

**THE RIDGES AT MOUNTAIN HARBOUR
POA BOARD MINUTES
JANUARY 20, 2020**

Meeting called to order at 6:00pm by Wayne Watson, President.

Board Members Present: Tom Norris, John Walvoord, Jim Ackerly, Michael Nerney and Mary Ann Strider

Golf Course GM: Randy Vaughn

Property Owners: Doug Metzger, Karen Watson, Bill Meldram, Allen Horne

Minutes of November 18, 2019 POA Board meeting approved via e-mail. Copy available for reference. Posted on website.

MOUNTAIN HARBOUR GOLF LLC REPORT

GM, Randy Vaughn provided November/December summary:

Rounds played in November, 2019 - 1048 November, 2018 - 483

Rounds played in December, 2019 - 583 December, 2018 - 311

Course closed 4 days (due to weather) in November. There were 13 days of frost delay
Course closed 13 days(due to weather) in December. There were 6 days of frost delay

Total rounds played in 2019 - 15,609

Five tournaments have been booked for 2020.

Two memberships added in January: one Family Premier, one Regular Golf

Marketing avenues continue to be explored/utilized, targeting the North Atlanta area.
Currently there are 530 names on club's data base.

The Ridges Resort, Hiawassee, has set up a meeting to explore STAY and PLAY Packages for 2020.

The Hinton Center and Harrahs Casino are also in communication with Randy with regards to 2020 season.

Randy has received numerous positive comments the past few months. January's numbers look good and the course is in excellent condition.

The new control panel/board for irrigation is in place. All irrigation heads have been located and repaired for use.

ROOF STATUS: Contract has been signed and materials ordered and delivered. COX roofing will begin at any time. Plan is to complete project within the next few weeks, weather permitting.

GOLF FINANCIALS: Balance Sheet as of December 31, 2019 presented. Profit & Loss statement for December, 2019 AND 2019 Year End Consolidated Profit & Loss Statement presented.

Discussion held. All agree these reports continue to improve (in their format) every month. Jim moved to accept, Michael seconded. All approved.

Final Mandatory Sports Membership invoices mailed AND e-mailed on Thursday, January 16, 2020.

Once again, THANK YOU to owners who have been prompt in paying their membership.

Adjourned at 6:20pm

Ridges POA Board Meeting

Meeting Called to Order

POA REPORTS

MARKETING COMMITTEE: A team has been formed to “promote our total community.” Led by Bill Meldram, the team consists of Jim Ackerly, John McLeod, Bill Hickok, Tom Norris and Doug Metzger.

A Golf marketing letter sent this month (to [www.Mountain Harbour Golf Club .com](http://www.MountainHarbourGolfClub.com)) achieved 1600 “views” and 400 “opening.” Many positive responses were received.

A letter to the editor of The Clay County Progress was submitted and printed (January 16, 2020). The letter, approved by the board, explained some of the development’s history, Wells Fargo’s interest and recent exit and the present status of the Ridges and Mountain Harbour Golf. This letter will be posted on our website. The Committee will brainstorm any and all ideas. They will meet on February 4th at the home of Bill Meldram.

Many thanks to this team of owners.

FINANCIALS: Wayne provided copies of POA financials to the Board. Discussion followed. Tom made a motion to approve financials as presented, Michael seconded. Motion carried.

COLLECTIONS: Currently there are 49 owners who are MORE THAN one year in arrears. Discussion held concerning collections. The Board reminds owners that it is their responsibility to pay their dues in a timely manner. All owners agreed to this commitment upon purchasing their property.

As stated in the INVOICE/BUDGET/MEDIATION SUMMARY of November 15, 2019, "dues have been reduced to a level that will support the operating budget." (sent to all property owners)

If owners fail to pay their dues the budget is directly affected.

**IF YOU HAVE NOT YET PAID YOUR DUES PLEASE DO SO AT ONCE
IF YOU WOULD LIKE TO SEE FURTHER REDUCTION OF DUES IN 2021 ALL
OWNERS MUST FULFILL THEIR OBLIGATION**

MAINTENANCE: Jim reported work continues on the Pinnacle. Area where third and final section of retaining wall will be poured is being prepared. Preparation will take around 4 days.

No definite date for pour weather a factor). A quote for upper road clearing (to the top of Pinnacle) has been requested from Alvin Ledford. All work on Grandview has been completed.

Owners are reminded: IF YOUR ROAD WAS GRAVEL WHEN YOU PURCHASED YOUR PROPERTY IT WILL REMAIN GRAVEL.

NEW BUSINESS: An owner has asked if AIR B&B or VRBO are permitted in the development. Discussion was held regarding feasibility and adherence to covenants. Motion made by Mary Ann to permit a 3-month minimum short term/seasonal rental throughout the development. Tom seconded. Motion carried.

Owners are reminded that they will be responsible for ALL aspects of any rental. The owner (or designated agent) is reminded that there will be no use of pool or fitness center by short term renters unless owner pays an additional pro-rated fee for tenants, or tenants pay this fee themselves. Golf will be on a "pay as you play" fee.

SEASONAL/SHORT TERM rentals will run for a minimum of three months. The Board assumes NO obligation for any "short term" rental and will not facilitate this arrangement in any way.

IMPORTANT NOTICE: ANNUAL MEETING: April 25, 2020 at 1:00pm

NEW POA BOARD NOMINATING COMMITTEE: Tom Norris and John Walvoord are working together on this committee. Please contact either of them if you have an interest in serving your community as a Board member. There are three vacancies to be filled.

Next Board Meeting: February 24, 2020 at 6:00pm (due to several conflicts on February 17)

Meeting Adjourned at 7:15pm
Respectfully submitted,
Mary Ann Strider, Secretary

THE RIDGES AT MOUNTAIN HARBOUR

POA BOARD MINUTES

FEBRUARY 24, 2020

Meeting called to order at 6:00 pm by Wayne Watson, President.

Board Members Present: Tom Norris, John Walvoord, Jim Ackerly, Michael Nerney and Mary Ann Strider.

Golf Course GM: Randy Vaughn

Property Owners: Susan Hoffman, Carolyn & Allen Horne, Pam & Don Roman, Beth & Ed Hooker, Bill Meldram, John McLeod, Karen Watson, Doug Metzger

Guest: Richard Kelley of THE RICHARD KELLEY GROUP, Realtors

Minutes of January 20, 2020 POA Board meeting approved via e-mail. Copy available for reference. Posted on Member Area of website.

Bill Meldram introduced Richard Kelley of THE RICHARD KELLEY GROUP.

Richard met with our Marketing Team on February 11th at which time he provided a list of recommendations on ways to improve the home values in our community.

The list of fifteen suggestions was presented to our Board members by Richard. The majority of these were agreed upon by the Marketing Team.

We all want to thank Richard for taking the time to assist the Marketing Team and our POA Board. Several of these suggestions will be discussed/approved/tabled at this February 24th Board meeting. Again, thank you to Richard and thank you to our Marketing Team.

MOUNTAIN HARBOUR GOLF LLC REPORT

GM, Randy Vaughn provided the JANUARY, 2020 summary

Rounds played in January, 2020 - 275 January, 2019 - 208

Green & Cart Fees January, 2020 - \$2,691 January, 2019 - \$2,288

Course closed 15 days (due to weather)

- Facebook advertising for 20 days achieved 19,200 views with 500 clicking on link. The cost of this advertising is very reasonable.
- The website has had 671 hits since January.
- North Atlanta area will be targeted in March with a 50% off Green Fees coupon. (March15-April15)
- A "Stay and Play" package is being implemented in March with The Ridges Resort. MH Golf AND The Ridges Resort will BOTH advertise this.
- Double R Events in Franklin is in contact regarding golf packages.

- Ten tournaments are booked for the 2020 season. This includes the 2-day “Tweeter Tournament” June 6 and 7 with roughly 130-140 players. This is a charity event raising scholarship money for high school students.
- Smoky Mt. High School tournaments are also booked.

The course will be aerated on March 9th and 10th. Nine holes will be open each day.

ROOF STATUS: Pray for sunny, dry weather so roofers will be able to begin!

MH Golf LLC FINANCIALS: Balance Sheet as of January 31, 2020 presented. Consolidated Profit and Loss statement through January 31, 2020 provided. Discussion held. Randy complimented Ginny Crowder of Strickland and Associates on the excellent job she is doing for Mountain Harbour Golf. Tom moved to approve financials as presented, Michael seconded. All approved. Financials will be posted in the Member Area of our POA website.

Adjourned at 6:40pm

POA BOARD MEETING CALLED TO ORDER

Wayne addressed a request from Liz Hickok that we participate in the local “Quilt Trail.” Mary Ann moved we participate in this community event, Jim seconded. All in favor. Liz will head up this project. Costs associated with securing and mounting a Mountain Harbour quilt will be paid for through donations. No POA funds will be used.

