

Look Rock Estates and Misty Ridge Meeting Minutes

Annual HOA Meeting: March 1, 2025

Location: Blount County Library

Minutes submitted to the membership by Secretary Deb Norris on March 8, 2025

Call to Order

President Jeff Long called the meeting to order at 1:00 PM. Jeff began by welcoming everyone to the annual meeting. Jeff asked Secretary Deb Norris if there was a quorum present defined by Tennessee nonprofit corporation statute (10% of voting members). Deb confirmed that there was a quorum.

There were a total of 17 lot owners present, by video, or represented by Proxy of the total 45 lot owners. Therefore, approximately 37% of the lot owners were represented at the annual meeting. The table below represents the owners and lot numbers present at the meeting.

Lot Owner Name and Lot#	# of Lots & Votes	HOA	# of Proxies in hand	Total # of Votes includes Proxies	Attendance I-In-Person V-Video P-Proxy N-Not Attend	Proxy was given to whom?
Bode - Lot 7	1	Look Rock		1	V	
Bozdogan – Lot 29R6	1	Look Rock		1	P	Mathis
Cesulka - Lot 4	1	Look Rock		1	I	
Coffey – Lots 12 & 13	2	Look Rock		1	I	
Dantini – Lot 17	1	Look Rock		1	I	
Heider-Lot 26RB	1	Look Rock		1	I	
Leighton - Lot 1	1	Look Rock		1	P	Norris
Long – Lot 18	1	Look Rock		1	I	
Mathis – Lots 31, 26RA, 26R3	3	Look Rock	1	4	I	
Phipps/Norris - Lot 27	1	Look Rock	1	2	I	
Richardson - Lot 32	1	Look Rock		1	I	
Rompalo – Lot 16	1	Look Rock		1	V	
Scholten – Lot 21	1	Look Rock		1	I	
VanHook – Lot	1	Misty Ridge		1	I	

Unfortunately, there were issues with the video link at the library. We learned after the meeting was called to order that there was a meeting taking place on the other side of the divided room. The two microphones for the room could not be split so therefore the noise from the other meeting drowned out our meeting to those on the video call. The library was unaware that the 2 microphones were wired on one switch, either both were on or both were off. Note for next year’s meeting, rent both sides of the room! Our apologies to those on the zoom call for the disruption.

President's Report: Jeff Long

Jeff began his report by stating it is the goal of the HOA to spend as little as possible on legal fees and spend our funds on road repair including asphalt.

However, there were legal issues that had to be addressed. Dean Latvaltis presented the HOA with a letter from his attorney claiming Windy Mountain was in our HOA. Our attorney reviewed the claim and responded that it was not valid, the HOA incurred costs for this. Another HOA legal issue was brought forth by Mr. Duckworth claiming the Construction Impact Fee negatively impacts his limited commercial use of his parcel 14R-2, adding capital expenses to construction costs. His assertion that the addendum must have unanimous support for that reason. Our attorney researched and responded that this claim was not valid.

Jeff reported that the short-term rental addendum passed this past year prohibiting "Air B-N_B" type rentals in the HOA.

Jeff explained the resolution of the gate repair cost and what was covered by insurance. The executive committee researched alternative insurance companies, but found that we are in a much better position keeping the existing policy and carrier. In addition, we found that it was beneficial to change the nomenclature of the two "committee chair" positions to "Director" for insurance coverage purposes.

Jeff acknowledged all that Craig Richardson has done to create the Look Rock/Misty Ridge website. The site is up and running at www.lookrockestates.org and will continue to be updated. Our goal is to have the website as the primary communications vehicle for both owners as well as prospective buyers. This is to be a "one-stop-shop for lot owners".

Jeff thanked former Architectural Committee Director, Dale Cassidy for his many years of volunteer service. The HOA appreciates Dale's decision to remain on the committee. He then introduced Patty Long as the new Architectural Committee Director.

