



Harbor Town
Property Owners Association
(HTPOA)
2023 Annual Meeting
Welcome!

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**2023 Annual
Property
Owners
Meeting**

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Welcome
Mark Pantke

The 2023 Directors:

- 1) Mark Pantke *
- 2) Justin Raus
- 3) Shawn Roberts *
- 4) Steve Parrish *
- 5) John Dodd
- 6) Mary Angela Young *
- 7) Dale Morgan *
- 8) Debbie Morgan *
- 9) Kyle Smith

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Agenda

- 1) Welcome – Mark Pantke
- 2) 2023 Activities Review – Mark Pantke
- 3) Budget Discussion – Shawn Roberts
- 4) Airbnb Discussion – All (Steve Parrish)
- 5) Flood Plain Aggregation Discussion – All (Justin Raus)
- 6) 2024 Goals – Justin Raus
- 7) Voting Items – Steve Parrish (see voting requirements)
 - a. 2022 Minutes
 - b. Director Openings – Six Openings
- 8) Adjourn – Mark Pantke

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2023 Activities Review
Mark Pantke

- 1) Numerous architectural submissions reviewed.
- 2) Violations:
 - a) Ten issues closed.
 - b) Five currently open.
 - c) Two of five sent to lawyer.
- 3) Speed limit signs:
 - a) Worked with county.
 - b) Prepared county request.
 - c) Board voted not to proceed.
- 4) Approved bylaws change filed with county.

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2023 Activities Review
Mark Pantke

- 5) Trailer live-in period during home construction extended.
- 6) Reviewed trapped lots and road issues.
- 7) Confirmed with TVA that docks are private property.
 - a) Sheriff may be contacted to enforce (not TVA).
 - b) Maritime exceptions – weather, health, mechanical, etc....
- 8) Updated owner database – about 16% with changes.

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Budget Discussion

Shawn Roberts

Bank Account Balances	10/01/2022	09/30/2023	Last reconciled
Checking	\$8,672.43	\$9,120.68	09/30/2023
CD-12M 10061213 (CAP-X)	\$5,193.28	\$5,197.71	12/01/2022
CD-6M 10060040	\$5,317.76	\$5,327.07	Never
Store - Harbor Town Property Owner's Association Clearing Account	-	\$24.90	Never
Totals	\$19,183.47	\$19,670.36	

Review Reconciled Bank Statement Reports along with this Treasurer's Report to ensure its accuracy.

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Income	Amount	Annual Budget	Variance
HOA Dues	\$4,725.00	\$7,625.00	-\$2,900.00
Interest earned	\$13.74	\$35.00	-\$21.26
Late Fees	\$30.00	\$0.00	\$30.00
Total Income	\$4,768.74	\$7,660.00	-\$2,891.26
Expenses	Amount	Annual Budget	Variance
Annual Meeting	-\$406.45	-\$350.00	\$56.45
Insurance	-\$1,569.00	-\$1,650.00	-\$67.00
Legal	-\$1,455.75	-\$3,500.00	-\$2,044.25
Money/Minder Treasurer Software	-\$179.00	-\$160.00	\$19.00
NSF/Stop Pay	-\$25.00	-\$50.00	-\$25.00
Office Supplies	-\$193.45	-\$200.00	-\$6.55
Postage	-\$435.60	-\$500.00	-\$64.40
State and Federal Regulatory fees	\$0.00	-\$50.00	-\$50.00
Store - Harbor Town Property Owner's Association Fees	-\$3.60	-\$25.00	-\$21.40
Website	\$0.00	-\$750.00	-\$750.00
Total Expenses	-\$4,281.85	-\$7,235.00	-\$2,953.15
Net	\$486.89	\$425.00	\$61.89

