



ANNUAL MEETING MINUTES – 2016 TO PRESENT

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ANNUAL MEETING MINUTES – 2024

Minutes of the Baywood Property Owners' Association annual meeting, November 2nd, 2024.

The 10th annual meeting of the Baywood Property Owners' Association was held in the cul-de-sac of Baywood Dr., Moneta, VA. The meeting was called to order at 9:10a.m. by President Chris Belknap.

In attendance: Randy & Lulu Wood (Lot 1 & 24), Gregg Broome (Lot 4), Jennifer Niemi (Lot 6), Debbie Oliver (Lot 8), Tom & Linda Sullivan (Lot 9), John & Maria Zambanini (Lot 12), Tom & Ann Tavino (Lot 13), Tom Wiley (Lot 14), Pam Streff & Greg Kulak (Lot 15 & 16), Chris & Jessica Belknap (Lots 17 & 18), Jamey and Kevin Sutherland (Lot 20), Bonnie & Trish Coffee (Lot 21), Ron Hamlin (Lot 22), Lindsay Paice (Lot 25).

- Proxies received by the Bob and Carol Moore (Lot 2 and 24), Billy Andrews (Lot #5), Jeff & April Wilson (Lot 7), and Richard Vaught (Lot 23).

Introductions:

- The meeting began with an introduction of all the property owners.
- Notification of contact information updates, committees, and road clean up members (highlighted on our contact list) in case trees fall down this winter.
- All committee and board members agree to retain their positions with the exceptions that follow. Jamey Sutherland will step down as secretary. Jessica Belknap will step down as Treasurer and accept the role as secretary. Debbie Oliver will step down as Vice President and accept the role as Treasurer. Randy Wood stepped into the role of Vice President.
 - o Linda Sullivan approved, and Pam Streff seconded.

Minutes:

- The previous years minutes has been posted to our site and letter sent to everyone to review prior to the meeting. A brief recap was presented by Chris Belknap with a motion to accept the 2024 Annual POA Minutes.
 - o Debbie Oliver approved, and Pam Streff seconded.

Treasurer Report:

- Jessica Belknap, Treasurer, gave the distributed the financial report.
- Annual Dues - The Baywood POA board suggested that the annual dues remain at \$225 for 2025. Additionally the Treasurer suggested we move a large portion to all of the septic reserve into a CD or something to gain interest. Jessica and Debbie will inquire about our options and select the best method.
 - o John Zambanini approved, and Pam Streff seconded.

Old Business:

- Top Notch continues to be our preferred option though we are reaching out for quotes from other vendors periodically to see if there is another competitive option.
- Front Entrance Light fixtures need replaced (\$500 cap approved in 2024). Jennifer Niemi has volunteered to help resolve the effort.
- Greg Todd's/Belknap's/POA dead trees have been removed at a cost to the Belknap's and POA.
 - o Belknap's trees - The architectural committee determined the trees were on the line of both or were not able to distinguish between the properties conclusively so splitting the cost was the best method forward.
 - o Todd's tree – Removed by Pam Streff's son at no cost.
- POA Document update – Pam Streff and Carol Moore conducted an initial review of the Bi-Laws adding suggestions for improvement. Chris Belknap will conduct a meeting with Pam, Carol, and the Architectural Committee to ensure there is agreement and discuss any additional changes that would need to be made. The final suggestions will be sent to the community for vote in the 2026 Baywood POA Meeting.

New Business:

- Greg Broome suggested Baywood POA consider an “Annual Deer Hunt” to help control the growing deer population. John Zambanini, Greg Kulak, and Randy Wood to gather additional information and present findings at next annual meeting.
- John Zambanini expressed concern that homeowner's Crepe Myrtles are not being properly trimmed and that the general upkeep of the neighborhood has declined. Chris Belknap advised any homeowners that need assistance to reach out and he will contact other homeowners to assist in any trimming needed.
- A “Storm Crew” was established to help assist in downed trees, debris etc. and will be managed by Chris Belknap, Tom Travino, John Zambanini, and Bob Moore.
- Debbie Oliver suggested that we host a “Pot Luck” the night before the annual meeting each year in effort to reconnect the neighborhood.

Closing:

- The meeting adjourned at 10:09.



ANNUAL MEETING MINUTES – 2024

Minutes of the Baywood Property Owners' Association annual meeting, November 2nd, 2024.

The 19th annual meeting of the Baywood Property Owners' Association was held in the cul-de-sac of Baywood Dr., Moneta, VA. The meeting was called to order at 9:08a.m. by President Chris Belknap.

In attendance: Bob and Carol Moore (Lot 2 and 24), Debbie Oliver (Lot 8), Maria Zambanini (Lot 12), Tom & Ann Tavino (Lot 13), Tom Wiley (Lot 14), Pam Kulak (Lot 15 & 16), Chris & Jessica Belknap (Lots 17 & 18), Greg Todd (Lot 19), Jamey and Kevin Sutherland (Lot 20), and Ron and Joan Hamlin (Lot 22).