Architectural Committee Report- Patty Long, Director

Patty introduced the committee members (Gary Dantini, Dale Cassidy, Joe Mathis, Doug Faircloth, Bill Dicke, and Bedros Bozdogan). She also thanked Dale Cassidy for agreeing to stay on the committee to help guide the committee through the process. Patty shared there are no new plans for housing-starts submitted, but indicated there have been inquiries and there maybe a couple of lots breaking ground sometime in 2025.

Secretary Report-Deb Norris

Deb began her report by sharing that last year's minutes for the annual meeting held on March 3, 2024, were emailed to lot owners on March 20, 2024. Gary Dantini approved the motion to approve the 2024 minutes and Roxanne Coffey seconded the motion. The motion was approved unanimously.

Deb acknowledged Roxanne Coffey for her many hours of volunteering to manage gate access for the association. Deb also acknowledged Gary Dantini for his efforts to maintain the gate and making sure that the gate opens if there are remote access problems. Deb provided a handout that included information on the updated procedures for the remotes (clickers) to access the gate.

Based on discussions with existing owners and those that have sold lots, the executive committee is implementing new procedures to obtain a remote (clicker) at a cost of \$50 per remote. Details are included in the attachment provided. This attachment also clarifies gate access information and will be

provided on the Look Rock Estates website. A list of approved vendors for gate access that serve multiple residents will be on the website soon.

Roxanne shared that any contractor codes that have been in place for some time will be removed from the system on March 15th unless she hears otherwise from the owner. There is currently a repair issue with the AT&T land line at the gate and it is not allowing remote access by dialing 9. Gary is working with AT&T to resolve and will notify residents when this issue is fixed.

Treasurer's Report – Craig Richardson

Craig walked through the financials that were approved for the fiscal year 2024 and where the HOA's financials stand. Kudos to Craig for collecting late fees from those that had not paid dues on time. Gary Dantini made the motion to approve the 2025 budget and this was seconded by Patty Long. Copies of the financial reports are included.

Craig also gave a report on the website. The HOA would like to thank Craig for the creation of the website as well as his continuing work to update the site.

Road Committee Report – Steve Phipps, Director

Steve gave his report and introduced and thanked the current road committee members; Dale Cassidy, Gary Dantini, and Doug Faircloth. Steve said he is looking for new road committee members and "this will be the last year he'll serve as Director of the committee".

His report included 4 items: facts about our private road, an update on the Murphy/Junck property, the 2024 Road Committee activity, and the 2025 Road Maintenance – widening and paving budget.

Facts about our road

Steve led his report by saying the purpose of any HOA should be to increase/retain the value of the properties within the HOA. The paved road is the single most important asset of our HOA, while it is also our greatest liability. There is only one way in and one way out. Creating an emergency route is cost prohibitive; however, we have secured a commitment from our new excavation contractor, Precision Excavators in the event of a catastrophic event. They would be onsite within 6 hours and have the road passable within 24 hours.

Steve discussed emergency funds and said the HOA should keep about \$10K in reserve. This amount will handle 80-90% of the unexpected expenses that may occur. CATASTROPHIC EVENTS that exceed that balance will be funded by one of the following methods: re-directing yearly budgeted items, asking for prepayment of annual dues, or imposing a special assessment.

Steve reiterated relevant road facts (from earlier presentations) that included the HOA is legally required to maintain 5+ miles of private paved road. There are at least 5 lots that have access to our roads that are not part of our HOA. Buck Hollow Rd is the steepest incline, it the owners' responsibility to assure their contractors follow the total weight limit of 15 tons – larger loads must take the gravel road Chilhowee Trail. \$100 fines/truck will be sent to the owners. Our HOA has both contractual and financial obligations to Chilhowee Estates 1 who maintains that gravel part of Chilhowee Trail, which goes around Buck Hollow Rd.

Steve continued by relaying that our roads were paved over 15 years ago at a cost of \$10K/lot. Many of the older houses and driveways were installed before the road was paved. The paved road has deteriorated over the last 5 years due to volume of construction traffic including 10 driveways, and 3 new houses and lack of funding in recent years has resulted in at least \$60K of deferred maintenance. He also said that there are 20-30 lots left to build along the road.