MARKETING TEAM: Bill Meldram briefed the Board on their February 11 meeting. Their objective is to promote our community...our “total community.” He provided a copy of the fifteen line items from Richard Kelley and minutes of the aforementioned meeting. Bill asked that the Board address and approve the first three items:

1. Market entire community as MOUNTAIN HARBOUR (totally remove THE RIDGES moniker)
2. Change front gate policy so it is open during daylight hours (allowing access for realtors and perspective buyers)
3. Improve signage for Home/Lot sales. (develop a more visible sign compatible with our area)

Each of these was discussed in depth.

John made a motion to market the community as MOUNTAIN HARBOUR, Jim seconded. Motion passed.

Jim made a motion to keep the front gate open from 9am-6pm daily, John seconded. Motion passed.

Sign rendering presented by Richard Kelley Group. The Board asked Bill to look into a more natural looking sign that would compliment our mountain environment.

A BIG THANK YOU once again to this Team of Bill Meldram, Jim Ackerly, John McLeod, Tom Norris, Doug Metzger and Bill Hickok. Please call Bill Meldram if you have any questions.

FINANCIALS: Wayne provided copies of POA financials. Discussion and review. Jim moved to approve. Mary Ann seconded. Motion carried. Financials will be posted on Member Area of website.

COLLECTIONS: Liens against owners who have not paid POA dues will be placed in March. The POA will allow 60 days grace period from due date of January 15, 2020. These liens will cover lots and/or sports memberships. Residents/Home Owners in arrears will be foreclosed on.

MAINTENANCE: Jim reported that the road repairs are looking good and holding well. The original estimate for the Pinnacle Road potential slide was \$229,000. The POA attorney in Asheville has made disbursements from our trust account.

The total project is not complete, however, the concrete wall portion of the project HAS been finished and came in at \$5,000 UNDER original estimated cost.

Jim asked the board to approve payments to Smokey Mountain Concrete and to Alvin Ledford, contractor. (partial payment) This request was approved and Greg Johnson (attorney) will pay these invoices.

NOMINATING COMMITTEE: Tom and John will present slate at the March 16th meeting. Please contact either of them if you have an interest in serving your community as a Board Member. There are three vacancies to be filled.

ANNUAL MEETING: Saturday, April 25th, 2020 at 1:00 pm. We will meet in the lower level of the clubhouse. Check in on the patio beginning at 12:30pm.

Next Board Meeting: March 16, 2020 at 6:00pm.

Meeting Adjourned at 7:50pm
Respectfully submitted,
Mary Ann Strider, Secretary

MOUNTAIN HARBOUR POA BOARD MINUTES MARCH 16, 2020

Meeting called to order at 6:00pm by Wayne Watson, President

Board Members present: Tom Norris, Jim Ackerly, John Walvoord, Mary Ann Strider, and Betty Applegarth

Golf Course GM: Randy Vaughn

Marketing Team Chairperson: Bill Meldram

Minutes of February 24, 2020 POA Board meeting approved via e-mail. Copy available for reference. Posted on Member Area of website.

MOUNTAIN HARBOUR GOLF LLC REPORT

GM, Randy Vaughn provided the FEBRUARY, 2020 summary.

- Rounds played in February, 2020 - 280 February, 2019 - 394
- Green & Cart Fees February, 2020 - \$3231.44 February, 2019 - \$4209.61
- Course closed 19 days due to weather (2019 closed 8 days)

2020 Membership Invoices will be mailed this month.

All greens have been aerated, as scheduled. This is ahead of other area courses and should contribute to more play when those courses are aerating.

Looking into purchase of fish for #9 pond (to help control algae/weed growth)

Wild Hogs continue to be problematic. Andy Blankenship will begin setting traps.

Clubhouse 100-gallon water heater failed and will be replaced with a new tankless model. This will be more cost effective.

Cox roofing advises they need one week of dry weather to begin and complete clubhouse roof.

Curtis Phillips has started the PGA Certification course. A generous member has donated some of the cost of this program. THANK YOU!

Curtis has scheduled two more tournaments. The High School groups have cancelled due to Coronavirus. Schedule available in pro shop.

Jim Catron, Player's Assistance Director, will be stepping down from his management duties. He plans to stay on two days a week as a cart person. THANK YOU, Jim for all your efforts in making Mountain Harbour such a great place to play golf. Your tireless efforts have certainly been appreciated. We will miss you and your friendly smile on a daily basis but pleased you will still be around a couple of days a week. THANK YOU, THANK YOU!!!

MOUNTAIN HARBOUR GOLF LLC FINANCIALS: Balance Sheet as of February 29, 2020 presented. Consolidated Profit & Loss statement provided (through 2/29/20). This statement includes Clubhouse, Maintenance, Golf Carts, Beverage Cart, Fitness Center and Pool. Discussion held. Tom moved to approve financials as presented, Jim seconded. All approved. Financials will be posted in the Member Area of website.

Adjourned at 6:25pm.

POA BOARD MEETING CALLED TO ORDER

Bill presented the Marketing Team report. The Team continues to meet and investigate ideas for promoting our community. A target date of April 1st has been established for reaching out to agencies.

- Several prototypes (signs for sales of homes/lots) were displayed. Jim moved we approve two of these signs, John seconded. Motion approved and Bill will proceed with new signage. These will be “in ground” not “hanging.”
- The Team is putting together a “prospective buyer binder.” This will list homes and lots for sale.
- A “Welcome Letter” will include answers to questions regarding covenants, building guidelines, dues, golf course membership, utilities, internet information, POA Board, social activities and marketing/communication facts.

THANK YOU to this active Team of volunteers.

FINANCIALS: Betty presented POA Balance Sheet, Profit & Loss Statement and Budget Comparison Report. All were reviewed and discussed. Tom moved financials be approved, Jim seconded. Motion approved. Financials will be posted in the Member Area of website.

COLLECTIONS: Thank you to the many owners who have fulfilled their financial obligation to the Mountain Harbour Community the past few months. As stated earlier, all lien paperwork is ready to be filed at the courthouse. Five owners are in arrears of \$10,000 or more and twenty owners owe \$5,000. These 25 will be foreclosed on.

THANK YOU to the volunteers who have been involved in the collection of monies owed to Mountain Harbour.

Maintenance: Jim reported that all 3 sections of concrete wall on the Pinnacle road repair project are complete. Drains have been installed as well as tubes atop wall to accommodate a future fence, if desired. Fencing was not a part of the road repair contract. The power company will reinstall conduit removed during construction. Backfill and grading will be done during dry weather. Trust account payments from our attorney have been sent to Alvin Ledford and Smokey Mountain Poured Walls.

Hooper Tree Service will remove large pine tree near front gate. Tree fell during a winter storm.

ARCHITECTURAL REVIEW: Tom reported that he and Bill Meldram have been working on revising the Architectural Guidelines.

NOMINATING COMMITTEE: Presently there are six candidates for the 2020-2021 POA Board. **THANK YOU** for stepping up to help your community.

ANNUAL MEETING: Saturday, April 25th, 2020 at 1:00 pm.
Location: Lower level of clubhouse
Check-in on patio beginning at 12:30 pm

The Board will have a **CLOSED SESSION** meeting on April 6, 2020 at 6pm.

PLEASE BE ADVISED THAT THE ANNUAL MEETING IN APRIL MAY NOT TAKE PLACE. MOUNTAIN HARBOUR WILL ATTEMPT TO KEEP YOU INFORMED IN A TIMELY MANNER. THANK YOU FOR YOUR UNDERSTANDING

Meeting Adjourned at 7:15 pm
Respectfully submitted,
Mary Ann Strider, Secretary



Mountain Harbour Property Owners Association
1665 Mountain Harbour Dr., Hayesville, NC 28904
828-389-9000

- i. Call to order: 6:04P May18,2020
 - ii. Board members present:
 - Jorge Azor, President
 - Jim Ackerly, Vice President
 - Ed Hooker, Secretary
 - Betty Applegarth, Treasurer (non-voting member)
 - Bill Meldram, Chair Marketing Committee
 - Tom Norris, Architectural Review Committee
 - Michael Nerney
 - John Walvoord
 - Others: Randy Vaughn, Golf Superintendent
 - Beth Hooker, Administrative Assistant.
1. Discussion of the April 2020 minutes were covered. Due to the COVID-19 Pandemic, the minutes will be approved under separate cover.
 2. Mountain Harbour Golf LLC Report
 - a. GM Report provided by Randy Vaughn
 - b. All previously scheduled tournaments are on hold until June 2020. Curtis is working diligently to reschedule and coordinate future dates with all concerned parties. The first scheduled event is July 8,2020 with the Cherokee Chamber of Commerce.
 - c. Some previous year members have not renewed their memberships citing a lack of play by the individuals.
 - d. The search for a qualified mechanic is ongoing.
 - e. The excessive amount of water surrounding the 12th green has been researched, including exposing sprinkler pipes for leaks. It is assumed that the ground water is bubbling up after higher than average rains. A French drain system is being considered as a solution to the problem.
 - f. Weed control is ongoing. Efforts have been hampered by excessive rain.
 - g. An Arborist will be on the course the week of the 24th of May. He will be trimming trees that are too high or dangerous for course employees to tackle.
 - h. The course has been fertilized with a time release fertilizer that will carry us through the fall.
 - i. There have been positive volunteer hours for course beautification of teeing grounds and the "clear the creek" projects.
 - j. The men's league is in full swing, the women's league will kick-off in June.
 - k. The driving range is still very wet. It is impossible to get equipment in to pick up range balls.
 - l. The Facebook ad campaign for the North Atlanta target area has been suspended due to COVID-19.
 - m. Bill Hickok will help with the effort to renegotiate the GOLF NOW contract when the current one expires.



