPRING

YARD SALE



7:00 am - 1:00 pm

Saturday, April 27th

Emerald Bay Neighborhood

Soddy Daisy, TN 37379

Rain Date - Saturday, May 4th

For advertising purposes, it helps to know how many neighbors will be participating in the Emerald Bay Spring Yard Sale.

Thank you; for those who have already emailed me.

If you are planning on participating, please email Daphne Floyd at daphnefloyd@epbfi.com

The fall yard sale is scheduled for September 28th

Decorating Committee

Indy Rudoz

The flag inspired decorations for the clubhouse and front entryway went over very well last year. The bunting for the front porch of the clubhouse will be put up just before Memorial Day. Also, the small flags will be at the entry again. It is planned for the decorations to stay up until after the 4th of July.

I hope this is making our community appear to be festive and patriotic for our residents and for those just passing by.

WIFI PASSWORD

sunshine



EMERALD BAY POOL & CLUBHOUSE

OPENING SOON

Tentative Date - May 11th

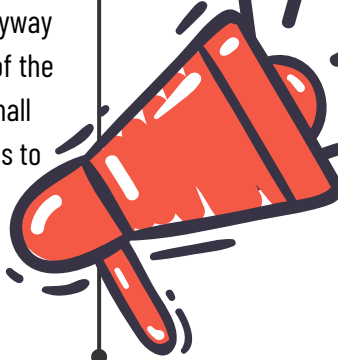
Pool Policy & Usage Agreement

Contact Information - Ray Joyner
rayjoyner@gmail.com

www.ebhoa.org

Volunteers needed

- NEIGHBORHOOD WATCH BLOCK REPRESENTATIVES FOR...EMERALD BAY & EMERALD POINTE
- SOCIAL COMMITTEE CHAIR
- SECRETARY





EBHOA WEBSITE



Jim Stewart

EBHOA Webmaster

ebhoa.webmaster@gmail.com

Why should I visit the EBHOA website?

- For neighborhood information
- You want to rent the Clubhouse
- You need to check the calendar for upcoming events
- You want to get a referral for a tree removal, lawn care, pest control etc...
- You need to contact a Board Member or Committee Member
- You want to subscribe to the EBHOA Newsletter or join the Mass Email list
- Pool Policy
- Local services such as, trash pick-up, schools etc...
- Plus so much more!

NEIGHBORHOOD INFORMATION

Board of Directors, Meeting Minutes, Newsletters, Covenants, Committees & Lots More!

HOMEOWNER RESPONSIBILITIES

to your Neighborhood

CALENDAR & CLUBHOUSE RENTAL

NEW! Check the Calendar & Rent the Clubhouse

POOL POLICY & AGREEMENT

NEIGHBORHOOD REFERRAL LIST

Tree Removal, Heating & Air, Lawn Care etc...

LOCAL SERVICES

Emergency, Schools, Trash Pick-up, etc...

FAQ - Frequently Asked Questions

<http://www.ebhoa.org>



SUBSCRIBE HERE to receive the Newsletter

Electronically

(EBHOA Members only, please)

SUBSCRIBE HERE to join the Mass Email list

(EBHOA Members only, please)

CONNECT WITH YOUR NEIGHBORS

Go to NEXTDOOR.COM

NEW! Go to our Members-Only Facebook Group



Clubhouse Renting Procedures

THE EBHOA CLUBHOUSE is available for rental by Emerald Bay homeowners in good standing. See the Clubhouse Rental Agreement and the Clubhouse Rental Checklist for all terms and conditions when renting the clubhouse. See the following links .