Steve discussed the road widening and paving plan, a 3-to-5-year plan to upgrade the road including fixing the deferred maintenance deficit is currently being implemented. In 2024 many of the ditches were repaired with riprap and crush-run gravel. In 2025 we'll start paving and widening areas on Buck Hollow and Chilhowee Trail (above the gate).

Update on the Murphy/Junck situation

Steve said the good news was that Murphy/Junck installed a soil-nail-wall below the guardrail and abandoned their driveway behind the gate. They are now accessing their property by-way-of the gravel road. However, the bad news was our HOA was not invited to participate in their soil-nail-wall solution, and it is inadequate. Murphy/Junck is still unwilling to fix the entire problem created by their excavation and by the previous owner, even though they bought an impaired property.

Our plan is to widen the road by 7 to 10 feet in that area, clean up the mountain-side wall and pave the ditch-line. We have also hired an engineer to generate another report that documents the problems M/J have made after their soil-nail-wall installation. The soil-nail-wall was not long enough, and we still have sluffing along the road. M/J graded their old driveway toward the road and removed their culvert generating a drainage problem. This area needs a guardrail. Although, installing one after the soil-nail-wall has been completed will degrade the effectiveness of that fix, so we are looking for alternative solutions.

2024 road maintenance activity

Steve said the budget for 2024 ongoing road maintenance was \$45,250 and the road committee spent: \$23,524, including \$4K for road widening and paving. See treasurer's report for a breakdown. He said widening and paving part of the budget was not spent because of paving contractor problems. About \$4,000 was spent on ditch hardening and pavement patching. Steve said that some of the other road committee accomplishments in 2024 were adding a new contractor, Precision Excavation to clean ditch lines, hardened ditches, clean up rockslides and salt roadways. Money was also spent on a large leaf chipper, shredder, blower to clean ditch-lines. Road signs were added to keep trucks off Buck Hollow and the committee members worked with owners that are building, to open the gate on days when trucks are running. This lessens the wear and tear on the gate and the pavement in front of the gate.

2025 road maintenance and widening and paving budget

Steve discussed the 2025 - \$60,000 budget (see the treasurer's report for a breakdown). He said these are estimated costs and the Road Committee requests line-item discretion throughout the year to move funding around based on need. The 2025 goal is to use Weston Paving to address the most degraded areas of pavement on our road.

Steve finished his report by noting that "We should also be prepared to spend some of the Cash-On-Hand (noted in the Treasurer Report) for widening and paving the road along the soil-nail-wall area, this would be above the current \$60,000 budget."

The election of officers and committees

Jeff Long stated that all Officers, Directors and Committee members have agreed to serve another year.

HOA Officers:

Jeff Long, President

Craig Richardson, Treasurer

Deb Norris, Secretary

Architectural Committee: Patty Long, Director

Members: Joe Mathis, Gary Dantini, Bedros Bozdogan, Doug Faircloth, Bill Dicke, and Dale Cassidy

Road Committee: Steve Phipps, Director

Members: Doug Faircloth, Dale Cassidy, and Gary Dantini

Joe Matthis made the motion to approve all officers, directors and committee members as presented by Jeff Long. Mike Coffey seconded the motion. The motion passed unanimously.

New Business

None

Meeting Adjournment

The meeting was adjourned at 2:40 by a motion made by Deb Norris

Attachments:

Look Rock Estates Gate Information

March 1, 2025

Special Thanks

For the past several years, Roxanne Coffey has volunteered her time to manage gate access. She has done a masterful job and the HOA owes her our appreciation and gratitude for the many hours that she continues to spend managing gate access codes and the remotes (clickers). We'd also like to acknowledge Gary Dantini for his efforts in gate maintenance and making sure that the gate opens if there are remote access problems.

Updated Procedures: Remotes (Clickers) to Access the Gate

Based on discussions with existing owners and those that have sold lots, the executive committee is implementing the following procedures.

