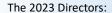




Welcome Mark Pantke



- 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

<u>Agenda</u>



- 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) V202Adjourn Mark Pantke POA 2023 Annual Meeting

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.

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.

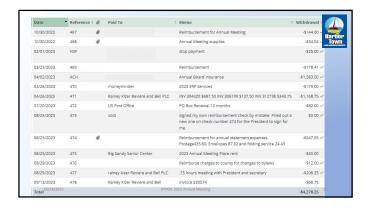
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POA 2023 Annual Meeting











Airbnb Discussion Steve Parrish 1) Airbnb's are operating in Harbor Town: a) Harbor Town North. b) Kentucky Lake Heights. 2) Currently, Harbor Town has no specific policy regarding Airbnb operation: a) All lots classified as a form of residential. b) Typically coded 01, 02, or 06 residential. 3) Bylaws have clauses that, "protect the owners of lots against improper use" that may impact property value.

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.

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?



Flood Plain Aggregation Justin Raus



- 1) Properties documented in the flood plain:
 - a) Several properties throughout are in the flood plain on paper. But <u>not</u> in real life!
 - b) Causes you to have to have flood insurance if financing.
 - c) The paperwork can be corrected eliminating need for flood
 - 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.

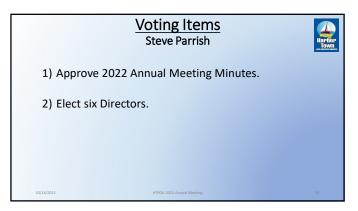
2024 Goals **Justin Raus**



- 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 moving cost.

2024 Goals Other thoughts or ideas?





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