- Visit the website www.ebhoa.org
- Select Calendar & Clubhouse Rental ([CLUBHOUSE CALENDAR \(ebhoa.org\)](http://www.ebhoa.org))
- Find the date you want to rent the clubhouse (make sure it is not already rented or being used for EBHOA board meetings etc...
- Next, click on the E-mail Rental Reservation Request Form [Information for Clubhouse Reservation Request \(ebhoa.org\)](http://www.ebhoa.org)
- Fill out the request form and send it to the Clubhouse Coordinator (Daphne Floyd) [Clubhouse Rental Coordinator](http://www.ebhoa.org)
- You will have 10 days after you submit your request form to give Daphne the check for rental, deposit check and the Clubhouse Rental Agreement ([Microsoft Word - Clubhouse-Rental-Agreement-20220215.docx \(ebhoa.org\)](http://www.ebhoa.org))



Danny Floyd - dancodeman@aol.com mobile: 423-322-7827

Dave Fairchild - dablj06@aol.com mobile: 423-599-4777

Tim Rieger - timmarie3@epbf.com mobile: 423-322-7671

The vast majority of us believe that the HOA is very valuable for Emerald Bay. From safety, to landscaping, to lighting, to social activities, to the pool and clubhouse, to the website and newsletter, to finance, to architectural control, and to the board of directors and all other support staff, many individual talents are involved in making the neighborhood a comfortable, safe and beautiful place to live.

We are indeed blessed to live in Emerald Bay, but it's also easy to take our neighborhood and its amenities for granted. As the illustration shows, our focus should be on the most positive aspects the HOA provides and its inherent influence on maintaining and increasing our home investment values.

The ARC encourages any residents anticipating new or remodeled exterior work, fences or landscaping on their home to contact us. The link at the bottom of the illustration will jump to our ARC Process & Procedures booklet for your reference.

Best wishes for a peaceful, hope-filled Spring and early Summer!

Danny Floyd



HOAs: Protecting Home Values

Emerald Bay Homeowners Association
Spring 2024

69 million American live in 342,000 common-interest communities and the majority of owners say Homeowners Associations protect home values.



Best aspects of living in a community association:

Worst aspects of living in a community association:



Clean or attractive neighborhood



A safe neighborhood



Restrictions on exterior home improvements



A maintenance free neighborhood



Having the association help maintain property values



Paying dues

[ARC.PROCESS.GUIDELINES.06.23.2021.pdf \(ebhoa.org\)](https://www.ebhoa.org/ARC.PROCESS.GUIDELINES.06.23.2021.pdf)

Welcome to the Neighborhood



Ritchi & Skip
Rollins



Mike & Denise
Edmond



Find us on 

Want to connect with your neighbors? Join the Emerald Bay Facebook page! You will need to get approved by the Facebook Administrator Daphne Floyd. Once she approves your request, you can post on either the residents page or Buy/Sell "Classified" type page. The Emerald Bay residents page is not the official means of communication from the EBHOA. You can sign up for email notifications from the EBHOA through the link on our EBHOA website.

Click the link below.

[Emerald Bay Subdivision - Soddy Daisy, TN | Facebook](#)



We're glad you're here.

We want everyone to feel welcome on Nextdoor, and we have created these Guidelines to define the values of the community we want to build. On Nextdoor, you're connected not by a shared preference, but a shared connection to a place – your neighborhood. Let's build a strong one together.



1. Be respectful to your neighbors

You're speaking to your real neighbors. Strong communities are built on strong relationships.

2. Do not discriminate

We do not tolerate racism, hateful language, or discrimination of any kind.

3. Discuss important topics in the right place

We have policies and dedicated spaces for important non-local topics, such as national politics.

4. Use your true identity

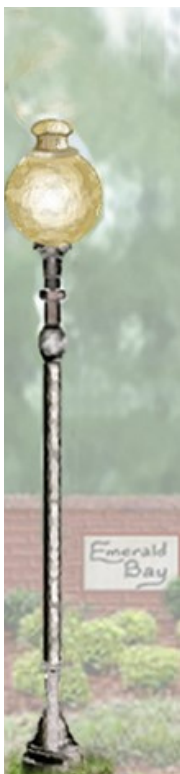
Nextdoor is built on trust – we want everyone to know they're communicating with their real neighbor, and therefore require you to use your true identity.

5. Do not engage in harmful activity

We prohibit any activity that could hurt someone, from physical harm to scams.

You, our neighbors who make up Nextdoor, play a key role in neighborhood moderation by reporting content or neighbors that violate these Guidelines. Please remember that disagreeing with a post is not a reason to report it. This slows down our ability to remove content that is truly abusive and to create a platform where everyone feels welcome.

