

Keys at Kure Beach Homeowners Association

Minutes

October 11, 2020 9:00 AM via Zoom

Board members present: Bryan Strickland, Nancy Brickman, Frank Walsh, Mary Lowrance, Sara Smith
Office Staff: Grace McGee, Pamela O'Quinn

1. Financial

Grace McGee

- Review of August-September check details, Profit & Loss Statement and Balance Sheet
- Owners who are behind in dues must contact the office to set up a payment plan. A lien can be filed if the owner is over \$1000.00 (three quarters of Keys HOA dues) in arrears.
- Bryan Strickland and Mary Lowrance will be new signatories for the checking account.
- Grace McGee reported that there are two policies to cover the Directors. The Directors Liability policy is now with AAA and the Umbrella Liability is through the McGriff Insurance Services. Bryan Strickland moved that we keep the policies with the two different companies for this year and shop for one company to do both next year. Sara Smith seconded. Passed.
- Mary Lowrance will meet with Grace McGee to look at long range budget planning and insurance on the pond gazebo.

2. Insurance

Pamela O'Quinn

- Except for two owners, all insurance is up to date. There are three policies expiring in October. Twenty three residents are not insured up to replacement costs with one being \$42,000 below replacement cost. Currently \$115 per square foot is the cost of replacement. Owners with inadequate insurance will be notified.
- Article 6.1 in our Covenants states that "Each owner shall obtain and keep his Unit insured against loss and damage by fire, tornado, wind storm or other hazards normally insured against at one hundred percent (100%) of replacement cost...."

3. Pond/Drainage

- We need a Pond Committee Chairperson** since Ken Richardson has resigned from this position.
- Becky Richardson has been appointed to the town's Retention Pond Oversight Committee Bryan Strickland volunteered to also be on the committee.
- The Keys retention pond permit is due for renewal in November, 2021. The renewal packet will come from the state and there will be an inspection by the NC Department of Environmental and Natural Resources (DENR).
- There was discussion but no final decision about responsibility for the pond being separate from the landscaping committee. The board also discussed that storm drainage be included in long term maintenance.

4. Architecture

Frank Walsh

- Request for Exterior Change Forms submitted:
 - 646 Sloop Pointe Lane: (two requests) to replace porch door and screens and to switch out

a satellite dish for an antenna. Approved.

-654 Sloop Pointe Lane: request to replace the palladium window. The work will be done by Steve Gifford. Approved.

-818 Sloop Pointe Lane: Owner submitted the form after installing a roll down hurricane shutter over the window above the garage. Since this type of shutter has not been approved, the board will look at the window and discuss before making a decision.

5. Landscaping

Sara Smith

-Sprinklers are currently part of the landscaping responsibilities. Mary Lowrance agreed to recruit several people to help with this. Our system is aging and needs repairs/replacement. The sprinklers are scheduled to be turned off the week of October 12.

-The landscaping budget was overspent by \$5000 last year. The board discussed funding options including using operating or reserve funds or reducing the mulching and pine straw costs.

-There are also several requests from last year that need closure. Sara Smith is meeting with Neska and Francesco from Sam's Landscaping to discuss the stumps to be removed. Some are too close to water pipes to be dug out.

-Sara Smith is getting an estimate for trimming trees and bushes behind 626-662 Sloop Pointe Lane.

-There are two dead pines on Kure Village Way.

-There are several areas with drainage issues that need further study. Funding may come from reserves and Sara Smith will send out more information by email.

-Replacing mulch next to the sides of units with brown stones was discussed. Plastic must be put down first. The board felt that eventually weeds would grow through the plastic and the stones would wash into the mulch. Sara Smith moved that we continue with mulch and not put down brown stones. Bryan Strickland seconded. Passed.

6. Rules and Regulations

-There have been several reports of rule violations in the Keys. Most involve decorations in the LCA or political signs. Owners were asked to remove discolored plexiglass coverings on palladian windows and several are back up. A walk-through is planned in the near future to note violations in front of the units. Owners and renters will be notified of violations.

-558 Anchor Way: Renter/owner will be notified to remove a car in the driveway with expired NC license plates.

-845 SPL: Owner will be notified to remove a car in the driveway with an expired VA plate.

7. Legal

-Bryan Strickland is going to schedule a meeting with the Village Board concerning shared costs when pursuing legal options for violations of the Covenants. It is not clear who is ultimately responsible when there is a common rule, prior tradition and having an equitable system. There is an unresolved issue concerning legal expenses incurred in the lawsuit involving an AirBnB at 845 Sloop Pointe Lane.

-Owners voted to amend the current Bylaws so that there is agreement between Article III, Section 3.5 and Article IV, Section 4.3 on Removal and Vacancies of Directors. Nancy Brickman will send an email to our attorney, Charles Meier, to ask for a cost estimate for legally recording the new wording.

8. Next meeting: Thursday – November 19, 2020 at 5 PM via Zoom