

**THE YACHT CLUB AT LIGHTKEEPERS VILLAGE  
HOMEOWNERS' ASSOCIATION  
ANNUAL MEETING  
NOVEMBER 13, 2021**

Pursuant to call, the Annual Members Meeting of the Yacht Club at Lightkeepers Village Association, Inc. was held on Saturday, November 13, 2021 at the North Myrtle Beach Historical Museum, North Myrtle Beach, South Carolina. Representing Property & Association Management Company was Pam Bane, Freda Gore, Stacey Causey and Dana Fritchman. Freda Gore was the recording secretary.

**WELCOME:**

Roxanne Marshall, President, welcomed everyone and thanked all for attending.

**PROOF OF NOTICE:**

Roxanne Marshall examined the Proof of Notice for the Mailing of the Annual Meeting Formal Notices and Pam Bane was instructed to file the document with the Association records.

**QUORUM:**

There were 18.78 percent of the owners present and 38.14 percent present by written Proxy for a total of 56.93 percent of the membership; therefore a quorum was declared.

**READING OF THE MINUTES:**

The Minutes of the October 3, 2020 Annual Homeowners' meeting was presented to the membership. Catherine Williams made a motion to accept the Minutes as written. Joann Stevens seconded the Motion and it carried.

**OFFICER'S REPORTS**

Roxanne Marshall announced the accomplishments the Board of Directors has completed this year. The clubhouse pool decking was resurfaced, the tennis courts were resurfaced and new stripping added for pickle ball and shuffle board. Several neighbors donated the shuffle board items needed to play. The cabana curtains were installed at the clubhouse pool. The Board still has other projects to complete at a later date. The tennis court drainage was repaired with a drain system to prevent standing water on the tennis court.

There was discussion about the boardwalk and why owners couldn't use it. There is a lot of erosion at the bulkhead near Building 5. It is visible at low tide. We are working with a contractor to have pipes installed to run our gutter into the marina to prevent this from happening again. Currently we are waiting on a start date. He was supposed to call Roxanne back on Friday to give her the date and time but a call was never received. Building 5 bulk head work will be done first due to this being a safety issue but the gutter work has to be done before the bulkhead work can start. The materials needed are currently on back order. Paul Fritchman noted that the HOA's only function is to fix the downspouts and drainage to the bulkhead. We currently have popups on the gutters and they come out about halfway down the hill, the water then trickles along the grass and has caused the washout issue behind the bulkhead. Tom Burke reiterated that Building 5 is first priority and we have a cost estimate for the project. The contractor quoted that it would be 2,200 feet of downspout and we only have 1,100 feet that are needed. The Board was not happy with the estimate so it was agreed we would make the repairs at Building 5 and this would give a firm indication of the pricing for the remainder of the buildings.

Roxanne Marshall stated the 2022 dues are increasing about 3 ½ percent. One of the biggest items is the insurance that went up \$13,000. The cable increase automatically every year. We should have a decrease in water usage for the clubhouse pool in 2022 as all the leaks have been repaired. Two roofs have been replaced this year and the shingles are at an all time high. A \$100,000 a year goes to capital improvements. If there are more repairs; that money comes from the reserves anytime when we have more cost then what's in the capital improvements. In 2023 to 2024 we will see less money going out and will have more coming in.

Clyde O'Ferrell wanted to know the amount of money in the reserves for previous years. Ann Marie Kennedy stated in November 2019 there was \$585,121, November 2020 \$334,580 and November 2021 \$258,951.37. Pam Bane stated that the HOA borrowed money for the insurance from the reserve, which is being repaid. This was done to prevent having to pay a finance charge. A question was asked why the insurance went up \$13,000. Pam Bane said the building was appraised for commercial insurance and the cost has gone up tremendously. All storms even though we were not affected played a part in the increase. In 2019 & 2020 all storms and hurricanes and damages they assessed the cost so they could recoup the money. The insurance company looks at claims history and the replacement of everything is outrageous. The HOA was only able to do 2 roofs and was quoted at \$25,000 two years ago and this year it was quoted at \$38,000 due to building materials, labor and cost.

