

**TIMBER RIDGE PROPERTY OWNERS ASSOCIATION
ANNUAL MEETING – June 10, 2018**

The Annual meeting of the Timber Ridge Property Owner’s Association was held on June 10, 2018 at 1 pm inside the PCI Golf Club. The meeting was called to order by President Joey Niolet at 1:00 pm. The number of members attending the meeting was 41.

President Joey Niolet welcomed everyone and introduced the Board members and POA Staff present.

Board Members Present: Joey Niolet, President, City Liaison & Security; Ronnie Sedlak, Treasurer & Pool/Tennis Court; Cathy Eagan, Vice-President & Neighborhood Watch and Cary Trapani, Secretary & PCI Liaison.
Absent: Charlie Reymond, Treasure Point, Ken McLaughlin, Architectural Review and Rebecca O’Dwyer, Covenants

POA Staff – Misty Dienes Office Staff; Terie Velardi, Office Manager & Steven Hammons, Handyman.

President Niolet reviewed the agenda that was provided to everyone. Members were asked to write down their questions on the cards that were available at the sign in desk. Questions would be categorized and would be given to the applicable board member to address.

Presidents Overview:

Joey reported that we have four open positions on the board this year. The 3 roll-over positions and one due to the resignation of Jediah Bishop who, due to his business obligations is unable to fulfill his last year on the Board.

Joey reviewed the Treasure Point lawsuit noting that discussions and negotiations with MS Secretary of State regarding the land at the entrance of Treasure Point are close to being finalized. Because of the original lawsuit the MS Secretary of State claimed that the land at the entrance into TP was inappropriately and illegally filled in, in 1962-63. A survey was completed and identified the affected area which includes the fence and gate at the entrance into Treasure Point. Our goal is to include the identified area in with our existing tidelands lease for the boat ramp and dock.

Security – We had a few issues this past year. There was a rash of burglaries along the coast over the winter holidays including Timber Ridge. With Steven’s assistance in reviewing video surveillance tapes from the cameras the police have been able to identify and capture perpetrators.

We have updated our security cameras in the subdivision and are looking at additional areas that would prove to be beneficial. We have upgrade the cameras and added internet at the pool and Treasure Point. Soon the cameras will be able to be viewed inside the office rather than Steven having to sit under the camera, download the data and then review. In addition, we have installed a new access card reader at the pool and plan to install the same system at the Point once we resolve the tidelands issue. The new system allows us to identify the card number that is being used and can cross reference with the camera footage if we have any issues.

We continue to work with the City police department on all security issues. The City is working on a grant to purchase portable speed limit signs that flashes when someone is speeding as well as track usage. The collection of data allows the police to determine what areas have issues and will allow them to monitor these areas. The Board has offered to donate money for an additional sign to be used only in Timber Ridge. The Board of Alderman will be discussing this in an upcoming meeting. If approved the location of the sign will be controlled and monitored by the police, again with the stipulation that the sign be used inside TR.

The Board is looking to the future by adding or improving amenities to the subdivision. We are going to resurface the tennis court. To get more use we are going to install basketball goals. In addition, we are installing access readers to the court to limit use to Timber Ridge members in good standing. New efficient lighting will be installed which will be on a timer to go off at a designated time.

Last year we received approval from the membership to sell 6 of the TRPOA owned lots in the subdivision. Each are waterfront properties with the POA paying \$5,000 +/- in taxes annually. At last years annual meeting the membership asked that the adjacent property owners be offered first dibs on the respective lot. The properties were appraised by a local Real Estate appraiser and a closed bid process was established. Offers that met or exceeded the appraised value were approved. Two of the six lots met these criteria. Of the remaining lots, bids were received on three of the four with none of the bids meeting these criteria. Currently the lots are for sale by owner. We will be listing them with a local Realtor who has offered to list them for free.