- Proxies received by the Woods (Lot 1 and 24), Stewarts (Lot 3), Broome (Lot 4), Niemi (Lot 6)

Introductions:

- The meeting began with an introduction of all the property owners.
- Contact Information Update: Ron Hamlin believes that the contact information listed on the website is still showing 2022 information. Chris Belknap will review and update as necessary.

Minutes:

- The reading of last year's minutes were reviewed by Chris Belknap.
 - o Debbie Oliver approved, and Pam Kulak seconded.

Treasurer Report:

- Jessica Belknap, Treasurer, gave the distributed the financial report.
- Greg Todd requested that copies of year-end financial reports be made available to all homeowners. Pam Kulak suggested that year-end financial report be posted on the POA website.
 - o Baywood Board to determine the best course of action considering our website is public information. Year end financials will remain available upon request until the board finalizes a solution.
- Greg Todd questioned the timing of when annual dues should be paid vs when they should be posted in the annual report. Debbie Oliver and Jessica Belknap will inquire and work with Tom Tanner to ensure the reporting is posted optimally for the 2025 annual meeting.
- Annual Dues - Chris Belknap relayed that the Baywood POA met to review the financial information and the suggestion of the board is to keep annual dues to \$225.
 - o Bob Moore approved, and Pam Kulak seconded.

Old Business:

- Top Notch-Property owners are happy with their service there was no price change for service.
- Front Entrance Light – Chris Belknap filed a motion to have entrance lighting repaired with a cap of \$500.
 - o Bob Moore approved, and Pam Kulak seconded.
- POA Documentation Update: The Architectural Committee will review all relevant architectural related topics in Bi-Laws/Covenants.
 - o Carol Moore and Pam Kulak will review all other Bi-Laws/Covenants. Chris Belknap will provide support as needed.
 - o The Architectural Committee will review all information related to their discipline.
 - o Findings will be presented and reviewed at the next annual meeting.
- No Wake Zone - Debbie Oliver reported that new applications for “No Wake Zone” have been approved since 2022.
 - o This topic is closed unless further developments occur.
- City Water Report – The Baywood project was deemed too small for 2024 by the water authority.
 - o This topic is closed unless further developments occur. Debbie Oliver will reach out to the water authority every July 1st.

New Business:

- Gregg Todd requested that all homeowners be notified of any board meetings held and that all homeowners have the option to attend the meeting according to Bi-Laws.
 - o The board confirms that all property owners are welcome to attend any board meeting. The board will discuss the best way to communicate going forward.
- Jess Belknap suggested we move funds in Money Market to a higher interest account and presented various no risk options that had higher rates of return. Chris Belknap filed a motion that Jess Belknap research best option and communicate findings to the Audit Committee who will make final decision.
 - o Bob Moore approved, and Ron Hamlin seconded.
 - o Once a decision is made, an Addendum will be posted on the POA website.
- Gregg Todd has a dead tree that needs removing (Chris Belknap as well). He believes lies on both his property line and POA property line and is unsure who has financial liability.
 - o The Architectural Committee will review the situation and present the information to the POA Board for review. The Board will work with the property owners on a commonsense solution.

The meeting was adjourned at 10:09
Respectfully submitted,

Jamey Sutherland

Jamey Sutherland- Secretary
Baywood POA



ANNUAL MEETING MINUTES – 2022

Minutes of the Baywood Property Owners' Association annual meeting, November 5th, 2022.

The 17th annual meeting of the Baywood Property Owners' Association was held at the home of Chris and Jess Belknap on Baywood Dr., Moneta, VA. The meeting was called to order at 9:06a.m. by President Chris Belknap.

In attendance were: Debbie Oliver (Lot 8), Maria Zambanini (Lot 12), Tom & Ann Tavino (Lot 13), Tom Wiley (Lot 14), Chris & Jessica Belknap (Lots 17 & 18), Jamey and Kevin Sutherland (Lot 20), Tom Faull (Lot 21), Ron Hamlin (Lot 22) Bob and Carol Moore (Lot 2), Pam and Greg Kulak (Lot 15), Andrew and Anne Broome (Lot 359) Randy and Lulu Wood (Lot 1 via conference call) and Greg Todd (Lot 19)

Proxies were received prior to the meeting from Gregory W. Broome (Lot 359), Doug Price (Lot 11), and Grayson Lucado (Lot 23) With the property owners present and the proxies received there was a quorum.

The meeting began with an introduction of all the property owners.

The reading of last year's minutes were reviewed by Chris Belknap. Ann Tavino approved the minutes and Carol Moore seconded the approval.

Jessica Belknap, Treasurer, gave the financial report (a copy is attached). A motion was made by Bob Moore to increase POA dues to \$225. Ron Hamlin seconded the motion. The motion was approved.

Chris Belknap suggested creating a group text message to all property owners in addition to email communication.

Ron Hamlin inquired about whether there are no trespassing signs in the common lot and the potential for insurance reduction. Deb Oliver suggested Jess Belknap obtain a second insurance quote to ensure we are receiving the best rate.