Connect with your neighbors!



Hello neighbors!

I just wanted to remind everyone that Emerald Bay HOA maintains our neighborhood lighting. If any neighbor sees a light that needs attention (not working), please let me know ASAP. Be mindful if you're doing any digging in your yard and you have a light nearby, there could be some underground wiring to the light. Shoot me a text (423) 506-6747 with any concerns.

Thank you,
Jason Lane





Free

Neighbor-to-Neighbor

Classified Ads

CONTENT RESPONSIBILITY OF ADVERTISER



TWYLA HENNESSEY
Travel Advisor

Mobile: (423) 664-2487
Email: twyla@mptravelco.com
Web: www.magnoliapalmtravel.com

MAGNOLIA + PALM
travel co.

I help clients with travel planning and research to various destinations including Disney, Universal, all major cruise lines, all inclusive vacations, guided tours, and international travel. Twyla Hennessey

www.magnoliapalmtravel.com

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423.664.1600 office
Email: JaniceXavier@kw.com
Website: JaniceXavier.kw.com

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Each office is independently owned and operated.



[Keller Williams Greater Chattanooga \(kw.com\)](http://www.kellerwilliams.com)

Garrett Bookkeeping Svc
You take care of your business, I'll take care of your books.

Christina Garrett
(229) 942-3647

General Bookkeeping
Payroll & Quarterly Reports
Sales & Use Tax
Quickbooks

Christina@GarrettBookkeeping.com
1732 Emerald Pointe Drive, Soddy Daisy, TN 37379

gingersumerlinphotography.com

<http://www.gingersumerlinphotography.com/>

DFK
GRAPHIC DESIGNS
EST. 2023

DAPHNE FLOYD
daffloyd@aol.com

WEDDING INVITATIONS
BIRTHDAY INVITATIONS
SHOWER INVITATIONS
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"Star Yard" of the Month

by: Ashley Addison
addisondavy@protonmail.com



The Emerald Bay HOA will be sponsoring a Star Yard of the month for the year 2024.

The purpose of this program is to recognize our neighbors who demonstrate above average efforts in maintaining their property, thereby contributing to the overall appearance of the neighborhood. This is a great awards program, which is administered entirely by volunteers.

For the months of April through October the Star Yard of the month committee will choose a yard that best typifies the qualities of beauty and appeal, as well as consistency with the policies and guidelines of the HOA.

Since the Star Yard Committee will judge based on "Curb Appeal", judging will be for front and side yards jointly as well as the exterior of the house. Backyards will not be considered, even if visible from the street. The Star Yard committee will select a yard of the month each month. The winner will be provided with a decorative yard sign for display. In addition, a \$50.00 gift card will be awarded to the winner.

CONTEST GUIDELINES:

- All current HOA member properties are automatically eligible.
- Award winners are selected based on the "judging criteria" listed in the separate section below. Key criteria include a well-maintained turf that is essentially free from weeds, has a good color, and is kept regularly mowed. Other key criteria include other foliage and overall beautification efforts.
- The same property cannot receive Star Yard of the month more than once a calendar year.
- The winning homeowner will be provided with an award sign to be displayed in the yard for the month of the award. At the end of the award period, the sign will be collected so that it can be awarded to the next winner.
- The Star Yard committee members are not eligible for this award



JUDGING CRITERIA:

HOA Star Yard of the Month candidates are judged solely on the total exterior appearance of their property and front/side yards as viewed from the street. General upkeep of the yard and property is paramount. Factors include the overall appearance, tidiness and neatness of the front of the property, as evidenced by pruned, trimmed and shaped shrubs, edged and defined lawns, borders, and flower beds, and a visually appealing façade.

LAWNS: Healthy lawns with good color and minimal spots or excessive weeds. Grass must be mowed and edged, and grass around foundations and fences, etc. must be trimmed.

TREES, SHRUBS, AND FLOWER BEDS: Flower bed should be weeded and edged. Trees and shrubs should be pruned. Plantings should be in scale with the surroundings and pleasing to the eye.

WALKWAYS AND DRIVEWAYS: Walkways and driveways must be clean and free of debris (grass clippings and dirt.)