Financials –

Treasure Ronnie Sedlak reviewed the financial reports highlighting significant line items. Ronnie gladly reported that with no increase to the annual dues we were within 10% of the 2017-18. Ronnie noted that the efforts of the board and staff have allowed us to keep the annual dues the same for four years now. He invited the membership to attend the board meeting to witness firsthand the Board in action as they continue to do their due diligence. Ronnie noted that the POA's fiscal year runs from April 1 through March 31. Dues are sent out in March with an April due date. The POA's largest expense is general administrative, which is expected, it is what it takes to maintain and run the organization.

The budget for 2018-19 is roughly the same again, with no increase to this year's dues.

An additional budget item for hurricane repairs has been added. This past year Hurricane Nate cost the POA \$15,000 in repairs which included the removal of the cottage as required by the City.

Ronnie touched on the sale of the POA lots noting that we sold two of the six lots for a total of \$90,000. The funds have been designated as a reserve and placed into two certificates of deposit. Since the end of February, we've earned \$250 in interest. The funds are liquid and available in the event we have unforeseen expenses.

Collections – Ronnie reported that we collect 85-88% of the current years dues on a yearly basis. Over 3 years we collect an average of 92% of the respective years dues. There will always be some residual because of tax sales or foreclosures, but the office staff continues to reach out to those who are delinquent. Ronnie directed the attention of the audience to the list of members not in good standing noting of the 300 names 150+ are delinquent in this year's dues alone and expect to collect 100% on these accounts. Generally, we can collect past dues when a property sells or is foreclosed on. We take those who have not paid over the course of two years to court and now are placing liens on properties.

Ronnie also reported on the Young's Bayou dredging project. He noted that the process started three years ago with the Harrison County supervisors requesting the use of tideland funds for the project which the State approved and is being managed by DMR. Ronnie explained that the red flags that are in the bayou are a result of GPS coordinates that identify the area that will be dredged. The dredging will begin shortly and is projected to dredge to a depth of 6 feet. He asked that folks not disturb the flags noting this is the second time the flags were placed in the bayou.

Ronnie asked if there were any questions regarding the financials. Questions pertained to the frequency the Board reviewed and issued financial reports and if they could be posted, at a minimum on a quarterly basis. In addition, the question was asked; if the Association has the financials audited or, is there a year end compilation. Ronnie explained that the financials are generated monthly by the Account firm, AVL who also prepares our tax returns. He provides a summary review of the monthly revenue and expenses and noted that are monthly expenses are \$15,000 +/- . Ronnie acknowledged that the board will publish financials in the most appropriate manner feasible.

Cathy Eagan and Joey Niolet proceeded to review questions submitted from the members present.

Q. Martin Miller, Fairway Dr addressed vehicle access near and around the playground at Treasure Point, noting safety and the appearance when coming in by boat. Joey Niolet stated we do not restrict access to the area, however we do have signs asking folks not to be within 15' of the bulkhead. Cary Trapani suggested limiting access to golf carts only. Mary Lou Matthews, Pinewood Dr. commented that this would restrict someone who may handicapped, who does not own a golf-cart to being able to drive to where the benches are to fish. Cathy & Joey replied that the Board will look in to possibly adding benches to other areas to accommodate anglers that might have restrictive needs.

Q. Gwen Voigt, Sweetbay Dr., asked if the Board would consider a different dues assessment for vacant lots noting that some lots are selling for \$1,500 to \$3,000 because owners thing the dues are too much. Joey referred to the covenants that states all lots are assessed equally. Any changes would need to be addressed and voted on by the members in good standing. Gwen indicated that would take to long, as a Realtor she sees the need as immediate. She also stated that the membership talked about it years ago. Eileen Guthrie 108 Poinsettia Loop pointed out that years ago owners of vacant lots were not required to pay dues. That is was a rule that has changed. Keith Voigt, Sweetbay. Explained that homeowners who owned multiple lots only paid dues on a single lot. That was changed because of the way the covenants read and in doing so it caused a lot of angst. As a result, property owners were allowed to legally combine contiguous lots and only pay one dues.

