

MINUTES FOR THE GREENFIELD HARBOUR PROPERTY
OWNERS ASSOCIATION, INC. (GHPOA) 2006 ANNUAL MEETING
OF JULY 15, 2006

The meeting was called to order at 10:15 AM in the Northumberland County Rescue Squad Building, Reedville, VA, by Mr. Jan Unterzuber, President. Also in attendance were the other members of the Board of Directors: Ms. Jo Ann Bailey, Vice-President; Ms. Jane Seay, Secretary; Ms. Barbara Unterzuber, Treasurer; and Ms. Kaye Shepard, Property Manager.

Mr. Unterzuber opened the meeting by welcoming all the attendees and introducing the Board members. He then reminded all present to ensure they were listed on the sign-in sheet as that was a prerequisite for voting later in the meeting. He also thanked the Rescue Squad for allowing the use of their facility and reminded those present that they were an important part of our community and need our help in many ways such as donations and volunteering.

Secretary's Report: The minutes from the 2005 annual meeting were presented and accepted as read.

Treasurer's Report: The Treasurer's report for the period July 1, 2005 through June 30, 2006 was presented as read and is incorporated as an attachment to these minutes.

President's Report:

1. Water Hook-up Status: Mr. Chris Goddard of E. L. Goddard, Inc., water company was the guest speaker on this issue. He explained that future requests for water hook-up are in jeopardy due to a recent change where approvals must now come from the state rather than the county level. The state mandates the rules when a community has over 15 homes. The state maintains that the existing water system does not meet their standards in the areas of 1) well lot size (lots must be 100 ft X 100 ft instead of the current 30 ft X 30 ft) and 2) hook-ups per well (8 is maximum, system designed for 14). This is a state-wide issue and Mr. Goddard stated he is working with an engineering firm and the health department to resolve the problem in Greenfield Harbour. One partial solution may be to install 8,000 to 15,000 gallon storage tanks in the vicinity of the wells. Mr. Goddard advised that those who applied for building permits prior to August 20, 2005 should not have a problem getting water. A question arose about what was being done to ensure water service during extended power outages. Mr. Goddard responded that he was looking into the possibility of generator back-up and that he is on call for emergencies 24/7.

The water situation is of primary importance and GHPOA will work closely with E. L. Goddard, Inc. toward a resolution. Status of this issue will be posted on the web-site and updated as necessary.

2. Accomplishments of the Past Year: The GHPOA was essentially started "from scratch" with the updating of the ownership roster; implementing a process for dues collection; establishing an annual budget and associated banking services; creating membership contact system through mailings, a newsletter and web-site; obtaining insurance and legal representation, and bringing corporate documentation up to date. Much was learned that will be valuable in the upcoming year.

3. Member Dues: Last year the collection of dues was somewhat lax due to the late start and lack of correct information on lot ownership as provided by the developers. However, all dues were eventually collected with the final payment being made in March 2005. This year the due date for payment will be August 31, 2006. Dues may be paid at this meeting; otherwise, invoices will be mailed out next week and prompt payment will be expected. Dues are delinquent 60 days after the due date and owners will lose their GHPOA privileges such as use of the common areas or voting on Association issues. Dues remaining unpaid on March 1, 2007 will result in a lien being placed on the property. Contrary to popular belief, 1) dues must be paid even if a property is on the market and 2) GHPOA will follow through on placing a lien.

4. Disclosure Packages: Virginia law requires GHPOA members who are selling their property to provide the buyer with a GHPOA Disclosure Package. Packages may be ordered from the Secretary at a cost of \$25.00.

5. Covenants: The covenants have had little or no enforcement over the last 17 years. Accordingly, the Board of Directors plans a phased enforcement consistent with Greenfield Harbour's rural character. In addition, we also need to be mindful of the Northumberland County ordinances that apply to our community. Three reminders for this year:

A. Overgrown Lots: As new houses are being built, this problem seems to be getting better. However, there are still a number of vacant lots that have not been cut in a long time and are getting out of control. They are also becoming concerns for the houses next store in that the excess vegetation serves as a refuge for snakes and a variety of vermin. Owners should voluntarily inspect their property as soon as possible to see if it needs work. Owners who live out of town and cannot easily get down here can request a digital photo of their property via E-mail from the Board. Upon request, the Board can also put owners in contact with local mowing contractors.

B. Inoperational (junk) Vehicles: The Northumberland County ordinances prohibit junk vehicles with in view of the street. (Note: The ordinance in its entirety may be found on the Northumberland County web-site.) This means that any vehicle that is not operational (in running condition) with valid license plates, county stickers and state inspection stickers is illegal. From a distance, it appears that there may be a small handful of these currently in Greenfield Harbour. Again, owners should voluntarily correct any problem that may exist by either having the vehicle removed or getting it into operational condition and obtaining all the appropriate licenses and stickers.

C. Use of Roads. All the roads in Greenfield Harbour, except for one, are part of the Virginia Highway System. As such, it is illegal to drive ATVs, golf carts and similar unlicensed vehicles on them and tickets from the County Sheriff are possible.

Results of Voting:

1. Adoption of Revised By-laws For 38 Against 0 PASSED

2. Prohibiting Dogs Running at Large For 22 Against 16 PASSED

3. New Board of Directors: Current Board members re-elected unanimously: Ms. Jo Ann Bailey, Ms. Jane Seay, Ms. Kaye Shepard, Ms. Barbara Unterzuber, Mr. Jan Unterzuber

Open Forum:

1. Newsletter: Feedback was generally positive. Consensus was it should be continued on a quarterly basis. Board to consider. The next one will be issued in September and will include the minutes of this meeting.

2. Web-Site: All felt the web-site was beneficial and worth the cost of maintaining.

3. Electronic Distribution of Newsletters, etc.: There was sufficient interest in this initiative to warrant follow up work. This could save money on both printing and postage.

4. Volunteers: GHPOA can save itself some money by using volunteer labor for grass cutting, pier repairs, tree work, clean-up, etc. The Board is putting together a roster of those who are interested in helping. As a related issue, it was suggested that we have a weekend community cleanup and picnic. Board to consider.

There was a motion of appreciation made from the floor for the Board's work over the past year and all attendees applauded.

Mr. Ken Shepard made a short presentation on the Rescue Squad and how GHPOA members could help - both monetarily and voluntarily. He also offered tours of the facility and ambulances for anyone interested.

The meeting was adjourned at 12:30 PM.