AESTHETICS: The overall look of the yard's color and textures should be in harmony with the subdivision. The homes front entry area should be clean and preferably should display some sort of special touches which may include such things as pots of flowers, tasteful figurines and sculptures, attractive benches, beautiful door wreaths, etc.

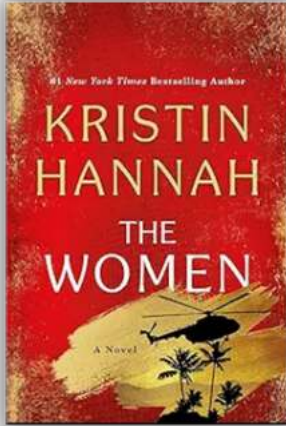
SUMMARY NOTE: The HOA is dedicated to improving the quality of living and appearance of our subdivisions. We encourage residents to take pride in their homes and neighborhood. We look to recognize and thank those who do a superior job in maintaining their yards in such a way that they enhance the overall appeal of the entire community. Thanks to all of you. Let's make this fun!

EBHOA



B O O K

CLUB



When: May 21 (Tuesday) @6:30 p.m.

Where: Trudy Harper, 13015 Iroquois Ln, trudy.harper@epbfi.com

What to Bring: A savory or sweet snack

Discussion leader: Susie Huber

Book: The Women by Kristin Hannah



If you hear the sirens:



Check it out—it could be only a test. Siren tests last for approximately three minutes and occur in your area on the first Wednesday of each month at noon. If there is severe weather in the area at the time of a scheduled test, the sirens may not be tested.

Remember: Hearing a siren or tone-alert radio does not mean you should evacuate. It means turn on your radio or television and listen for instructions. Tune to your local radio or television station and listen for details. WUSY-FM (100.7) in Chattanooga is the primary EAS station in the area and is monitored by other stations.

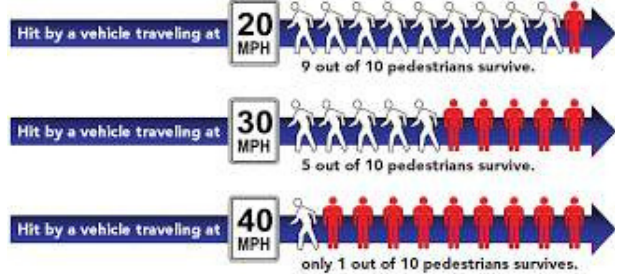
Most radio and television stations in the area participate in the EAS and will be making announcements. NOAA weather radio (162.55 MHz) will instruct listeners to tune to one of these stations.

Check on your neighbors. Do not use the phone unless absolutely necessary. The phone lines need to be open for emergency workers. Do not call 911 for information if you hear the sirens.

If the warning involves an incident at Sequoyah, you might be advised to go indoors and close all windows, doors and other sources of outside air. You may be advised to monitor and prepare or you may be advised to leave (evacuate) your area.

STOP NEIGHBORHOOD SPEEDING

A LITTLE EXTRA SPEED MAKES A BIG IMPACT.



EMERALD BAY SPEED LIMIT

911/Dispatch

3404 Amnicola Highway

Chattanooga, TN 37406

Phone: (423) 622-0022

Fax: (423) 495-1773



**HAMILTON COUNTY
SHERIFF'S OFFICE**



EBHOA Capital Improvements

Dave Fairchild

At nearly every annual homeowner's meeting I can recall there has been some discussion about the possibility of adding some extra amenities to the property at the clubhouse. At the last meeting in February, we discussed and planned to send out a survey to the neighbors to gauge interest. This survey was sent out and I want to thank the 95 property owners who responded. Here are the results;

Question 1: Would you like to have a pavilion near the clubhouse?

- Responses: Yes 33%, No 67%

Question 2: Would you like to have a pickleball court near the clubhouse?

- Responses: Yes 41%, No 59%

Question 3: Would you like to have a play area for children near the clubhouse?

- Responses: Yes 47%, No 53%

Question 4: Would you like to have additional parking at the clubhouse?