Tom Tavino expressed concern about homeowners not abiding by the Architectural Committee guidelines. Chris Belknap suggested we create a welcome letter from the Architectural Committee to suggest plan submittal. This would apply to both new construction and renovation construction. The purpose of the letter is to gain some type of "Construction Accountability" This letter would be emailed and uploaded to the website.

Old Business:

- Top Notch-Property owners are happy with their service, Chris Belknap and Kevin Sutherland will assist on any tree trimming as needed that is not covered by Top Notch.

- Short Term Rentals/Documentation Review: All property owners are still in agreement that no Short -Term rentals be allowed. Chris Belknap, Carol Moore, and Pam Kulak will review the bi-laws and propose any changes, Chris Belknap will follow up with attorney Jim Gilbert to discuss incorporating any proposed changes to the Bi-Laws.
- Crepe Myrtle Trees – Homeowners will continue to trim their own trees Chris Belknap and Kevin Sutherland will assist anyone who needs assistance trimming.
- City Water-The cost for each homeowner to add city water to their home is approx. \$5000 plus additional plumbing fees to bring the water inside the home. There needs to be an interest minimum of 10 property owners in order to proceed forward and ultimately 12 to initiate the project.
 - What is the name of the water company? Bedford Regional Water Authority
 - Can the well and city water both be hooked up simultaneously? No
 - Does the line have to be used if it is installed? No
 - Is there a minimum monthly price if the line is run but not installed? Yes approx. \$25/month
 - Do we need 10 lines installed and active or just 10 lines run? 10 lines run is sufficient because the minimum monthly fee will be applied regardless of use.
 - Where will the lines be located? To be determined by Engineering
 - Can homeowner determine location of the line on their property? To be determined by Engineering
 - Where will fire hydrants be located? To be determined by Engineering
 - Aaron Shearer with the water authority will handle this matter going forward. Please call him if you are interested in this service. Office 540-283-2941 or Cell Phone 540-537-3873.

New Business:

There were discussions on the following topics:

- Deb Oliver suggested a “Care Committee” be established to help neighbors in time of need, and also take charge of decorating the entrance. Maria Zambanini, Pam Kulak and Jamey Sutherland will head up the committee with Jamey Sutherland as the main contact.
- Deb Oliver also suggested that if any homeowners have found reputable and reliable service people that we share those contacts with other homeowners. This information could be uploaded to the website.
- Tom Tavino expressed concern about trailers not being stored according to the guidelines of the bi-laws.
- A discussion about the entrance light fixtures not working properly was brought up. Chris Belknap will look into this.
- The Treasurer’s Report was presented. If additional questions or information is required, it will be presented upon request.

The meeting was adjourned at 10:46

Respectfully submitted,

Jamey Sutherland

Jamey Sutherland- Secretary
Baywood POA

BayWood

Property Owners' Association

Minutes of the Baywood Property Owners' Association annual meeting, October 1st 2021.

The 16th annual meeting of the Baywood Property Owners' Association was held at the home of Debbie Oliver (dock) on Baywood Dr., Moneta, VA. The meeting was called to order at 9:08a.m. by President Chris Belknap.

In attendance were: Bob & Carol Moore (Lot 2), Billy Andrews (Lot 5), Debbie Oliver (Lot 8), Chris Dyer (Lot 9), Doug Price (Lot 11), John & Maria Zambanini (Lot 12), Tom & Ann Tavino (Lot 13), Tom Wiley (Lot 14), Pam and Greg Kulak (Lots 15 & 16), Chris & Jessica Belknap (Lots 17 & 18), Jamey Sutherland (Lot 20), Tom Faull (Lot 21), and Ron Hamlin (Lot 22).

With the property owners present and the proxies received there was a quorum.

The meeting began with an introduction of all the property owners.

The reading of last year's minutes were reviewed by Chris Belknap

Jessica Belknap, Treasurer, gave the financial report (a copy is attached). A motion was made by Billy Andrews to incorporate annual dues of \$175 for 2022. Ron Hamlin seconded the motion. The motion was approved. Debbie Oliver suggested we use a jump drive to back up our financial reports.

All committees and board members will remain as is with one exception. Bob Moore requested to join the Architectural Committee. A motion was made by Debbie Oliver and seconded by Tom Tavino to add Bob. The motion was approved.

Old Business:

A discussion regarding Short Term rentals was brought up. It was agreed unanimously that homeowners do not wish to allow any rentals unless there is an extenuating circumstance which would be addressed on a "case by case" basis by the board. Chris Belknap will follow up with attorney Jim Gilbert to discuss incorporating this into the Bi-Laws.

Crepe Myrtle Trees – It was decided we will leave the Crepe Myrtles "as is" with each homeowner trimming their own trees.