Pam Bane asked that all owners be a good stewards and cut their water off when leaving for a few days. Also replace your hot water heaters if they are 10 years old or older. The last insurance claim affected 7 units and it was due to a toilet defect. The HOA's insurance will not pay for personal contents or any upgrades to your unit. There is a carpet and vinyl allowance for flooring and if there is a cost difference the owner's insurance company would pay the difference. The homeowner was not responsible because it was an accident. The only way you can make an owner liable is if you can prove that they were negligent. Paul Smotas owner of 9C has owned his unit for over 20 years. He stated that the outside shut off valves needs to be labeled and have been trying to get it done for years to no avail. He owns a unit in building 4 and wanted to change the shut off valve but had to cut off the entire building in order to do it. In order to cut off the water you would have to go across the street to do it. He stated that water is a huge liability.

### **TREASURER'S REPORT**

Anne Marie Kennedy, Treasurer gave the Financial Report: The current assets are BB&T Reserves Money Market \$110,244.35, Crest Com Reserves \$44,628.28, Operating Account BB&T \$14,562.08, Reserves CD \$32,789.60, United Com Bank CD \$56,056.48 for a total of \$258,951.37.

### **THE LANDSCAPING COMMITTEE**

Tom Burke has been working around the clock. He has trimmed rose bushes.

The drainage at the tennis court was done incorrectly based on the specifications given to the contractors and had to be redone at their expense. Tom Burke had to be there daily to make sure they did the right thing.

Some of the water shutoff valve covers had been cut between buildings 5 & 6 and the pool. Building 3 are missing. We need to come up with something that will replace the covers.

The landscapers have put grass seeds out around both sides of the pond. Tom Burke stated that the grass seeds had to be watered two times a day for 2 weeks. He told Jim Short to come up with

something where all the areas could be watered twice a day which should yield grass in 2 weeks.

Tom Burke had been working with Hemingway Landscaping and stated that sometimes has been a little challenging due to Hemingway being pulled away from the scope of what he's contacted to do to do other things. They mow the grass, trim and blow off the sidewalk which is part of what their contracted to do. Tom Burke stated that the workers were blowing weeds out and taking the mulch back into the yard. We're losing too much mulch and don't have a stock pile to pull from where it's needed. Clyde O'Ferrell stated that there are black spots where the mulch needs to be filled in at all the buildings. They did put pine straw out as well.

Hemingway has been working on many different projects now. Jim Short was to power wash the front entrance walls, but indicated the shrubs had to be trimmed way back in order to be able to get to the walls. Hemingway trimmed back the shrubs as well as those around the buildings. Clyde O'Ferrell asked if the Board would appropriate funds so Hemingway could fill in the areas that need mulch. Pam Bane stated that mulch was included in the 2022 budget.

Roxanne Marshall stated that they have to redo the drain pop ups connections at all the buildings. Paul Fritchman said the ones in front are pop ups but Roxanne Marshall stated that hers has been pulled up.

Tom Burke stated that he tried to set up two meetings with Tommy Hemingway to attend a Board of Directors meeting. Tommy Hemingway has stated the meetings need to be during the day time as it is too hard from him to come back late at night to attend a meeting due to the hours he arrives at work.

### **ELECTION OF DIRECTORS**

Pam Bane asked for two volunteers to serve as two ballot inspectors. . Stephanie Downey and Cathy Williams both volunteered. Stacey Causey and Dana Fritchman from property management office assisted.

At this time the floor was opened for nominations. Ann Marie Kennedy was a write in candidate but she declined the nominations. Joseph Tursi was unable to attend, but submitted his name as a candidate. He also provided a letter, which Pam Bane read on his behalf. Having no further nominations from the floor, a Motion was made to close the nominations. The Motion was seconded and approved. Tom Burke, Roxanne Marshall and Paul Smotas were each given the opportunity to speak on their behalf. At this time there are 3 vacancies for the Board of Directors.

Susan Hardesty questioned Paul Smotas about suing the Board of Directors for water damage to one of his units. Paul Smotas asked how she was aware of this as that information was sent to the Board of Directors only and there is no lawsuit. The issue was cleared that there has not been a lawsuit filed or are there intentions to file a lawsuit.