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- n. The fitness center is still closed. It may tentatively open May 22, 2020. We are waiting on guidance from the local health department. The golf course is awaiting guidance from the health department about cleaning equipment and separation of users. We are also in search of a vendor who can maintain the equipment.
- o. The golf snack bar has been cleared to open for outside dining only. Randy is in search of a line cook who will take on the grill.
- p. The health department is recommending that the pool remain closed until further notice due to social distancing guidelines currently in place.
- q. Bill Hickok will replace Jim Ackerly as golf advisor to the Board.
- r. Financials: Summary for April 2020.

There were 337 member rounds and 1,119 green fees paid for a total of 1,456.

Greens and cart fees resulted in \$19,696.22, memberships resulted in \$38,550.00. Total income was \$58,246.22

There was no tournament income and the snack bar is still closed.

A motion was made by Jim Ackerly to approve the golf course financial statement, 2nd by Bill Meldram. Motion carried 7-0

- s. Other: The course was closed for three days due to weather, and there were two days with less than 15 players for the day.

Discussion: The lockers in the restrooms and shower area could be used by members who do not live on the property. These lockers will be given out on a first come, first served basis. There will be a \$10.00 deposit required for the lock. The motion was made by Tom Norris and 2nd by Bill Meldram. The motion carried 7-0

3. Property Owners Association Report

- a. Marketing: Bill Meldram gave a detailed report on the new signage for lots and homes for sale in Mountain Harbour. The signs are tasteful, visible, but unobtrusive. Additionally, the front gate will be open from 9:00AM until 6:00PM to encourage real estate agents and prospective home and lot buyers to look around at our beautiful community. The Mountainharbourgolfclub.com web site now has the Mountain Harbour Living up and running with photos of homes for sale, and agent contact numbers,
- b. Financials: These numbers will be posted in the members area of the Mountain Harbour Living and Golf web site. A motion to approve the financial statement was made by Bill Meldram and 2nd by Tom Norris. Motion carried 7-0
- c. Collections: Ms. Diana Azor has made a Herculean effort to help Betty collect past due association fees. An exhaustive effort has been made to give property owners a chance to pay their dues. It may now be time to turn over delinquent accounts to a collection agent. Jorge will consult with the lawyers to find a suitable collection agent in Ashville for this purpose.



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- d. Maintenance: Jim Ackerly submitted a detailed list of deficiencies for the Mountain Harbour community. These deficiencies will be addressed in order of need and financial availability. The Pinnacle Project is nearing completion. The contractor is waiting for the backfill to reach the optimal temperature before adding the gravel and resurfacing the road. Weather has not been cooperating with the project.
 - e. ARC: There are no pending new builds. There is one residence who has submitted colors for repainting their home. The ARC has this for action.
4. Old Business/ New Business: There will be a volunteer clean-up crew at the gatehouse on Thursday May 21, 2020 at 9:30AM. It will include cleaning the roof, trimming some branches, and washing windows to the gatehouse. Anyone is invited to participate. Jorge Azor stated that we need to get our annual membership up to at least 100 members. To help in this effort, he has recommended a bonus be paid to Betty, Curtis and Randy if this goal is achieved by September 2020. A motion was made by Jorge Azor and 2nd by Jim Ackerly. The motion carried 7-0.
- The new POA President Jorge Azor presented his vision and goals statement for the new board. The bottom line is to make **Mountain Harbour Living and Golf** the premier residential and active lifestyle community in Southwestern North Carolina attracting retirees and families alike. To accomplish this goal, emphasis will be placed on the following:
- a. Attract new home building in the community.
 - b. Maintain a scenic and well-conditioned golf course for residents, members and guests. (in progress)
 - c. Maximize the natural beauty of the community, surrounding lakes, creeks, waterfalls, and open space. (in progress)
 - d. Use all of the available resources of the community such as the gym, clubhouse, practice facilities, and the entrances to showcase our way of life. (on hold due to COVID-19)
 - e. Diminish the burden of the golf course and clubhouse on the POA.
 - f. Create a real value and pride for the golf course by its members. (ongoing)
 - g. Reach 100 members by September 2020 (currently 62)
 - h. Build camaraderie through active neighborly actions. (ongoing)
 - i. Fiscal responsibility, accountability, and professionalism in everything we do. (ongoing)
 - j. Re-branding of the community to Mountain Harbour Living and Golf. (in progress)
 - k. Establishment of Mountain Harbour marketing committee (accomplished)
 - l. Consolidation and improvements to a joint golf and community website. (ongoing)



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- m. Improve relations with local realtors, new signage, and access to the community. (ongoing)
 - n. "Clear the Creeks". An initiative to beautify and expose the natural beauty of the golf course and surrounding properties. (ongoing)
 - o. Engage a resident volunteer army into weekly beautifications projects, and improvements. (ongoing)
 - p. Incentivize staff to put forth effort and emphasis on attracting memberships (approved)
5. Adjourn: Motion to adjourn made at 7:42PM by Tom Norris, 2nd by John Walvoord, carried 7-0. The next meeting of the Mountain Harbour Property Owners Association will be at 6:00PM on June 15, 2020.

Submitted:

//S//

Edward F. Hooker
Secretary

Approved:

Jorge Azor
President



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- i. Call to order: 6:00PM June 15, 2020
- ii. Board members present:
 - Jorge Azor, President
 - Jim Ackerly, Vice President
 - Ed Hooker, Secretary
 - Betty Applegarth, Treasurer (non-voting member)
 - Bill Meldram, Chair Marketing Committee
 - Tom Norris, Architectural Review Committee
 - John Walvoord
 - Others: Randy Vaughn, Golf Superintendent
 - Beth Hooker, Administrative Assistant
1. Motion to approve May 2020 minutes made by Jim Ackerly, 2nd by Tom Norris. Approved 6-0 and entered in the record.
2. Mountain Harbour Golf LLC Report
 - a. GM report provided by Randy Vaughn.
 - b. There are two tournaments scheduled for July. On July 8, 2020 is the Cherokee County Chamber tournament. On July 25, 2020 is the Rotary Club tournament. Additionally, on the 4th of July, the club will hold a "flag" tournament with a 9:00 AM start to be held in conjunction with the 4th of July Mountain Harbour Community Celebration. For the tournaments, players will have to ride together due to a limited number of golf carts.
 - c. Memberships have increased to 84. This includes family, individual and premium memberships.
 - d. **Financials:** Closed 1 day and weather affected 11 days. There were 586 member rounds and 1331 greens fees for a total of 1,917 rounds played. Green and cart fees resulted in \$31,824.87, memberships resulted in \$53,770.00 for a total of \$85,594.87. The snack bar is still closed. Motion made by Jim Ackerly to approve golf financial statement, 2nd by Bill Meldram. Carried 6-0
 - e. Golf Now is cooperating with Mountain Harbour to renegotiate our contract. Bill Hickok and Randy Vaughn have had multiple conference calls and Randy has moved tee times to between the hours of 12:00PM to 1:30PM. This will free the club's premium tee times for more guests.
 - f. The arborist has completed tree trimming. Bill Hickok is leading an effort to cut up and burn the fallen large pine tree between 8 and 9 fairways.
 - g. The pool is open with no restrictions. The fitness center remains closed as recommended by the state due to the COVID-19 pandemic. We have received no interest from any vendors regarding maintenance of our work-out equipment. Randy Vaughn will continue to work the issue
 - h. Bill Hickok and Jim Redmond have repaired many of the rough cart path entries to some of the bridges over our creeks on the golf course.
 - i. A golf cart was stolen from the cart area. A police report has been generated.