New Business:

There were discussions on the following topics:

- Deb Oliver asked if Top Notch offers any kind of discount should we pay "up-front" Jessica Belknap will inquire with Top Notch.
- Top Notch Lawncare –Ron Hamlin brought up a discussion regarding Top Notch's responsibility mowing the entrance. Many members expressed that they felt Top Notch was neglecting that area and questioned whether we should continue with Top Notch or have

homeowners work together to maintain the entrance. Debbie Oliver made a motion to continue with Top Notch one more year. The motion was approved.

- Tom Faull (Lot 21) brought up a question regarding what part of the lawn at the entrance is the responsibility of Top Notch and the owners (Lots 20& 21) to mow. The response from Top Notch has been we'll mow what the homeowners don't. The approach suggested is if it isn't broke don't fix it, so no inquiry is required.
- Ron Hamlin expressed concerned about his email being listed on the website and risk of spam email. Ron advised to leave his email on the website for now, but may request removal later. Anyone concerned with their contract information included on the site should contact Chris Belknap for removal.
- Chris Belknap suggested that some of our Bi-Laws, Covenants, and Disclosure Packet portions are outdated and need to be reviewed. Pam Kulak and Carol Moore will work together to review all Bi-Laws and make suggestions (for review) about any changes that need to be made.
- Pam Kulak brought up a discussion about the possibility of applying for a "no wake zone" for Baywood cove. Pam will work together with Debbie Oliver and the SMLA to find out what all is involved. The community and board expressed that they have our support when needed.
- A discussion regarding City water was brought up by Debbie Oliver and Doug Price. All homeowners expressed an interest in inquiring about cost of adding city water to our community and Debbie took an action item to reach out to them. A motion was made by Billy Andrews and seconded by Greg Kulak to inquire with Western Virginia Water to about adding city water. The motion was approved.

The meeting was adjourned at 10:15 A.M.

Respectfully submitted,

Jamey Sutherland

Jamey Sutherland- Secretary
Baywood POA

pBayWood

Property Owners' Association

Minutes of the Baywood Property Owners' Association annual meeting, September 5, 2020.

The fifteenth annual meeting of the Baywood Property Owners' Association was held in the cul-de-sac on Baywood Dr., Moneta, VA. The meeting was called to order at 9:15 a.m. by President Chris Belknap.

In attendance were: Denis & Lynn Girard (Lot 4), Billy Andrews (Lot 5), Bill and Jennifer Niemi (Lot 6), Debbie Oliver (Lot 8), Chris Dyer (Lot 9), Doug Price (Lot 11), John & Maria Zambanini (Lot 12), Tom & Ann Tavino (Lot 13), Tom Wiley (Lot 14), Chris & Jessica Belknap (Lots 17 & 18), Gregg Todd (Lot 19), Kevin & Jamey Sutherland (Lot 20), Tom & Fran Faull (Lot 21), and Ron & Joan Hamlin (Lot 22).

Proxies were received prior to the meeting from Richard & Joyce Stewart (Lot 3), Tom Buck (Lot 15) and Barbara Warner (Lot 16). With the property owners present and the proxies received there was a quorum.

The meeting began with an introduction of all the property owners.

The reading of last year's minutes were waived by Debbie Oliver and approved by Bill Niemi.

Jessica Belknap, Treasurer, gave the financial report (a copy is attached).

Old Business:

There was a discussion about the Shentel cable system. It was agreed not to pursue anything further unless contacted by Shentel.

New Business:

A motion was made by Debbie Oliver and seconded by Joan Hamlin to not charge annual dues for 2021. The motion was approved.

There were discussions on the following topics:

- Top Notch Lawn care – Jessica spoke with Tony S. of Top Notch. Top Notch will continue mowing the common area of the subdivision, maintain the upkeep of the entry sign, mowing the grass at the entrance and the drain field.

Tom Faull (Lot 21) brought up a question regarding what part of the lawn at the entrance is the responsibility of Top Notch and the owners (Lots 20 & 21) to mow. Chris will meet with Top Notch to go over the details.

Denis and Lynn Girard (Lot 4) requested that Top Notch add to their mowing contract the care of their designated drain field on Lot 25.

- Short Term Rentals – Right now no rentals are allowed for 30 days or less. There was a question as to whether a homeowner who sells their house, can rent it back and for how long. Also is the seller the only one who can rent their house back. It was suggested that Chris Belknap speak to Atty. Jim Gilbert regarding adding to Covenants. It was finally decided that this issue should be tabled until next year.
- Storage of trailers in the common area – It was mentioned that Tom Wiley (Lot 14) has boat trailers stored on the common lot. He was given permission from Tom Tanner (former President). There was a concern as to whether it was safe to drive on the drain fields. Chris will check with Tom Tanner for his input.
- Crepe Myrtle Trees – It was decided that each property owner would maintain their trees. However, Jessica will get a group price for trimming the trees from Top Notch in case some property owners want Top Notch to trim their trees.
- Baywood Website – Chris Belknap will send out info on the website to each property owner.