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Date	Reference	Paid To	Memo	Withdrawal
10/30/2022	467		Reimbursement for Annual Meeting	-\$144.00
10/30/2022	468		Annual Meeting supplies	-\$34.04
02/01/2023	NSF		stop payment	-\$25.00
03/25/2023	469		Reimbursement	-\$178.41
04/02/2023	ACH		Annual Board Insurance	-\$1,583.00
04/26/2023	470	moneyfinder	2023 ERP services	-\$179.00
04/26/2023	471	Rainey Kizer Revire and Bell PLC	INV 304320 \$687.50 INV 306199 \$137.50 INV 312738 \$343.75	-\$1,168.75
07/20/2023	472	US Post Office	PO Box Renewal 12 months	-\$82.00
08/25/2023	473	void	signed my own reimbursement check by mistake. Filled out a new one on check number 474 for the President to sign for me.	\$0.00
08/25/2023	474		Reimbursement for annual statement expenses, Postage \$35.60, Envelopes \$7.02 and folding service 24.43	-\$547.05
08/25/2023	475	Big Sandy Senior Center	2023 Annual Meeting Place rent	-\$50.00
08/29/2023	476		Reimburse charges to county for changes to bylaws	-\$12.00
08/29/2023	477	rainey kizer Revire and Bell PLC	75 hours meeting with President and secretary	-\$206.25
09/13/2023	478	Rainey Kizer Revire and Bell	Invoice 320574	-\$68.75
Total				-\$4,278.25

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Airbnb Discussion

Steve Parrish

- Airbnb's are operating in Harbor Town:
 - Harbor Town North.
 - Kentucky Lake Heights.
- Currently, Harbor Town has no specific policy regarding Airbnb operation:
 - All lots classified as a form of residential.
 - Typically coded 01, 02, or 06 residential.
- Bylaws have clauses that, "protect the owners of lots against improper use" that may impact property value.

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Airbnb Discussion



- 5) Some HT residents have reported issues with Airbnb's:
 - a) Noise.
 - b) Property damage.
 - c) Vehicular traffic.
- 6) Do we want to propose Airbnb rules, limitations, or bans?
 - a) Allow owners to use property as they please?
 - b) Eliminate associated issues with high or uncontrolled usage?
- 7) Background:
 - a) Tennessee law allows HOAs to prohibit short-term rentals (rented for less than 30 continuous days).
 - b) Trial courts and the Tennessee Court of Appeals have so far ruled in favor of HOAs regarding Airbnb restrictions.

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Airbnb Discussion



- c) Courts have so far ruled that HOAs may apply "retroactive amendments" and residential use restrictions.
- d) In 2022, the Tennessee Supreme Court agreed to hear a case that will either affirm what the lower courts have already ruled in favor of the HOAs or modify those decisions. The Court heard oral arguments in February of 2023 but it is unclear when it will release an opinion.
8. Should the HTPOA take a position on Airbnbs? Should the Bylaws be amended? Should the Covenants be amended?

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
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Flood Plain Aggregation

Justin Raus



- 1) Properties documented in the flood plain:
 - a) Several properties throughout are in the flood plain on paper.  But not in real life!
 - b) Causes you to have to have flood insurance if financing.
 - c) The paperwork can be corrected – eliminating need for flood insurance.
 - d) Jesse Pierpoint Surveying – individual cost - \$1,000.
 - e) Depending on group size, can be \$800 each or less.
- 2) Any interest in grouping to get this done for your property, let me know.

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2024 Goals

Justin Raus



- 1) Updating the Covenants?
 - a) Make them current with building styles.
 - b) Make them make sense:
 - Allow combining of lots.
 - Many lots too small to build on.
- 2) Common land?
 - HOA purchase a couple lots?
 - Picnic tables, swing set, etc.?
- 3) Combining mowing costs?
 - Get each person a lower mowing cost.

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2024 Goals



Other thoughts or ideas?



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Voting Items

Steve Parrish

- 1) Approve 2022 Annual Meeting Minutes.
- 2) Elect six Directors.

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HTPOA Directors

- 1) The Board consists of nine (9) total Directors.
- 2) The Directors are elected by the Owners.
- 3) Four Officers are elected by the Directors:
 - President
 - Vice-President
 - Treasurer
 - Secretary
- 4) Directors are normally three-year terms with three Director positions coming up for election each year.

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Voting Requirements

- 1) You must be a Harbor Town Property owner.
- 2) Your dues must be paid.
- 3) One vote per paid lot.

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Adjourn

Mark Pantke

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