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- j. Quotes for an upgrade to our current alarm system are being sought. This will include the buildings, parking areas, and cart parking areas. Brandenburg Security has given us 2 proposals
1) Upgraded camera system in the clubhouse 2) Alarm system for the clubhouse. John Walvoord will review all proposals and is the point person for the alarm and camera systems.
- k. Maintenance Garage Door issues also pose a security threat; therefore, Ed Hooker made a motion to provide Mr. Vaughn with the funds to fix the doors to the maintenance barn which have been broken for some time. The cost is \$5,376.00. The motion was 2nd by Tom Norris. The motion was approved 6-0
- l. The Mountain Harbour Chamber Barn Quilt sign will be delivered soon. It is hoped that we can hang it above the cart storage area and light it at night as part of the security lighting in the parking area.
- m. Due to the pressing issue of not having enough light at night to cover the cart storage area, Bill Meldram will get a quote for lighting the area. An email will be generated by Bill with the price of the lighting. If all members approve by email, the Bill will have the lighting installed and the email vote will be entered in next month's board member minutes.
3. Property Owners Association Report
- a. **Marketing:** The marketing committee is committed to improving communication between the POA and the owners.
 - b. A second flyer is being sent out for the 4th of July gala at the clubhouse.
 - c. 40 letters were sent out regarding the completion of the real estate section of our Mountain Harbour Living web site.
 - d. There is an issue with the merging of the Mountain Harbour POA website and the Mountain Harbour Living website. A work around is in progress.
 - e. The marketing committee likes the idea of a "welcome package" being sent to new property owners in the Mountain Harbour Community. Diana Azor and Pam Roman will work on this project and report to the Marketing Committee and the POA Board.
 - f. **Financials:** These numbers will be posted in the members area of the mountain Harbour Living and Golf web site. A motion to approve the financial statement was made by Tom Norris and 2nd by Bill Meldram. Motion carried 6-0
 - g. **Maintenance:** The deficiency list is being worked in order of need and financial feasibility.
 - h. The Pinnacle Project completion is still being hampered by weather.
 - i. As more trees die or become fall hazards, the cost of removal will continue to increase.
 - j. **Architectural Review Committee:** There are no pending new builds. Still waiting on colors for the one resident who wants to repaint their home.



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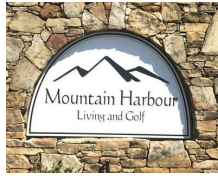
4. Old Business/ New Business:
- a. The owners of Lot 63C have put it up for sale. The POA owns the deeds to Lots 61 and 62C that join that lot. Jim Ackerly made a motion that the lots be combined into one lot. The lots (61 and 62C) hold no value individually and would be nearly impossible to sell on their own. If the lots are combined, the Wilson family (who own lot 63C) will pay for any transfer fee and a new survey. Ed Hooker 2nd the motion. Motion carried 5-1.
 - b. Jim Ackerly made a motion to list 11M and 12 M that the POA owns for sale. The lots would be listed individually for \$12,000 or \$21,000 for both. Tom Norris 2nd the motion. Motion carried 6-0
 - c. The security system for the front gate has been purchased. It has eight cameras and 2 terabytes of storage with recording capabilities. John Walvoord stated that we need to run internet access to the guard house. This can be accomplished for little cost. The antennas will be less than \$500.00 and monthly internet will be approximately \$43.00 per month. This will give great coverage to the front gate. The motion was made by John Walvoord for the POA to approve the fee for the video system, the \$500.00 for the antennas and \$43.00 internet fee. The motion carried 6-0
 - d. The back gate will now be closed at 8:00PM and open again at 6:00AM
 - e. The president singled out the efforts of Bill Hickok, Ed Hooker, John Walvoord, Tom Norris, Bill Meldram, Jim Ackerly, Jim Redmond, Wayne Watson, Mary Ann Strider, Pat & Charlie Perry, Greg & Ann Parsons, Diana Azor, Nancy Luck, Beth Hooker, and Helen Seymour who have all volunteered their valuable time and performed multiple projects to beautify, and improve the golf course, clubhouse and pool. The president has received many compliments about the condition of the golf course and surrounding grounds.
 - f. A resident requested that the area on the hill adjacent to the #10 teeing ground be cut low to decrease rodent potential. After discussion, it was determined that there is ample space between the natural habitat area and the residence.
5. **Adjourn:** Motion to adjourn at 8:01PM made by the president, 2nd by Jim Ackerly. Passed 6-0. The next POA Board meeting is scheduled for July 20, 2020 at 6:00PM.

Submitted:

Edward F. Hooker
Secretary

Approved:

Jorge Azor
President



Mountain Harbour Property Owners Association
1665 Mountain Harbour Dr., Hayesville, NC 28904
828-389-9000

- i. Call to order: 6:00PM July 20, 2020
- ii. Board members present:
 - Jorge Azor, President
 - Jim Ackerly, Vice President
 - Ed Hooker, Secretary
 - Betty Applegarth, Treasurer (non-voting member)
 - Bill Meldram, Chair Marketing Committee
 - Tom Norris, Architectural Review Committee
 - John Walvoord
 - Michael Nerney
 - Others: Randy Vaughn, General Manager
 - Beth Hooker, Administrative Assistant.
1. Motion to approve June 2020 minutes made by Tom Norris, 2nd by Michael Nerney. Approved 7-0 and entered in the record.
2. Mountain Harbour Golf LLC Report
 - a. GM report provided by Randy Vaughn.
 - b. The member 4th of July Tournament was a big success. July 25, 2020 is the Rotary Club tournament. There are 60 players signed up. We will host the GAMS interclub event on July 29, 2020. Good Shepard has scheduled a tournament for September 26, 2020.
 - c. Memberships have increased from 84 to 92.. This includes family, individual and premium memberships.
 - d. The course is in wonderful shape.
 - e. Bill Hickok & Randy Vaughn re-negotiated Golf Now deal. We now give them 3 times instead of 5 and we get 25% of the revenue brought in by those 3 times. The agreement is effective 7/6/20 and runs for one year. We will start to see the revenue from the new deal sometime in mid August.
 - f. Harrah's wants individual carts for their proposed tournament. Depending on the number of players, we may have to rent some carts. This cost will be passed on to the tournament sponsor.



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g. The repair and replacement of the fountain in the pond at #12 will cost \$1,500.00 and an additional \$ 350.00 for the removal/treatment of the duck weed. A motion was made by Tom Norris to approve the expenditure and 2nd by Ed Hooker. Motion passed 7-0.

h. **Financials:** Closed 2 days and weather affected 7 days with PM showers. There were 637 member rounds, an increase of 51 from last month and 1659 greens fees, an increase of 328 for a total of 2,296 rounds played. The total increase from June 2020 is 618 rounds of golf total. Green and cart fees resulted in \$41,169.46. 87, memberships resulted in \$15,090.00 for a total of \$56,259.46. The Grill is still closed. Motion made by Jim Ackerly to approve golf financial statement, 2nd by Bill Meldram. Carried 7-0

i. Bill Hickok has researched and suggested that a bush hog be purchased that can be used without tractor to clean many of the overgrown areas of the course, improving the appearance and natural beauty of the course. The cost would be approximately \$2,400.00. During discussion, Jim Ackerly was concerned that this piece of equipment could be very dangerous for staff on slanted areas around creeks and teeing grounds. A side arm attachment may be a better option. Discussion on this subject was deferred until more research can be done on the cost of a side arm as well as the ability of our tractor to use it. The motion to table the purchase of the bush hog was made by Jim Ackerly, 2nd by Tom Norris, passed 7-0.

j. The Mountain Harbour Chamber quilt sign has been displayed and as soon as we install a outdoor lights timer will be lighted at night. It hangs over the cart storage area, and an article in the paper is forthcoming.

k. New lighting has been installed over the cart storage area by Bill Meldram. Additionally, EMC has repaired or replaced all burnt out lights on the poles enhancing security.

l. Randy Vaughn has expressed concern that the liquor license is under his name and would like to be relieved of that responsibility. His concern is that if the grill/restaurant opens under separate management, he would



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have the responsibility and no control over the serving of alcohol. The fee to transfer the license is \$10.00 and requires the viewing of a training video and a background check. Jorge Azor will take this for action.

j. Randy Vaughn has expressed concern over the amount of responsibility he is currently carrying. He was hired in 2018 on a part time basis and the job is becoming more time consuming. He would like some help transitioning some of his current responsibilities. Jorge Azor suggested a separate meeting with the Golf Advisory Council consisting of Mr. Azor, Bill Hickok, and Jim Ackerly meet separately to discuss Mr. Vaughn's workload/future. The Board was very complimentary of Randy's contributions to Mountain Harbour Living and Golf.