There being no other new or old business, the nomination of officers proceeded. The following is the slate of officers:

OFFICERS:

Chris Belknap	--	President
Debbie Oliver	--	Vice President
Jamey Sutherland	--	Secretary
Jessica Belknap	--	Treasurer
Ann Tavino	--	Board Member at Large

ARCHITECTURAL REVIEW BOARD:

Kevin Sutherland
Jennifer Niami
Tom Tavino

AUDIT COMMITTEE:

Debbie Oliver
Jennifer Niami

A motion carried to accept the slate as stated.

The meeting was adjourned at 10:15 A.M.

Respectfully submitted,

Lynn Girard

Lynn Girard, Secretary
Baywood POA

BayWood

Property Owners' Association

Minutes of the Baywood Property Owners' Association annual meeting, August 31, 2019 @ 9:00 a.m.

The fourteenth annual meeting of the Baywood Property Owners' Association was held at the home of Denis & Lynn Girard, 359 Baywood Dr., Moneta, VA. The meeting was called to order at 9:10 a.m. by President Tom Tanner.

In attendance were: Tom and Ginger Tanner (Lot 1), Steve Ruschmeier (Lot 2), Richard Stewart (Lot 3), Denis & Lynn Girard (Lot 4), Billy Andrews (Lot 5), Bill and Jennifer Niemi (Lot 6), Debbie Oliver (Lot 8), Chris Dyer (Lot 9), John & Claudia Anderson (Lot 12), Bobbie Warner (Lot 16), Gregg Todd (Lot 19), Avery Flory (Lot 20), Tom & Fran Faull (Lot 21), and Ron Hamlin (Lot 22).

Proxies were received prior to the meeting from Tom Garges (Lot 10), Doug Price (Lot 11), Tom and Ann Tavino (Lot 13), Tom Buck (Lots 14 & 15), Augusto Sarrol (Lot 17), and Christopher Belknap (Lot 18). With the property owners present and the proxies received there was a quorum.

The reading of last year's minutes were waived and approved.

Treasurer, Ginger Tanner, gave the financial report (a copy is attached). The \$18,000+ that is in a Money Market will be invested in a 12 month CD. The report was approved.

Old Business:

There was a discussion about the Shentel cable system. The majority of homeowners had it installed. Tom Tanner said that we still have not paid Shentel for the installation of the cable on Baywood Drive. He has requested bills from them, but he has not received one. It was agreed not to pursue anything further unless contacted by Shentel further.

New Business:

There were discussions on the following topics:

- Tom and Fran Faull brought to our attention that the lights on the Baywood sign at the entry were not working.
- Top Notch will continue mowing the common area of the subdivision. Their service will be expanded to maintain the upkeep of the entry sign and mowing the grass at the entrance. Tom will review the contract with Top Notch.
- Proposed amendments to the Bylaws (copy attached) were voted on and approved.

- The following new rules for the subdivision regarding the mowing of grass and number of signs allowed on properties was voted on and approved:

During growing season grass should be mowed on a regular basis and the length of grass, measured from the ground up, shall be no more than 7" high. If lot owners do not comply, a 7 day warning will be issued. If the grass has not been cut after the 7 days, a fine of \$10 a day will be incurred until the grass is mowed.

During the period of construction or during the sale of a lot, one (1) sign, no more than 24"x32" will be allowed on the road side of the property owner's lot. An exception would be for Lots 20 and 21 which are allowed to put one additional 24"x32" sign facing Scruggs Road. For property that is located with a lake side, the property owner has the option of either having one (1) sign of 24"x32" on the lake facing side, or displaying a banner that is attached to the dock, but not both. Additionally, during an open house, additional signs may be displayed, but for no more than 24 hours prior to and after the open house and no more than two (2) times a month. Other than during a construction or property selling period no other signs or banners may be displayed. If this rule is violated, the owner will be given a 7 day warning after which the association reserves the right to implement a penalty of \$50 per infraction, or \$10 per day until the signs comply with the rule.

- It was reminded that any changes or additions to properties must be approved by the Architectural Review Committee.

There being no other new or old business, the nomination of officers proceeded. The following is the slate of officers.

Officers:

Tom Tanner	-	President
Denis Girard	-	Vice President
Lynn Girard	-	Secretary
Ginger Tanner	-	Treasurer
Ann Tavino	-	Board Member at Large

Architectural Review Board:

Philip Steiner (Chairperson)
Denis Girard
Steven Ruschmeier

Audit Committee:

Bobbie Warner
Debbie Oliver

A motion carried to accept the slate as stated.

The meeting was adjourned at 10:10 A.M.

Respectfully submitted,

Lynn Girard

Lynn Girard, Secretary
Baywood POA

BayWood

Property Owners' Association

Minutes of the Baywood Property Owners' Association annual meeting, September 1, 2018 @ 9:00 a.m.

The thirteenth annual meeting of the Baywood Property Owners' Association was held at the home of Denis & Lynn Girard, 359 Baywood Dr., Moneta, VA. The meeting was called to order at 9:10 a.m. by President Tom Tanner.

