

***Minutes of the Annual Meeting of the
Greenfield Harbour Property Owners Association***

July 18, 2026

I. Welcome/Introduction/Verification of a Quorum

Current Directors Don Crawford, Jennifer Mann and Ed Cezar were present. Lot owners Gaffney, Jonathan and Malone, Tracy (1), Routhier, Don (1), Dranttel, Michael and Cindy (2) were present. There were five valid proxies: Barna (1), Johnson (1), Hathaway (1), Monacelli (1), and Zych (1). The total number of votes in person and proxy was 13, so a quorum was declared.

II. Minutes of the last annual meeting – July 2025

Don read the minutes of the July 2025 meeting. Carmela moved as presented, Tracy Malone seconded and voted unanimously to accept the 2025 minutes as presented.

III. President's Report

Don Crawford thanked the Board of Directors and other volunteers for their continued service to the Association. The Board has remained largely unchanged for the past four years, providing continuity and stability. Appreciation was expressed to Ed Cezar for his service as Vice-President and his technical expertise, Mary Barna for her 15 years of service, legal guidance, and pro bono court representation, and Jennifer Mann for her work as Treasurer and the improved financial reporting she has provided. Jim Johnson was also recognized for his years of service as an at-large Board member. Mary Barna and Jim Johnson are resigning from the Board. Pierre Monacelli was recognized for his continued service as webmaster.

Don reviewed accomplishments from the past year, including cleanup efforts at the boat ramp area, the purchase of new PVC fencing to define the parking area, and plans to extend the submerged portion of the ramp with crushed concrete to improve access for larger trailers.

A new Seller-Buyer Information Data Sheet was developed to accompany the Resale Certificate and provide the Association with necessary ownership information while complying with new Virginia legislation. Both documents carry a \$50 fee as permitted by law.

The Association has also begun an analysis of its infrastructure and reserve requirements. Certain items previously classified as infrastructure are being reclassified as maintenance items, which more accurately reflects their nature and may reduce the amount required to be held in reserves.

Don reported that, at a special meeting held earlier that morning, the membership voted to amend Section 7, paragraphs B, D.1., and D.2. of the By-Laws. The amendments primarily address dates and time periods and codify practices that have been followed by the Association for many years. Tracy Malone made a motion to approve the amendments, which was seconded by Carmela Crawford. The motion carried unanimously.

Finally, Don discussed the possibility of increasing annual dues. The \$50 per-lot assessment was established in 2005 and would require approximately \$86 today to provide a similar level of

goods and services. The Association has avoided an increase through careful fiscal management, including its review of infrastructure and maintenance classifications. The President noted that an increase will eventually be necessary and expressed concern regarding delinquent assessments. The Board intends to take more aggressive action, including filing liens against properties of members who fail to pay their assessments.

IV. Treasurer's Report

Jennifer Mann presented the Financial Statement for Fiscal Year 2025–2026 and Budget for Fiscal Year 2026–2027. She reported that the GHPOA remains in a healthy financial position, however, five lot owners currently have outstanding assessments in arrears.

For fiscal year 2025–2026, the Association received \$5,985.00 in total income, compared with a budget of \$6,100.00. Income included regular membership dues, associate dues, late payment fees, disclosure package fees, and mowing fees.

Total expenses for the year were \$4,884.81, compared with the budgeted amount of \$5,295.00. The Association ended the fiscal year with a gross balance of \$14,154.89. A transfer of \$907.00 was made to the Reserve Account, resulting in a net ending balance of \$13,247.89.

Jennifer also presented the proposed 2026–2027 budget, which anticipates total income of \$6,100.00 and total expenses of \$5,551.00, with a planned transfer of \$934.00 to the Reserve Account. The projected net ending balance is \$12,862.89.

V. Open Forum

A member raised a question regarding the Association's rules concerning the appearance and maintenance of the exterior of individual properties. Don referred to Sections 2 and 3 of the Covenants, noting that the language in those sections is somewhat vague and does not specifically address the appearance or condition of individual properties.

The issue of the dog kennel on Skys Limit Court and the associated noise concerns was also discussed. It was noted that the current Covenants do not specifically prohibit or restrict dog kennels. Members discussed the possibility of amending the Covenants to include provisions addressing kennels and/or similar uses in order to prevent additional kennels from being established within the community.

VI. Break

The short break was skipped in order to finish more quickly.

VII. Election of New Board of Directors

Don Crawford, Ed Cezar, and Jennifer Mann were listed on the ballot. As only three members were running for the five open positions on the board, Don asked that a motion be made to accept the nominations and that the vote be a voice vote by acclamation. Don Routhier moved as such and Tracy Malone seconded, all in favor.

VIII. Results of the Election of the Board

The Board of Directors will be composed of Don Crawford, Ed Cezar, and Jennifer Mann.

IX. Adjournment

The meeting adjourned by unanimous vote at 11:35am.

Respectfully submitted,

Jennifer Mann, Treasurer