I. The GRILL:

1. History: The grill has been closed for the past year. There are several reasons for this, including COVID-19 and social distancing requirements by the state. It has been a long and difficult search for someone to run the business. Mountain Harbour Living and Golf needs a grill/restaurant to help market and support its members and guests.

2. Mr. Azor had forwarded a proposed letter of intent to the Board via e mail for their review with an interested party that had already agreed in principle to the LOI. Discussion ensued and several Board members were concerned about a failure of the grill due to the current Pandemic climate. All board members agree that the grill should be open and that it will improve our standing in the community. There needs to be additional and considerable discussion on this matter due the importance of the grill to the golf course and the club itself. Therefore, after much discussion, a motion was to have a special meeting of the board in the very near future to discuss this very important matter once a thorough background check is completed and we have met with the proposed lessees. Motion made by Michael Nerney, 2nd by Jim Ackerly. Carried 7-0.

3. Property Owners Association Report



Mountain Harbour Property Owners Association
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- a. **Marketing:** The marketing committee is committed to improving communication between the POA and the owners.
- b. A 4th of July article with photo was published in the local paper.
- c. The 4th of July party was a big success and the fireworks show pleased all young and old. Future monthly events will be planned by the Social Committee led by Allen Horne.
- d. We are currently working on Mail Chimp as our communication server.
- e. WE are still working on the issue with the merging of the Mountain Harbour POA website and the Mountain Harbour Living website.
- f. We have had 6,000 hits on our website.
- g. New signage "Welcome" and "Wildlife Sanctuary" have been installed at the main entrance.
- h. We are re-working the billboard on HWY 64.
- i. The marketing Team has determined "escape" will be our recurring theme
- j. We are planning a face-to-face with local realtors in the July/August time frame.
- k. We have had no new sales in our community since the last meeting.
- l. The marketing team is very encouraged and stands by to help market the grill after a soft opening and hopes that the restaurant upstairs will someday be used for special events or short-term event rental.
- m. There are currently 29 lots and 8 homes for sale in Mountain Harbour Living and Golf.
- n. **Financials:** These numbers will be posted in the members area of the mountain Harbour Living and Golf web site. A motion to approve the financial statement was made by Jim Ackerly and 2nd by John Walvoord. Motion carried 7-0
- o. **Maintenance:** The deficiency list is being worked in order of need and financial feasibility.



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- p. The Pinnacle Project completion is nearing completion. Alvin Ledford reports that most of the compaction is complete. BRMEMC has re-installed the electric cables. Mr. Ledford still needs to install culverts below the concrete wall. With continued dry weather, the project should be complete in 2-3 weeks.
- q. Pinnacle Road deterioration: Alvin Ledford gave the names of several paving/chip and tar contractors to provide estimates to make repairs on the Pinnacle Road. We have on quote from Crisp Paving from 2019 for paving patches, but, it does not include the deterioration of the road above the hairpin turn above the road going to the Hooker's house. Core samples of these roads have indicated that the road bases are porous which will lead to continued deterioration of whatever surface is chosen. Mr. Ackerly recommends expert consultation to determine the best course of action.
- r. The irrigation heads at the front entrance are too numerous for the water pressure to service. Jimmy Mixon (Lawns Unlimited) watered the flowers with a water truck.
- s. All non-working light bulbs throughout the property were replaced last week. New lights for the front island area are on order.
- t. Two letters have been sent to Rob Moore regarding his lack of proper maintenance of his property on Licklog (property/landscaping). He has not replied to the letters. The board is considering legal action to have Mr. Moore honor his obligations to maintain his property.
- u. As more trees die or become fall hazards, the cost of removal will continue to increase. Don Gillis is removing dead/damaged trees from his property.
- v. **Architectural Review Committee:** There are no pending new builds. The color scheme for the Andrews family has been approved.



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4. Old Business/ New Business:
 - a. **Looking for remedies:** We have been approved for an Economic Injury Disaster Loan (EIDL) of \$ 150,000. This is a low interest loan that can be paid back over 30 years at 3.25%. It becomes due for payments one year after the draw. There are many capital projects that need to be addressed and prioritized. Among these are the A/C system needing expensive repairs, the walk-in cooler in the restaurant needs a compressor, golf cart paths that are damaged, drainage issues on the golf course, among others. A motion was made by Tom Norris, 2nd by John Walvoord to convene a strategic capital improvement committee to prioritize and cost out these much needed projects. The motion carried 7-0.
5. The security system for the front gate has been installed. It has eight cameras and 2 terabytes of storage with recording capabilities. John Walvoord has done yeomen's work to complete this important project.
6. **Adjourn:** Motion to adjourn at 8:22PM made by the president, 2nd by Jim Ackerly. Passed 7-0. The next POA Board meeting is scheduled for August 17, 2020 at 6:00PM.

Submitted:

Approved:

Edward F. Hooker
Secretary

Jorge Azor
President



Mountain Harbour Property Owners Association
1665 Mountain Harbour Dr., Hayesville, NC 28904
828-389-9000

- i. Call to order: 6:00PM August 17, 2020
- ii. Board members present:
 - Jorge Azor, President
 - Jim Ackerly, Vice President
 - Ed Hooker, Secretary
 - Betty Applegarth, Treasurer (non-voting member)
 - Bill Meldram, Chair Marketing Committee
 - Tom Norris, Architectural Review Committee
 - John Walvoord
 - Michael NerneyOthers: Randy Vaughn, General Manager
Curtis Phillips, Golf Professional
Beth Hooker, Administrative Assistant.
1. Motion to approve July 2020 minutes made by Jim Ackerly, 2nd by Tom Norris.
Approved 7-0 and entered in the record.
2. Mountain Harbour Golf LLC Report
 - a. GM report provided by Randy Vaughn.
 - b. The course will be closed on September 29th, 2020 for aerification
 - c. The VFW has 36 players scheduled to play on August 18, 2020. Due to inclement weather, the Clay Co. Chamber Tournament has been rescheduled for September 19, 2020. Good Shepard has scheduled a tournament for September 26, 2020.
 - d. Memberships have increased from 92 to 94. This includes family, individual and premium memberships.
 - e. The course is in great shape and outside play has increased because of it.
 - f. Because of the re-negotiated deal with Golf Now, we received our first commissions
 - g. The repair and placement of the fountain in the pond at #12 is complete. Because the power is supplied off the sprinkler system, the outlet only makes 88 volts, so the fountain is not at full function. EMC has been contacted to look for a workaround.
 - h. **Financials:** Closed 0 days and weather affected 6 days with PM showers. There were 730 member rounds, an increase of 93 from last month and 1853 greens fees, an increase of 194 for a total of 2,583 rounds played. The total increase from July 2020 is 287 rounds of golf total. Green and cart fees resulted in \$47,003.23, memberships resulted in \$12,570.00, tournaments generated \$1,650.00 for a total of \$61,223.23. Golf Now prepaid rounds totaled 258. That generated \$1,325.78 for the club. The Grill is still closed. However, we had two cookouts sponsored by the golf club that generated



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\$336.25. The beverage cart was active 9 days and sales totaled \$1,106.77. Motion made by Jim Ackerly to approve golf financial statement, 2nd by Tom Norris. Carried 7-0

i. Michael Nerney asked if the price for a round of golf from Golf Now was worth the effort. Randy Vaughn explained that it is a benefit to have Golf Now because of the point of sale hardware they provide. We use their system and the advertising they provide pushes people to our course. In Randy's opinion, Golf Now is well worth it.

j. Bill Meldram stated that with the course for the in such great shape and better than most in the area, can we raise our rates. Randy cautioned that outside play might go way down with a substantial increase in price. We may stand to lose local play.

k. Ed Hooker asked what the schedule is for the cart sale person. Randy replied that the cart is on the course dependent on the play sheet.

l. After hearing the opinions and questions from board members, Jorge Azor stated that we need to work on our pricing for golf. One avenue of approach could be to have a local fee based on zip code of the player verses outside players. Additionally, he recommends that a subcommittee be formed in January 2021 to address fees and memberships. A formal proposal for the committee and who will sit on it will be made at the next board meeting.

j. After meeting with Jorge Azor, Bill Hickok, and Jim Ackerly, Randy Vaughn has sadly decided to retire on August 31, 2020. Randy will be available for consultation and mentoring. Curtis Phillips will assume the role of GM.

k. The grill remains closed.

3. Property Owners Association Report

- a. **Marketing:** Four homes have contracts pending in Mountain Harbour this month.
- b. The lots that Mountain Harbour owns at the base of the Pinnacle have been listed for sale.
- c. We are currently working on Mail Chimp as our communication server. It will be up and running in early September.
- d. We are re-working the artwork for the billboard on HWY 64.
- e. **Financials:** These numbers will be posted in the members area of the mountain Harbour Living and Golf web site. A motion to approve the financial statement was made by Jim Ackerly and 2nd by John Walvoord. Motion carried 7-0
- f. Any properties that are three years or more delinquent in their association fee payments have had a lien placed on their property.
- g. **Maintenance:** The deficiency list is being worked in order of need and financial feasibility.