Q. Andrew Blum, Basswood Dr. Multiple questions; Pool age vs. swimming certification, Mr. Blum explained that he has two children, a 16 year old and a 13 year old. According to the pool rules the 13-year-old is not allowed to be at the pool without an adult (me) present. There are national organizations such as the YMCA that operate pools and have pool

swimming/safety certification tests that rate the proficiency of a swimmer and issue bands according to their proficiency. Is there a way, with lifeguards on duty that we can allow an underage individual swim without a parent present? Cathy indicated that we would need to look in to it before we make a change.

Are POA liens & citations open to view, specifically covenant violations such as lot maintenance? Mr. Blum noted that there are some properties in his area that he feels need attention and if the properties have already been identified he does not want to bother the office. Joey explained that members who have concerns about a property can call or e-mail the office with an address and or picture, the office will forward it to the covenants compliance committee for their action. Cathy shared that the committee and Board use their discretion, specifically with lot maintenance and inclement weather. Excessive rain makes the grass grow, however cutting the grass when the lot is extremely wet may lead to further unsightly issues with the lot. Ronnie Sedlak explained that is a three-step letter process and the Board reviews all covenant violations and member comments each meeting. All members are welcomed to attend. Any member wishing to serve on the covenant compliance committee is also welcomed to participate. Cary Trapani stated that the goal is to have folks come in to compliance and does not feel that it is a good idea to share this information. Charles Miller, Hackberry drive submitted a similar question asked why not? Cary explained again, that we want to offer time for a property owner to remedy the situation and with the letter process and the Board's monthly review, when there is an issue appropriate action is taken. Cary also referenced the covenants if a property/lot has not been improved or is in it's natural state it does not need to be maintained. Mr. Miller identified a lot on Hackberry that has never been mowed and two homes on Chestnut that appear to have been abandoned. Mr. Miller stated that the Board's fiduciary responsibility to maintain and protect property values the membership has a right to know and asked why we can't have the addresses posted monthly.

Cary suggested that it could be put to a vote, if someone wants to make a motion than we will take it from there.

Charles Miller, Hackberry Dr. moved to have covenant violations included in the monthly newsletter. Motion second by Chuck Scallon, Hackberry Dr. Cary opened the floor for further discussion. Comments from members (K. Voigt, L. Strout, H. Charles. K. Thomas, N. Hardenstein) in the audience included suggestions for anyone wanting to know if a property is being addressed that they call the office and ask. Members referred to the comments on social media information boards noting it can get out of hand. We are a neighborhood and should not make this a personal issue for all to see. Two members offered specific examples where they reported an issue in their area and noted the people who do this job were fabulous, they followed up with their concerns. Anyone having a significant issue should do the same. We do not have to make this a major issue.

A call for a vote was made by a member in the audience. Cary reviewed the motion. Victoria Blum, Basswood Dr. asked to have the motion amended to, post only the address not the name of the property owner. Motion was seconded by _____?

Cary reported that the first vote is on the amended motion. Motion failed with 23 voting against and 9 voting in favor of the amended motion. The second vote on the original motion failed with 26 voting against and 6 in favor of the original motion.

Andrew Blum, Basswood asked last year if the POA can negotiate a shared "right of way" with PCI using a bridge over the canal near Fairway. He stated that he and his family like to ride their bike over the Bay bridge and there isn't an easy way to get there. He will not use Cedar as it is too dangerous. Cathy indicated that there are liability issues for the golf club and

ingress, egress issues on private property. The Board will look in to it further. Joey noted that we have spoken to the City and Alderman Pickich is working with public works to incorporate city right of ways along drainage canals to allow public access trails. We are not certain if any of these canals will facilitate this request.

Cary announced the election results. He thanked the six members who volunteered their names for the open positions. The new 2018-19 board members; serving 3-year terms (2021) and 1 member fulfilling the remaining 1 year due to the vacancy (2019) are Cathy Eagan, Kim Reinike, Nancy Hardenstein and Ronnie Sedlak.

There being no further business the meeting was adjourned at 2:30pm.
Board Minutes respectively submitted by Terie Velardi, POA Staff.