- Responses: Yes 50%, No 50%

Question 5: Would you like some other capital improvement not mentioned in survey?

- Responses: Yes 26%, No 74%

This question allowed for comments to which there were 22 made. I have provided the comments to the board and have summarized below.

- Add a tennis court
- Improve entrance and replace trees that are dying
- Expand fenced area by pool and add grills
- Walking/biking track
- Dog Park
- Basketball court
- Volleyball court
- Fire pit
- Fitness building
- Gated entrance
- Improve landscaping
- Fix up clubhouse exterior
- Complete sidewalks

Question 6: Would you support creating a capital fund and collecting up to \$100 per year to fund any of these projects?

- Responses: Yes 48%, No 52%

Again, I want to thank all those who took the time to respond to the survey. From these results, it is clear that there is not enough support in the neighborhood to reach the 66 2/3% threshold to move forward with any major capital improvements at this time. Minor capital improvements under \$5000 can still be done at the discretion of the board of directors if needed per the covenants. My recommendation is that we reevaluate in 5yrs or more and gauge interest at that time.

2024 Board Officers - 1 Year Term

Chairman of the Board & President

Richard Rudez
ebhoa.president@gmail.com

Vice-President

Ron Rogers
ebhoa.emeraldpointe@gmail.com

Secretary

Beverly Smith
ebhoa.secretary@gmail.com

Treasurer

Christina Garrett
ebhoa.treasurer@gmail.com

2024 Board of Directors

2024 Board Members - 2 Year Term

Emerald Bay

Lisa Moon (2024-2025)
ebhoa.emeraldbay@gmail.com

Patton Place

Rob Crow (2024-2025)
ebhoa.pattenplace@gmail.com

Brooke Stone

Tammy Judd (2023-2024)
ebhoa.brookestone@gmail.com

Emerald Lake

Richard Rudez (2023-2024)
ebhoa.emeraldlake@gmail.com

Emerald Pointe

Ron Rogers (2023-2024)
ebhoa.emeraldpointe@gmail.com

Grievance Committee

Emerald Bay - Janice Xavier - janicexavier22@gmail.com
Emerald Pointe - Jerry Corbin - jjcorbin@comcast.net
Emerald Lake - Ray Joyner - rayjoyner@gmail.com
Patten Place - Ginger Sumerlin - thesumerlins@bellsouth.net
Brooke Stone - Doug Jones - jonesldk@gmail.com

COMMITTEES & VOLUNTEERS

Architectural Review Committee

Danny Floyd - [Chairman dancodeman@aol.com](mailto:dancodeman@aol.com)
Tim Rieger - timmarie3@epbfi.com
Dave Fairchild - dablj06@aol.com

Pool Maintenance & Pool Fob Access

Ray Joyner - Chairman rayjoyner@gmail.com

Clubhouse Rental Coordinator

Daphne Floyd - ebhoa.clubhouse@gmail.com

Landscaping

Jim Garrett - ebhoa.landscape@gmail.com

Lighting

Jason Lane - mjasonlane@gmail.com

Star Yard

Ashley Addison - addisondavy@protonmail.com

Welcome Baskets

Daphne Floyd - daphnefloyd@epbfi.com

Clubhouse Sign

Dirk Kinkel

Yard Sale Coordinator

Summer Hutsell

Webmaster Jim Stewart

ebhoa.webmaster@gmail.com

Communications Committee

Newsletter Editor & Publisher, Mass Emails,
Facebook - Daphne Floyd - daphnefloyd@epbfi.com

Social Committee

Glenda Kinkel - glendakinkel@gmail.com
Judy Rudez - tenecqtpie@yahoo.com

Holiday Decorating Committee

Judy Rudez - tenecqtpie@yahoo.com
Daphne Floyd - daphnefloyd@epbfi.com

Neighborhood Watch & Security Cameras

Krissy Blumeyer

ebhoa.neighborhoodwatch@gmail.com

Neighborhood Watch Committee

Emerald Bay - Vacant
Emerald Pointe - Vacant
Emerald Lake - Jaclyn Nasoni
Patten Place - Bob Koscinski
Brooke Stone - Krissy Blumeyer