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- h. The Pinnacle Project is all but complete. It is now compacted and passable all the way to where the tar and gravel ends. Once the project is complete, Jimmy Mixon will mow the overgrown road and shoulders to the end of the road. This is out of the scope of the current contract with Jimmy and will require additional funds.
 - i. Pinnacle Road deterioration: (ongoing). Once the Pinnacle is complete, expert consultation for road repairs on the Pinnacle side will be sought and presented to the board for action.
 - j. The clearance pole at the front has been hit and damaged. It needs to be painted a bright color and have reflective paint added. Bill Meldram will take this for action.
 - k. The handrail project for the men's tee box on hole number 9 is complete. This project enhances the safety of our golfers while being aesthetically pleasing. The cost of the project was only \$ 800.00 for the materials as John Walvoord designed, welded and built both railings in his garage. The cost for the heavy-duty cleaning of the restaurant and grill will total \$8,400.00 by ServePro. These funds can come as part of the capital improvement funds. This must be completed by October 1, 2020.
 - l. Because of a drainage issue above the turn below the water tower a curb was installed by Crisp Paving. This caused the road to be narrowed over one foot. Residents are not happy with the resulting narrow road and have voiced their concern that this is a safety hazard. To repair and widen the road will cost \$1,950.00. A motion was made by Ed Hooker, 2nd by Jim Ackerly to repair the road and widen it back to its original width. The motion carried 7-0.
 - m. The degradation of the property and home belonging to Rob Moore is ongoing. After discussion, it was determined that based on our covenants, conditions and restrictions for the Ridges at Mountain Harbour, we have no choice but to place a lien on the property and seek legal remedy including recouping legal fees and any money spent to fix the property in accordance with Section 9-7: Enforcement. Mr. Ackerly will consult with our legal representative to see how to proceed. One issue is finding a proper address for Mr. Moore in Florida.
 - n. **Architectural Review Committee:** There are no pending new builds.
4. Old Business/ New Business:
- a. Quotes for an updated security system for the clubhouse is ongoing per John Walvoord.



Mountain Harbour Property Owners Association
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- b. If there is damage to real property at Mountain Harbour, there is no real reporting or tracking mechanism. Mr. Hooker made the motion that if there is damage to property over \$500.00 or there is a sentinel event on the grounds, an incident report will be generated and forwarded to the board for review. The motion carried 7-0.
 - c. Mr. Azor has stated that it is in the community's best interest to have high speed fiber optic internet service throughout the neighborhood. To that end, we will send homeowners a brief survey regarding internet provider and their satisfaction with the service. Once the survey is completed the Board can formulate a plan to accomplish its goal of a uniform, high speed, reliable service for its members.
 - d. Jorge Azor brought up the Economic Injury Disaster Loan (EIDL) that the SBA has approved for the Golf Club. We have been approved for a loan of \$150,000. at 3.25% interest payments beginning one year after borrowing for 30 years. He proposes the board approve getting this loan and using it for capital improvements to the golf course and clubhouse. Motion 2nd by Ed Hooker. Motion carried 7-0.
5. **Adjourn:** Motion to adjourn at 8:22PM made by the president, 2nd by Jim Ackerly. Passed 7-0. The next POA Board meeting is scheduled for September 21, 2020 at 6:00PM.

Submitted:

Edward F. Hooker
Secretary

Approved:

Jorge Azor
President



Mountain Harbour Property Owners Association
1665 Mountain Harbour Dr., Hayesville, NC 28904
828-389-9000

- i. Call to order: 6:00PM September 21, 2020
 - ii. Board members present:
 - Jorge Azor, President
 - Jim Ackerly, Vice President
 - Ed Hooker, Secretary
 - John Walvoord
 - Betty Applegarth, Treasurer (non-voting member)
 - Curtis Phillips, General Manager
 - Beth Hooker, Administrative AssistantExcused Absences:
 - Bill Meldram, Chair Marketing Committee
 - Tom Norris, Architectural Review Committee
 - Michael NerneyGuests:
 - John McCloud, Marketing Committee
 - Mark Franza
 - Nancy Franza
1. Motion to approve July 2020 minutes made by Ed Hooker, 2nd by John Walvoord. Approved 4-0 and entered in the record.
 2. Mountain Harbour Golf LLC Report
 - a. GM report provided by Curtis Phillips.
 - b. The course will be closed on September 29, 2020 for aerification.
 - c. Good Shepard has scheduled a tournament for September 26, 2020.
 - d. Memberships have increased from 94 to 101. This includes family, individual and premium memberships. Mr. Azor commented that this fulfills the quest to get 100 members by the end of September. Congratulations to Randy Vaughn, Curtis Phillips and Betty Applegarth for their efforts.
 - e. The club championship will be played the weekend of 10-11 October 2020.
 - f. The Smokey Mountain Foundation tournament is scheduled for October 17, 2020.
 - g. The Harrah's VIP Tournament is scheduled for October 24, 2020
 - h. The Harrah's Employees Tournament is scheduled for October 28, 2020.
 - i. The beverage cart was broken for a few days. It is now repaired and will be used based on the Tee Sheet.
 - j. **Financials:** Closed 1 day and weather affected 10 days with PM showers. There were 623 member rounds, a decrease of 107 from last month but an increase of 120 from



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August 2019. There were 1853 greens fees, a decrease of 153 but an increase of 83 from August 2019. A total of 2,583 rounds played, a decrease of 260 from last month. The total increase from July 2019 is 204 rounds of golf total. Green and cart fees resulted in \$44,615.20, memberships resulted in \$1,875.00. As pointed out by Jorge Azor, the lower amount of cash collected is due to a change in the billing procedure for sports memberships. Total cash collected was \$46,550.20. an increase of \$2,704.74 compared to August 2019. Golf Now prepaid rounds totaled 208. That generated \$1,416.85 for the club. The Grill is still closed. However, we had four cookouts sponsored by the golf club that generated \$491.32. The beverage cart was active 5 days and sales totaled \$520.79. Motion made by Jorge Azor to table approval of the golf financial statement until all members have a chance to review them. E-mail approval will be obtained under separate cover.

3. Property Owners Association Report

- a. **Marketing:** Bill Meldram is out of town. John McCloud gave the marketing report..
- b. Mr. McCloud asked if there was a welcome letter sent to all new home/property owners from the POA. Jorge Azor sends all new owners/residents a welcome letter.
- c. The new web site is up and running. It is a large piece of the total package. It is linked into Facebook. So far, there have been 9,100 hits to the web site and over half of those folks came back for a second look.
- d. If you try to log onto the old web site you will be re-routed to the new web site automatically
- e. This year, 14 homes have been listed for sale and 8 have been sold.
- f. **Financials:** These numbers will be posted in the members area of the mountain Harbour Living and Golf web site. A motion to approve the financial statement was tabled on the recommendation of the president due to the lateness of their publication. After all board members have had a chance to review and comment on the documents, a vote will be taken via e-mail.
- g. The tax bill on the property is due. The total is \$13,400.00 for the golf course, clubhouse, gym, and other easements property.
- h. Jorge Azor commented on the Marketing Team's efforts. Comments made on the website are all positive. The flyover of the drone on the golf course is impressive. The easy access to the web site is impressive. The data generated from the web site is very forward moving.



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- i. **Maintenance:** The capital improvements list is still being worked in order of need and financial feasibility.
 - j. The Pinnacle Project is complete. Jim Ackerly requested that the outstanding balance owed to Allen Ledford be paid. The final payment of \$34,500.00. The POA would have to contribute \$10,582.46. A motion was made by Ed Hooker to make final payment to Allen Ledford for the completed Pinnacle Project. 2nd by John Walvoord. Motion carried 4-0.
 - k. Jimmy Mixon has mowed the overgrown road and shoulders to the end of the road at the Pinnacle. He has also applied weed killer to the road to remove all the grass and weeds from the road. This is out of the scope of the current contract with Jimmy and will require additional funds.
 - l. Pinnacle Road deterioration: (ongoing). Now that the Pinnacle is complete, expert consultation for road repairs on the Pinnacle side will be sought and presented to the board for action. Mr. Ackerly recommends Crisp Paving or David Higdon for the job. Other paving companies have been eliminated after speaking to former customers. Mr. Ackerly reminded the board that the asphalt plants all close on December 1, 2020 for the season and the contractors are very busy. A decision needs to be made by the next board meeting on how to proceed.
 - m. The curb on the road below the water tower has been repaired.
 - n. The degradation of the property and home belonging to Rob Moore is ongoing. Jim Ackerly spoke directly with Mr. Moore and advised him that the POA Board is getting ready to take legal action to have his property repaired and brought to community standards in accordance with the covenants. Mr. Moore assured Mr. Ackerly that he would be at the property starting Monday September 28, 2020 and will fix any issues the POA has with the property. Mr. Ackerly advised Mr. Moore that there will be no more verbal conversations and that legal options would be pursued if he did not fulfil his owner obligations.
 - o. The security system at the front gate has been tweaked to now include the capture of license plates on vehicles entering the property.
 - p. **Architectural Review Committee:** Part of the approval of the new deck cover for the Craig's house was that they improve their landscaping. The ARC will visit the property and ensure this has been completed.
4. Old Business/ New Business:
- a. Mr. Franza, who owns Lot 73M at the Pinnacle would like an exception to the location of the lot for sale sign on his property. If the sign is the designated 15



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feet from the roadway, no one will be able to see it. The POA advised Mr. Franza that he can place the sign on his property in an area that can be easily viewed from the street.