In attendance were: Tom and Ginger Tanner (Lot 1), Stephen Ruschmeier (Lot 2), Denis & Lynn Girard (Lot 4), Ron & Debbie Oliver (Lot 8), Chris Dyer (Lot 9), John & Claudia Anderson (Lot 12), Tom & Ann Tavino (Lot 13), Bobbie Warner (Lot 16), Doug Ingles (Lot 18), Philip Steiner (Lot 20), Tom & Fran Faull (Lot 21), and Ron & Joan Hamlin (Lot 22).

Proxies were received prior to the meeting from Richard & Joyce Stewart (Lot 3), Tom Garges (Lot 10), Doug Price (Lot 11), Augusto Sarrol (Lot 17), Gregg Todd (Lot 19), Tom Buck (Lots 14 & 15) and Grayson Lucado (Lots 23 & 24). With the property owners present and the proxies received there was a quorum.

The reading of last year's minutes were waived and approved.

Ginger Tanner gave the financial report. (A copy is attached.)

A motion was made and approved that the Board would determine what the dues for 2019 would be at a later date once the mowing contract was awarded.

Old Business:

There was a discussion about the inconsistency of the internet speed on the Shentel system that some of the homeowners had installed. Tom Tanner said that we still have not paid Shentel for the installation of the cable on Baywood Drive. He has requested a bill from them, but he has not received one. He will not pay them until he receives a bill and would inquire about the inconsistent speeds.

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New Business:

There were discussions on the following topics:

- Who was responsible for the mowing of the lawn at the entry way. Tom Tanner said that Top Notch is responsible to the top of the hill and the homeowners on each side for the remainder of the lawn.
- Who was responsible for the weeding and upkeep around the “Baywood” sign. Phil Steiner said he would care for it for the time being. However, it should be included in the future mowing contract.
- A discussion was had about the different sizes of the crape myrtle trees along the street. It was suggested that we get a quote for the trimming of them so that they will be consistent in size. Once we have a quote, the homeowners will be contacted for their approval. (Debbie Oliver will get a quote from Seven Oaks along with a quote for the mowing of the subdivision.)
- The current mowing contract will be reviewed. Tom Tanner will pursue quotes for mowing, trimming of crape myrtle trees, and weeding/mulching around the “Baywood” sign from Top Notch (current provider), Bestpitch-Jeff (previous provider) and a company that Phil Steiner recommended.
- Giving the Board authority to establish Subdivision rules regarding standards for length of grass, falling trees, brush removal, etc. The Board will put a list together for the homeowners to consider.
- Future POA meetings. It was voted that the annual meeting would continue to be held on Saturday of Labor Day weekend at 9:00 AM.
- By-Law changes. Tom Tanner has a few things that should be added to the By-Laws that he will send out in advance of next year’s meeting in order to vote on them.
- Condition of the road in front of Lot #18. There is a dip in the road where VDOT once repaired. Doug Ingles has been trying to contact VDOT to fix it.
- POA website. The corporate documents, POA Owner names and other info is on it. For password contact Tom Tanner.
- Ron Hamlin requested permission to mulch a tree area on the street next to his driveway that is on a right of way. Permission was granted.
- Ann Tavino passed a sheet around to see if there was any interest in a neighborhood block party or other get-togethers with neighbors.

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There being no other new or old business, the nomination of officers proceeded. The following is the slate of officers.

Officers:

Tom Tanner	-	President
Denis Girard	-	Vice President
Lynn Girard	-	Secretary
Ginger Tanner	-	Treasurer
Ann Tavino	-	Board Member at Large

Architectural Review Board:

Philip Steiner (Chairperson)
Denis Girard
Steven Ruschmeier

Audit Committee:

Bobbie Warner
Debbie Oliver

A motion carried to accept the slate as stated.

The meeting was adjourned at 10:10 A.M.

Respectfully submitted,

Lynn Girard

Lynn Girard, Secretary
Baywood POA

BayWood

Property Owners' Association

Minutes of the Baywood Property Owners' Association annual meeting, September 2, 2017 @ 9:30 a.m.

The twelfth annual meeting of the Baywood Property Owners' Association was held at the home of Denis & Lynn Girard, 359 Baywood Dr., Moneta, VA. The meeting was called to order at 9:45 a.m. by President Tom Tanner.

In attendance were: Tom and Ginger Tanner (Lot 1), Stephen and Betty Ruschmeier (Lot 2), Richard Stewart (Lot 3), Denis & Lynn Girard (Lot 4), Billy, Peggy and Will Andrews (Lot 5), Bill & Jennifer Niemi (Lot 6), John & Claudia Anderson (Lot 12), Ann Tavino (Lot 13), Tom Buck (Lots 14 & 15), Bobbie Warner (Lot 16), Doug & Maria Ingles (Lot 18), Philip Steiner (Lot 20), and Ron & Joan Hamlin (Lot 22).

Proxies were received prior to the meeting from Tom Garges (Lot 10), Doug Price (Lot 11), Augusto Sarrol (Lot 17), Gregg Todd (Lot 19), Neil and Judy Flynn (Lot 21), and Grayson Lucado (Lots 23 & 24). With the property owners present and the proxies received there was a quorum.

