

# Keys at Kure Beach Homeowners Association

## Minutes

**April 23, 2016 10:00 AM**

Members present: Becky Richardson, Bruce Yergler, Micki Hobson, ML Smith, Nancy Brickman  
Pond Chairperson: Ken Richardson  
Accountants: Grace McGee, Pat Young

### 1. Votes taken by email since last meeting:

- 4/13/16 The board approved an exterior change form for 668 Settlers Lane to replace the front window.
- 4/11/16 The board voted to renew a CD at Live Oak Bank (currently at \$51,000) for two years and add \$50,000 to it by transfer from the money market account. The interest rate will be 1.5%
- 4/7/16 The board approved an exterior change request to add a second floor window to 642 Sloop Points Lane.
- 3/28/16 The board voted to appoint Micki Hobson to fill a board vacancy until October, 2017. She will chair the landscaping committee. Colin Christie was elected in October, 2015. He passed away in December. John Chadwick agreed to take the position until the next annual meeting when Patrick Carter was elected to the board and took the position. Patrick moved to South Carolina in December, 2015. The board appointed Ken Richardson and three days later realized he could not serve with his wife on the board. He stayed acting landscape chair until Micki was appointed in March, 2016.
- 3/25/16 The board voted to authorize Charles Meier to meet with a representative from the Dunes to further explore sharing the costs of pond maintenance.
- 3/4/16 The board approved the 2/27/16 Keys HOA Board meeting minutes.

### 2. Architecture

ML Smith

The board signed off on previously approved exterior change forms.  
621 Settlers approved for window replacement. ML moved to approve. Nancy seconded. Passed.  
The owner of 805 Kure Village Way replaced the front window without board approval. ML contacted the owner several times concerning the window replacement. The new window is slightly different than the original windows and the other three in the fourplex, however 617 Sloop Pointe has the same window. The board would like owners to submit the Exterior Change Request form when replacing windows to prevent any differences in appearance in the future.

Micki and Ken noticed that many of the houses do not have the middle gutter between the two units installed in the back. Micki suggested that the importance of that gutter being installed be mentioned in the email about downspout extension installations.

### **3. Insurance**

Bruce Yergler

Bruce has analyzed insurance coverage for the Keys. Some owners just haven't sent copies but some are habitual offenders who refuse to get insurance. The board discussed how to handle the owners who have ignored repeated communications to provide proof of insurance. Bruce is drafting a letter for the owners who have not provided proof of coverage. The office will add a clause on the quarterly billing of the owners who have not submitted proof of insurance to remind them that they need to purchase coverage. Bruce is also checking with local insurance agents to get more information concerning insurance companies currently writing wind and hail at Kure Beach and will look into the possibility of our HOA purchasing a Master policy on all units.

### **4. Landscaping**

Micki Hobson

Micki surveyed the locations/condition of rain sensors. Four are missing and Sam will check all the battery packs (controllers). These are supposed to last ten years and we are on year seven. These save us significant money on our water bills. Micki is sending a memo to the 25 owners who have sensors installed to make sure they know what it is and how it is used (some are new owners).

Downspout extensions will be added to downspouts on all houses backing up to the woods. Ken will put a team together to attach these to houses. All houses around the pond (except the fourplex on corner of SPL and SL) had downspouts installed several years ago. The current installation is Phase 2 of that project. The total cost will be \$700 for the extensions. This does not resolve the drainage issues between houses or back yard drainage on SPL, SL or Anchor Way. Bruce moved we approved this expense. Micki seconded. Passed.

Mulching is scheduled for May 2-6. The cost will be \$18,000 this year. Balance of the landscaping budget will be for entrance walls and some residents who were promised plantings last fall and are still waiting. Micki will make decisions that stay within budget. She was also requested to check a tree behind 605 Settlers that needs to be trimmed.