- b. Mr. Franza expressed concern that only homes for sale are listed on the Mountain Harbour web site. He feels this is unfair because lot owners pay the same dues as homeowners. Mr. Azor expressed understanding of Mr. Franza's concern and will bring this up with the Marketing Committee and web site administrator to seek a fair solution.
 - c. Jorge Azor brought up the Economic Injury Disaster Loan (EIDL) that the SBA has approved for the Golf Club. We have been approved for a loan of \$150,000. We are still awaiting paperwork so we can make much needed improvements.
5. **Adjourn:** Motion to adjourn at 8:00PM made by the president, 2nd by Jim Ackerly. Passed 4-0. The next POA Board meeting is scheduled for October 19, 2020 at 6:00PM.

Submitted:

Edward F. Hooker
Secretary

Approved:

Jorge Azor
President



Mountain Harbour Property Owners Association
1665 Mountain Harbour Dr., Hayesville, NC 28904
828-389-9000

- i. Call to order: 6:00PM October 19, 2020
 - ii. Board members present:
 - Jorge Azor, President
 - Jim Ackerly, Vice President
 - Ed Hooker, Secretary
 - John Walvoord
 - Tom Norris, Architectural Review Committee
 - Betty Applegarth, Treasurer (non-voting member)
 - Curtis Phillips, General Manager
 - Beth Hooker, Administrative Assistant
- Excused Absences:
- Bill Meldram, Chair Marketing Committee
 - Michael Nerney
- Guest: Mr. William Hickok (Friends of Mountain Harbour)
1. Motion to approve September 2020 minutes made by Tom Norris, 2nd by John Walvoord. Approved 6-0 and entered in the record.
 2. Mountain Harbour Golf LLC Report
 - a. GM report provided by Curtis Phillips.
 - b. The greens have recovered well from aerification.
 - c. Any tournaments scheduled for September were rescheduled for October.
 - d. The club championship was played 10-11 October 2020.
 - e. **Financials:** 100% of the PPP loan has been forgiven. Closed 2 days and weather affected 6 days with PM showers. There were 541 member rounds, an increase of 23 from September 2019. There were 2,149 greens fees paid, an increase of 146 from September 2019. A total of 2,690 rounds played, an increase of 169 from last year. Green and cart fees resulted in \$43,068.12, memberships resulted in \$20,550.00. As pointed out by Jorge Azor, the larger amount of cash collected is due to a change in the billing procedure for sports memberships. Total cash collected was \$63,618.12, an increase of \$8,198.47 compared to September 2019. Golf Now prepaid rounds totaled 159. That generated \$1,188.88 for the club. The Grill is still closed. However, we had four cookouts sponsored by the golf club that generated \$329.16. The beverage cart sales totaled \$1,282.04. Motion made by Tom Norris to approve both the August and September golf financials, 2nd By John Walvoord, carried 5-0
 - f. A golf budget advisory meeting is scheduled for October 26, 2020.



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3. Property Owners Association Report

- a. **Marketing:** Bill Meldram is out of town. The Marketing meeting for October was cancelled.
- b. The real estate market is still “hot”.
- c. The new web site is up and running.
- d. If you try to log onto the old web site you will be re-routed to the new web site automatically. The old web site is being shut down. It is important that if members of Mountain Harbour Living and Golf haven’t signed up for the new web site, they need to do so by the end of the month. All members must register to the new site www.mountainharbourlivingandgolf.com.
- e. **Financials:** These numbers will be posted in the members area of the mountain Harbour Living and Golf web site. A motion to approve the financial statement for the August financials was made by Tom Norris, 2nd by John Walvoord, carried 5-0.
- f. The tax bill on the property is due. We currently own 48 lots.
- g. **Maintenance:** The capital improvements list is still being worked in order of need and financial feasibility.
- h. The degradation of the property and home belonging to Rob Moore is ongoing. Jim Ackerly spoke directly with Mr. Moore and advised him that the POA Board is getting ready to take legal action to have his property repaired and brought to community standards in accordance with the covenants. Mr. Moore assured Mr. Ackerly that he would be at the property starting Monday September 28, 2020 and will fix any issues the POA has with the property. Mr. Ackerly advised the board that he is done trying to reason with Mr. Moore and will no longer be involved in this ongoing dispute. The board has agreed to consult the lawyers and place a lien on Mr. Moore’s property for legal and cleaning expenses.
- i. The security system at the front gate took a power surge hit. Mr. Walvoord has repaired the damage done.
- j. **Architectural Review Committee:** the ARC has approved a request by Mr. Hickok for a retaining wall below his home on his property.
- k. A patio extension has been approved for the Horne residence.
- l. Jim Andrews has purchased two lots across from 16 fairway and green and plans to start building in the next year.
- m. A reminder that outside hoses need to be disconnected from the spigot before the first freeze to prevent damage.



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4. Old Business/ New Business:

- a. Mr. Bill Hickok gave a detailed presentation to the board recommending that the landscaping contract currently held by Lawns Unlimited be allowed to expire and that the board take on the responsibility. One of the many valid points in Mr. Hickok's presentation is that Friends of Mountain Harbour are doing many of the jobs Lawns Unlimited was contracted to provide including mulching common areas and weed abatement in the same areas. In summary, Mountain Harbour would purchase/lease the equipment needed and hire staff to do the jobs currently under the existing contract. When the growing season is over, these employees can be used for golf course projects and major maintenance. There was much discussion about the proposal with Mr. Ackerly expressing the most concern about hiring reliable employees and taking on such a large responsibility. In Mr. Ackerly's experience, contracting these services makes much more sense. The consensus of the board was that a new Request for Proposal (RFP) will be drafted and sent out for bids prior to the expiration of the current contract with Lawns Unlimited.
- b. Michael Nerney and Betty Applegarth have requested that the time and days of the meetings be changed due to scheduling conflicts and the time change. After discussion, a motion was made by John Walvoord to change meeting times and days to 2:00PM on the third Tuesday of the month. 2nd by Jim Ackerly. The motion carried 5-0

5. **Adjourn:** Motion to adjourn at 7:44 PM made by the president, 2nd by Jim Ackerly. Passed 5-0. The next POA Board meeting is scheduled for November 17, 2020 at 2:00PM.

Submitted:

Approved:

Edward F. Hooker
Secretary

Jorge Azor
President



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- i. Call to order: 2:03 PM November 17,2020
 - ii. Board members present:
 - Jorge Azor, President
 - Jim Ackerly, Vice President
 - Ed Hooker, Secretary
 - John Walvoord
 - Tom Norris, Architectural Review Committee
 - Betty Applegarth, Treasurer (non-voting member)
 - Curtis Phillips, General Manager
 - Beth Hooker, Administrative AssistantExcused Absences:
 - Bill Meldram, Chair Marketing Committee
 - Michael NerneyGuest: Mary Ann Strider
 - Nancy Walvoord
 - Kirk Bass
1. Motion to approve October 2020 minutes made by Tom Norris, 2nd by Ed Hooker. Approved 5-0 and entered in the record.
 2. Mountain Harbour Golf LLC Report
 - a. GM report provided by Curtis Phillips.
 - b. John Walvoord and Bill Hickok installed new LED lighting in the maintenance shed. This lighting is brighter and more cost efficient than the old mercury lights. They should use 25% of the power the old lights used. Kirk has requested that the lighting be changed in the Mechanics Room and the Chemical Room as well.
 - c. A new engine for the damaged John Deere mower would be very expensive for a 2013 model. A rebuilt engine was found on E-Bay for considerable savings but will still be several thousand dollars. Another option would be to buy the machine for \$1.00 at the end of the lease period. The matter was tabled after discussion and a decision on the lawn mower will be made prior to spring.
 - d. **Financials:** Closed 4 days and weather affected 6 days with PM showers. There were 7 cart path only days. There were 381 member rounds, an increase of 5 from October 2019. There were 1,969 greens fees paid, an increase of 399 from October 2019. A total of 2,350 rounds played, an increase of 404 from last year. The significant increase in rounds played has a lot to do with the condition of the golf course and the