The minutes of the August 20, 2016 meeting were approved.

Ginger Tanner gave the financial report as follows: Checking/savings – CD = 9,501.34; Money Market = 9,327.48; Operating Account = \$5,273.29; Septic Reserve = 3,200.00; Undeposited funds = 7.00; which equal \$27,309.11 total current assets. Liability - \$1,000.00 (Construction Deposits). Total income for the period 1/1/2017 to 9/2/2017 was \$5,930.62. Total expenses for this period were \$2,638.65. This gave us a net income of \$3,291.97.

A motion was made and approved that Board would determine at a later date what the dues for 2018 would be.

Old Business:

Architectural Review (Phil Steiner) reported one house under construction (Tom Buck (Lot #14). Plans for the house were submitted and approved. He is waiting for those dock plans as well as dock plans for Lot #5 (Andrews).

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New Business:

The current mowing contract was discussed. Ron Hamlin mentioned that through conversations with Jeff (who does the mowing for the subdivision) he learned that Jeff might be discontinuing his mowing business. Since many of the homeowners presently use Top Notch for their lawn service, Tom Tanner will contact Tony Servido (owner of Top Notch) to give us a quote on doing the mowing.

Lynn Girard mentioned the trimming of the crape myrtle trees along the street. It was determined that each homeowner continue to take care of their own, and whoever does the lawn mowing will be responsible for lots not presently built on.

There was a discussion on the removal of trees that have fallen down along the road on lots not yet built on. The trees that had been cut down and not removed on Lot #25 were removed when the Tanners (Lot #1) cleared their lot. The POA will reimburse the Tanners for the \$100 charge.

Tom Tanner mentioned the survey he sent out last year asking for suggestions on what to do with the cash reserve the POA had accumulated. The one thing many of the owners were interested in was faster high speed internet. Tom Tanner has spoken with Shentel regarding installing cable in our subdivision. He will be meeting with them again in a few weeks. Shentel will require the POA to pay for bringing the cable down the street. Once Tom gets all the information, he will send a fact finding sheet to all the homeowners to review. After Tom receives the feedback, the Board will vote on the final decision. A motion was made and seconded. All voted in favor.

There was a discussion about off property septic systems. Tom Tanner explained what properties (8 lots) had off property septic systems and what they were. He also explained the fund that was established in case there were issues with these systems. The fund now has \$3200. Each year, these eight property owners have been assessed an additional \$100 a year for this fund. Tom Tanner will send out a letter to those owners to vote as to whether or not they want to continue with this special assessment.

Tom Tanner explained the State's newly required "Association Complaint Form" that he passed out at the meeting. (There is a copy attached to these minutes.)

There was a discussion about future POA meetings. It was determined that the meeting would be held on a weekend in September starting at 8:30 AM.

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Tom Buck discussed a problem with the drain ditch located between lots #13 and #14. This drainage easement serves the subdivision. When the rip rap was put in the ditch there was no separation fabric put down under the stone. Trees and brush have now grown up in the ditch causing run-off water to wash over into lot #14 where Tom is building. This was discovered when the lot was cleared for construction. If the State will not repair the ditch, we need to decide what to do. Tom Buck is asking the POA to pay for the repair. According to Tom Buck the expense involved could be \$6,000. It was determined that the POA should get quotes on the repair, so that the Board can vote on how to fix this problem.

There was a short discussion on the Wine Festival that will be held across the street at Crazy Horse Marina on Sept. 23 and 24. Tom Tanner will be volunteering at the festival and he will place "No Parking" signs at the beginning of the subdivision.

There being no other new or old business, the nomination of officers proceeded. The following is the new slate of officers.

Officers:

Tom Tanner	-	President
Denis Girard	-	Vice President
Lynn Girard	-	Secretary
Ginger Tanner	-	Treasurer
Ann Tavino	-	Board Member at Large

Architectural Review Board:

Philip Steiner (Chairperson)
Denis Girard
Steven Ruschmeier

Audit Committee:

Bobbie Warner
Avery Flory

A motion carried to accept the slate as stated. ***Thanks to all for stepping up to fill these positions.***

The meeting was adjourned at 11:00.

Respectfully submitted,

Lynn Girard

Lynn Girard, Secretary
Baywood POA

BayWood

Property Owners' Association

Minutes of the Baywood Property Owners' Association annual meeting, August 20, 2016 @ 10:00 a.m.

The eleventh annual meeting of the Baywood Property Owners' Association was held at the Westlake Library, Hardy, VA. The meeting was called to order at 10:00 a.m. by President George Crutchfield.

In attendance were: Tom and Ginger Tanner (Lot 1), Stephen and Betty Ruschmeier (Lot 2), Lynn Girard (Lot 4), Chris Dyer (Lot 9), Doug Price (Lot 11), Hank Irving (Lot 12), Mike and Bobbie Warner (Lot 16), George and Elke Crutchfield (Lot 19), Avery Flory and Philip Steiner (Lot 20), and Joan and Ron Hamlin (Lot 22).