ML brought up the mulch in the beds at the back of the lots of Settlers Lane (backing up to government land). He believes that these beds were mulched at one time and the question is whether they will be mulched again. This area is much more visible now that it has been trimmed. All beds in these areas are different and will have to be studied. Micki will talk to Sam and report back to us.

Micki will ask Sam to do the trimming behind units on Settlers annually. She will consult Sam about the timing.

ML pointed out that the area between the garages at 628 and 632 Settlers Lane is supposed to get sod this year since there is no grass.

Micki has talked to the owners of 550 and 554 Anchor Way. There is an understanding now that the land is common area and other residents are permitted on the property. There are new owners at 556 Anchor Way who would like to put their grill on pavers in the limited common area (LCA) in front of the deck and have asked permission to add pavers along the side

of the deck to accommodate the gas tank and garbage cans. Micki will contact them to say the board has discussed this and approved the placement of the pavers.

The area behind 801 and 805 Sloop Pointe Lane is adjacent to a resident of the Dunes. Micki and Ken met with him and Sam and Neska also looked at the area and offered to do the trimming at no cost. Ken is concerned that we are letting someone from outside the Keys dictate how we trim our landscaping. Micki feels we need to cooperate to remove some of the vines and eventually do plantings that will camouflage that house from the view of the adjacent Keys units. Micki moved we have the vines cut down. Bruce seconded. Passed, vote not unanimous.

A separate issue is the removal of all shrubbery (including some on Keys property) by a contractor behind the fourplex at 817, 821, 825 and 829 Sloop Pointe Lane. The owner of the house being built behind those units is planning to install a fence. The board will look at the fence before deciding on landscaping needed.

There is no consensus about why we have so much trouble with grass. The county extension office will consult with us for no fee and give us recommendations on our issues.

Becky reported that the board contacted our attorney in March for clarification of the landscaping responsibilities of the HOA in the Common and Limited Common Areas. The total cost for the consultation and resulting correspondence was \$420.

## **5. Pond**

Ken Richardson

Charles Meier had a meeting with the Dunes representative about shared expenses. The bills for this consultation are balanced by the expenses we saved when the town assumed the cost of dredging. As part of this, the town has started examining and repairing all the storm water outlets for our pond. The dredging will be done at no cost to us (except possibly for minor repairs to sod and landscaping).

ML Smith, Mike Fay, Peter Beardsley and John Chadwick all helped Ken put up the fence around the pond. There is one family of geese (two adults and six goslings) still getting in the pond occasionally but the fence has been successful. It will be stored this winter and installed again next February.

## **6. Financial**

Liens, Judgments, Foreclosures, Aging summary

Grace McGee, Pat Young

The water bill is \$400 minimum even when the water is shut off.

## **7. Other**

There is a wedding scheduled that conflicts with using the clubhouse for our special meeting on April 30. The board is going to change the location to the cabana at the pool on Settlers Lane. An announcement will be immediately sent out by email, posted on our website and at the mailboxes, clubhouse and cabana.

The cost of this special vote totaled \$1080.00, including legal fees, mailings and supplies. The lawyer was consulted because the petitioner disagreed with the percentage of votes needed to amend the Covenants.

Violation of Rules and Regulations

Becky moved that we change the wording being amended to read:

As provided by Chapter 47F-3-107.1 of the General Statutes of North Carolina, Homeowners have the right to attend and be heard at a hearing before any fine is levied or item(s) towed and stored. If a violation of the rules and regulations has not been corrected within five days (or on a case-by-case basis) following the hearing, a fine of \$50 per month, compounded every month thereafter, will be incurred until compliance is achieved. If the violation has not been remedied after six months, the monthly fine will increase from \$50 to \$100, compounded monthly. Should legal assistance be required by the Board, the resulting cost may be incurred by the owner.

Seconded by Bruce. Passed.

Meeting adjourned at 12:45.

**8. Next meeting: Tuesday, May 31, 2016 at 4 pm.**