### **SOCIAL COMMITTEE**

Chris Cahill stated on July 11, 2021 the committee had a burger bash. It was the first event since Covid-19 and had 60 people to attend. The event after the Annual Meeting is a catered dinner and the number of attendees is limited due to space in the clubhouse. Ladies lunches are once a month on Tuesday's at 12:30 pm going to different restaurants. The committee does all the correspondence by email and will need emails of those who want to attend. We don't have a men's group yet but will be planning a game night in December. If you are not seeing the emails, please make sure that Chris Cahill or Ann Marie Kennedy has your contact information. Notices are also posted at the mailboxes. We can use volunteers to remove the dinner notice if anyone is available. The social committee has a small group of great members, Susan Jernigan, Louisa Sawyer, Carol Holt and Anne Marie Kennedy. We

would welcome support from others.

### **OLD BUSINESS**

Pam Bane stated the Minutes will be posted on the website. We will make sure you all know when they are approved.

The Pointe has been provided a list of all the owner names if you are planning to attend Intracoastal Christmas Regatta. All guests have to be accompanied by an owner. There was discussion about whether or not the owners from Lightkeepers Village can use the side entrances of Lighthouse Pointe to get to the parade. There is some damage and the Pointe boardwalk and they have sections closed off. Paul Smotas said they will direct the owners which way to go.

### **NEW BUSINESS**

The dues are going to increase in 2022 as cost continues to increase such as insurance. Roxanne Marshall had a meeting with the attorney to see if the assessments could be allocated differently as some we currently all pay for everything based on the percentage of ownership as mandated in the Master Deed and By-laws. Some services that are being paid for do not benefit all the units. The attorney advised us that the allocation only applies to improvements. Maintenance cost is not considered as an improvement and cannot allocate to one building only or the other. Dues are based on square footage by the percentage of ownership and that's how the assessments are equated out to each unit. Sections of the Master Deed and by laws refer to Marina/Boat slips as one entity and the condos as another. Originally the marina and the condos were one Association, but this was later separated. Clyde O'Ferrell stated that when he brought 25 years ago, it was separated as well. The dues are going up quarterly to \$838.00, \$894.00 and \$1,062.00.

There was discussion about parking. If an owner rents their unit, they have to decide if they are going to provide the tenant with the parking stickers or the guest passes for parking. Each unit has one assigned parking space. There are a total of 9 or 10 rentals in the community. New parking stickers have been ordered and will be bright yellow. All owners will be receiving new parking sticker and two new guest passes. The sun destroys them over time and many units have been sold since the parking stickers were first issued. We will mail them out to everyone. There were some concerns about having a sticker that stated Lightkeepers as this would let people know where you live. If you have concerns, you can put the sticker on a card and place it in the dash when you are parked on the property.

Chris Cahill stated that when the social committee was cleaning up for the dinner, they found a box of belongings under the table. The box contained plastic ware, a corn hole set and other stuff. If anyone has anything that belongs to them, they will need to remove it by December 31, 2021.

A question was asked about the owner's directory. Pam Bane stated only about 20 owners remitted the form to her office to be included in the directory. Owners have to give us permission in writing to include their contact information in the directory. The forms will be sent out again to see if we get more response.

The Social Committee information will be on the website going forward as well. Chris Cahill is in charge of the Social Committee and can be contacted if you are not receiving the emails about events.

A question was raised about putting in an electrical car station. That ideal was tabled.

An owner asked if speed bumps could be placed at building 42 because speeding has become a problem. It would be nice if one could be placed at the beginning and the other at the end. People need to slow down in the area. The Board of Directors stated they will take a look at the issue and decide how to move forward.

An owner stated that there was no designated parking space for disabled owners. It was stated that the cottages have handicapped parking and wanted to know if a sign could be placed at her building. She also stated there is no ramp for her to use. Paul Fritchman stated that none of the buildings have ramps. Tom Burke stated he had a handicapped parking sign that could be used at the owners building.

Susan Jernigan wanted to thank Ann Marie Kennedy for working hard and serving on the Board of Directors.

Having no further business to come before the meeting, Paul Smotas made a motion to adjourn and Joanne Stevens seconded and motion was carried.

Respectfully submitted,

Freda Gore  
Property & Association Management Company, Inc.