Proxies were received prior to the meeting from Joyce Stewart (Lot 3), William Andrews (Lot 5), Willard and Jennifer Niemi (Lot 6), Tom Garges (Lot 10), Tom Buck (Lot 14 & 15), Herminia Sarrol (Lot 17), Douglas and Maria Ingles (Lot 18), Neil and Judy Flynn (Lot 21), and Grayson Lucado (Lots 23 & 24). With the property owners present and the proxies received there was a quorum.

The minutes of the August 15, 2015 meeting were approved.

Ginger gave the financial report as follows: Checking/savings – CD = 9,468.14; Money Market = 9,318.13; Operating Account = \$3,710.69; Septic Reserve = 2,400 which equal \$24,896.96 total current assets. Liability - \$500 is still owed back to the Andrews (Lot 5). Total income for the period 1/1/2016 to 6/17/2016 was \$3,226.89. Total expenses for this period were \$2,650.96. The bill for insurance, approximately \$500, due in September, has yet to be received. This gives us a net income of \$577.93. Ginger suggested \$125 for the annual dues which keeps us in the black.

Mike Warner (Architectural Review) advised the house on Lot 6 (Niemi) was complete. Lot 9 (Dyer and Ferguson) added a pool. Lot 5 (Andrews) the house is 25% complete. Lot 1 (Tanner) is adding a dock and soon to start construction on their house. There have been no other requests for any additional additions.

Old Business:

Ron Hamlin advised that the speed limit (25mph) sign was up. However, the *Children at Play* sign is another matter. It is very difficult to get the approval of the Board of Supervisors for this sign since no one on the Board of Supervisors wants to commit to

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its approval. Ron and Joan attended many meetings trying to get the OK. 7 to 9 other developments are on a list for this sign but are getting nowhere. The Board of Supervisors say it is sign pollution, gives children a false sense of security, no one pays them any attention, they would have to follow up on the ages of the children in the area, etc., etc. We could withdraw our request or just leave our name on the list. It was voted and approved to leave the development's name on the list.

Betty Ruschmeier asked about the excess removal of trees that is taking place on new developments. A discussion ensued and it was the consensus that the new owners are not reading the by-laws and

covenants. Ron has not had much success in getting the signed cover letter from new owners stating that they have read the By-Laws and Covenants. Lynn has contacted AEP regarding the drainage problem Lot #5 has caused to Lynn and Denis' property. Philip Steiner also reiterated that sometimes more trees have to be taken out due to the lay of the land and the compromising of trees left standing. If this takes place the new owners should be asked to replace trees so we continue to have a woody look. There needs to be a more affirmative approval to review requirements with the homeowner and builders, such as a check list. Philip is willing to meet with the builders and homeowners.

The current mowing contract was discussed and approved to continue as is. Ron will talk to Jeff regarding weeding, trimming and also mowing the back common lot.

Tom Tanner sent out a survey regarding suggestions of what should be done with some of the money we have in the bank. The item that received the most votes was upgrading the internet. Tom and Philip will find out about Shentel's requirements.

The break in the septic line for Hank's home was discussed. Payment for the work done will be paid from the septic account. Ron suggested we need to gather all records concerning the septic and keep them on file. It seems there is no accurate record of where each pump back is located.

George stated the entrance sign is in good condition and has been painted. The wash out on Lot 17 (Sarrol) was discussed. This is not the HOA's problem; it is the responsibility of the property owner.

A motion was made that the dues for the coming year should be \$125. It was seconded and approved. Pump back reserve payment will remain at \$100.

New Business:

The Wine Festival will be held at Crazy Horse Campground this year. George talked to Lauren at the Chamber of Commerce and they are formulating a plan regarding traffic control and will get back to him with more detail.

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The parking of heavy trucks and equipment on Baywood Drive was brought up. Trucks and heavy equipment should not be parking on the pavement or grass right of way and should this occurs, contractors are to be notified to move their vehicles. Board members will inspect the right of way for damage(s) before the \$500 deposit is returned. The treasurer will wait until this inspection occurs before refunding the deposit.

The questions of signs in the yard came up. Only one sign is allowed, be it realtor or contractor. No political signs are allowed.

After all the digging looking for the septic drainage pipes, there remains a hole which collects water. Philip advised he would be willing to use some equipment to better level this area.

There being no other new or old business, the nomination of officers proceeded. After much discussion following is the new slate of officers.

Officers:

Mike Warner - President

Tom Tanner	-	Vice President
Lynn Girard	-	Secretary
Ginger Tanner	-	Treasurer
Hank Irvin	-	Board Member at Large

Architectural Review Board:

Philip Steiner (Chairperson)
Denis Girard
Steven Ruschmeier

Audit Committee:

Bobbie Warner
Avery Flory

A motion carried to accept the slate as stated. ***Thanks to all for stepping up to fill these positions.***

The meeting was adjourned at 11:45.

Respectfully submitted,

Elke Crutchfield

Elke Crutchfield, Secretary
Baywood POA