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outstanding fall weather. Green and cart fees resulted in \$41,060.12, memberships resulted in \$9,775.00. As pointed out by Curtis Phillips, the smaller amount of membership cash collected is due to a change in the billing procedure for sports memberships. Total cash collected was \$60,023.23, a decrease of \$5,090.49 compared to October 2019. Golf Now prepaid rounds totaled 167. That generated \$1,079.92 for the club. The Grill is still closed. The beverage cart sales totaled \$951.65. Motion made by Tom Norris to approve both the October golf financials, 2nd By John Walvoord, carried 5-0

e. The Golf Advisory committee is headed by Skip Shearer. His committee has come up with process improvement ideas to help better market and present the golf course. Skip will provide customer training seminars in January 2021 for all employees who meet and interact with the public and our members. Additionally, the committee recommended that employees be provided with proper attire to present a more professional face to the club. On behalf of the Golf Advisory Committee, a motion was made by Ed Hooker for \$2,000.00 to be allocated for the purchase of polo shirts and hats for the employees of Mountain Harbour who interact with the public. 2nd by Tom Norris. Motion carried 5-0.

e. A golf advisory meeting is scheduled for December 14, 2020.

3. Property Owners Association Report

- a. **Marketing:** Bill Meldram is not available and has an excused absence from the board. The Marketing meeting for November was cancelled.
- b. Ed Hooker will email Mr. John McCloud to see if an additional banner can be added to the web site so golf members can look at the calendar and see what is scheduled at the course.
- c. A reminder that all property owners and homeowners are encouraged to go to the new web site. All members must register to access the new site www.mountainharbourlivingandgolf.com.
- d. **Financials:** These numbers will be posted in the members area of the mountain Harbour Living and Golf web site. A motion to approve the financial statement for the October financials was made by Tom Norris, 2nd by John Walvoord, carried 5-0.
- e. **Maintenance:** The degradation of the property and home belonging to Rob Moore is ongoing. The POA Board has taken the following action. Our attorney has drafted and sent a certified letter to Mr. Moore explaining to him that his property is not up to community standards and in violation of our covenances. He



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will have 10 days from receipt of that letter to address the condition of his property and the vehicles parked nearby or the board will have to take action and remedy the problem themselves. This will mean that a lien will be placed on his property for the legal fees and clean-up.

- f. The front gate was once again damaged by a contractor who did not regard the height warning signs. His company has been contacted to address the issue. As a reminder to all home/property owners, if they hire contracting services, please advise these folks to use the entrance off Peckerwood, especially if their vehicles have ladders or high roofs.
- g. **Architectural Review Committee:** Nothing reported.
- h. Old Business/ New Business:
 - a. The Request for Proposal (RFP) has been sent out for the maintenance of the common areas. The RFP is more detailed than in previous years.
 - b. Jorge Azor, as president, made it a priority to reduce the burden of the golf course on the property owners. In order for this to happen and for the course to survive, we must change our pricing policy. The new budget will have to include some type of cart use fee and trail fee for those that own their own golf carts. Even with these increases, the course will be affordable to our members. These changes will be reflected in the 2021 golf course budget.
 - c. **After discussion, the 2021 budget will see a decrease in annual POA fees. The new assessment will be \$1,600.00.**
 - d. The President has provided a budget proposal for calendar year 2021. Any input from board members must be sent to the president ASAP. The next board meeting will include approval of this budget for next year.
 - e. The President has added to our vision, goals, actions and results.
 - 1. Start new home building in the community by partnering with time tested developers.
 - 2. Turn the golf course into a self-sustaining and profitable entity.
 - 3. Increase membership to 125 members by September 30, 2021.
 - 4. Have the Marketing Committee use internet data to attract large city golfers to our area.
 - 5. Continue to incentivize staff to improve operations, welcome and engage training, update and mandated uniforms.



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- 4. Adjourn:** Motion to adjourn at 4:02 PM made by the president, 2nd by Jim Ackerly. Passed 5-0. The next POA Board meeting is scheduled for December 15, 2020 at 2:00PM.

Submitted:

Edward F. Hooker
Secretary

Approved:

Jorge Azor
President



Mountain Harbour Property Owners Association
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- i. Call to order: 2:05 PM December 16,2020
 - ii. Board members present:
 - Jorge Azor, President
 - Jim Ackerly, Vice President
 - Ed Hooker, Secretary
 - John Walvoord
 - Tom Norris, Architectural Review Committee
 - Betty Applegarth, Treasurer (non-voting member)
 - Curtis Phillips, General Manager
 - Beth Hooker, Administrative Assistant
- Excused Absences:
- Bill Meldram, Chair Marketing Committee
 - Michael Nerney
- Guest: Kirk Bass, Golf Course Superintendent
1. Motion to approve November 2020 minutes made by Tom Norris, 2nd by John Walvoord. Approved 5-0 and entered in the record.
 2. Motion made to approve the October 2020 POA and golf financials made by John Walvoord, 2nd by Tom Norris. Approved 5-0 and posted on the Mountain Harbour Living and Golf website.
 3. Mountain Harbour Golf LLC Report
 - a. GM report provided by Curtis Phillips. Maintenance report by Kirk Bass.
 - b. The course is scheduled for Ron star weed mitigation on March 2, 2021.
 - c. Greens aeration is scheduled for March 29, 2021, weather permitting.
 - c. the Toys for Tots gift barrel was a resounding success. Three large leaf bags of new unwrapped toys were donated by members and guests.
 - d. **Financials:** Closed 4 day and weather affected 3 days with PM showers. There were 6 cart path only days. There were 380 member rounds, an increase of 151 from November 2019. There were 1,337 greens fees paid, an increase of 511 from November 2019. A total of 1,717 rounds played, an increase of 662 from last year. The significant increase in rounds played has a lot to do with the condition of the golf course and the milder than usual fall weather. Green and cart fees resulted in \$25,478.74 memberships resulted in \$8,987.50. Total cash collected was \$43,730.62. Golf Now prepaid rounds totaled 135. That generated revenue for the club from Golf Now is pending. The Grill is



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still closed. The beverage cart sales totaled \$128.90. Motion made by Tom Norris to approve both the November golf financials, 2nd By John Walvoord, carried 5-0
e. The Golf Advisory committee met on December 14, 2020 and firmed up the dates for special tournaments in the 2021 calendar year. There are many events scheduled and they will be added to the golf course calendar and posted on all the golf cart inserts. The pin placement charts will be placed on the lower left of the windshields on all golf carts.

f. A motion was made by John Walvoord to have the funds allocated to repair the damaged John Deere mower with a replacement engine to be placed in service before the spring growing season. 2nd by Jim Ackerly. Carried 5-0

g. A golf advisory meeting is scheduled for January 11, 2021.

h. The new rates for the golf memberships has been approved by the board.

4. Property Owners Association Report

a. **Marketing:** Bill Meldram is not available and has an excused absence from the board. The Marketing meeting for December was cancelled.

b. Mr. John McCloud gave a detailed report on the Mountain Harbour Living and Golf Web Site. The added security will prevent spammers from accessing and using our site.

c. www.mountainharbourlivingandgolf.com. If you haven't registered, everyone is encouraged to create a user and password.

d. **Financials:** These numbers will be posted in the members area of the mountain Harbour Living and Golf web site. A motion to approve the financial statement for the November financials was made by Tom Norris, 2nd by John Walvoord, carried 5-0.

e. **Maintenance:**

f. Another friendly reminder to all residents to have contractors use the Peckerwood entrance. Especially vehicles with attachments or high roofs.

g. **Architectural Review Committee:** Nothing reported.

h. Old Business/ New Business:

a. The Request for Proposal (RFP) has been approved for Lawns Unlimited to continue to provide services to the common areas. They were the best of the bids received.

b. The president has strongly recommended that board members give input on how to improve our footprint in the community and grow our reputation. He



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will incorporate these ideas into his vision, goals, actions and results as these ideas and concepts evolve.

- c. The customer service training for employees of the golf course will start in January 2021.
 - d. Jorge Azor has been meeting with the local electric cooperative to encourage them to provide high speed fiber optic cable to lots in Mountain Harbour Living and Golf. His pursuits are ongoing.
5. **Adjourn:** Motion to adjourn at 3:37 PM made by the president, 2nd by Jim Ackerly. Passed 5-0. The next POA Board meeting is scheduled for January 19, 2021 at 2:00PM.

Submitted:

Approved:

Edward F. Hooker
Secretary

Jorge Azor
President