- All new remotes will be at a cost of \$50 per remote. (there are no longer 2 "free" remotes with the transition of a property)
 - Because remotes are rarely transferred from the previous lot owner to the new lot owner, the HOA is absorbing not only the cost of the remotes but also the mailing cost to the new owners.
- To obtain a remote (clicker), the new owner must provide the following information to Roxanne:
 - Name
 - Email address
 - Phone number
 - Lot number or address
 - Mailing address (non-mountain address)
 - Previous owner
 - A check or money order for \$50 for each remoteThis information will be included in the HOA website along with a form for new owners to access.

Gate Access Information

All gate entries are tracked by code used, time of day and day of week and can be monitored for security issues/concerns.

In case of a power failure, the gate will open automatically

Owners

- One 4-digit code per property is issued (AKA the owners code)
- This “owners” code is to be used by the owner only and should not be given out to anyone
- This code works 24x7 and does not expire
- This code can be replaced if there are security concerns
- Please allow up to 7 days for these codes to be assigned
- Owners have the option of being listed on the kiosk/keypad directory at the gate
 - It allows the gate to be opened from your phone for convenience
 - The owner determines how they would like to be listed on the kiosk/keypad
 - A 3-digit code is then assigned by Roxanne
 - This 3-digit code can be input directly or found by scrolling through the owner list
 - The gate system then dials the pre-designated telephone number provided by the owner
 - The owner then presses 9 on their phone and the gate opens remotely
 - There is a maximum of 2 directory listings per owner
 - Each directory listing requires a separate telephone number (land line or cell)

Guests or single visit service providers (repairs or one time installation)

- Use the kiosk/keypad to locate the owner’s name and the pre-assigned 3- digit code. This 3-digit code can be input directly or found by scrolling through the resident list on the kiosk/keypad
- Once the 3- digit code is accessed, the owner’s designated phone number is called
- The owner then presses 9 on their phone to open the gate
- If the owner has opted out of being listed on the kiosk/keypad directory, they are still assigned a 3- digit code and can give that code out
- As a reminder, owners should never give out their 4-digit owner’s code

Construction/Contractors

- The owner is responsible for providing the gate code volunteer (Roxanne) the following information:
 - The dates of construction
 - The number of separate contractors- including the name of each contractor
 - Each contractor must have their own code
- Please allow up to 14 days for these codes to be assigned
- These codes will expire 6 months from the date of issue unless the owner requests additional time
- Gate access is Monday-Sunday (6:00am-8:00pm)
- Each contractor code is removed once the construction is complete

Approved Vendors

- Vendor codes are only issued for service providers that come through the gate multiple times
- These codes are assigned codes by company name
- These approved vendors may serve multiple properties (pest control, internet/telephone, propane gas etc)
- Access Monday-Saturday (8:00am-5:00pm)

Realtors

- Owners selling a property must notify the gate code volunteer (Roxanne) prior to handing off their “owners” remote
- All realtors must use a remote “clicker” to access the gate and accompany any interested buyer while on the mountain
- Remotes are available for a \$50 deposit (refunded when the remote is returned)

Emergency vehicles

- All emergency departments have been given access codes allowing 24x7 access

Look Rock Estates, Misty Ridge HOA
2024 Proposed, Actual and 2025 Proposed

	2024 Approved	2024 Actual	2025 Proposed	Notes
Revenue				
HOA Dues	\$52,710.00	\$52,470.00	\$61,125.00	Owens owes \$465
Road Impact Fee	\$0.00	\$10,000.00	\$10,000.00	Klimek in '24
Late Fees	\$0.00	\$960.00	\$0.00	
Interest	\$0.00	\$115.48	\$120.00	
Total Revenue	\$52,710.00	\$63,545.48	\$71,245.00	
Cash on Hand	\$7,540.00		\$49,840.19	As of 12/31/24
Revenue & COH	\$60,250.00		\$121,085.19	
Expenses				
General Office	\$600.00	\$118.73	\$300.00	
CME 1&2 Fees	\$2,700.00	\$2,700.00	\$2,700.00	
Bank Charges	\$0.00	\$15.92	\$25.00	
Insurance/Liability	\$1,500.00	\$1,170.00	\$1,500.00	
Ft. Loudon Electric	\$600.00	\$628.05	\$650.00	
ATT	\$1,600.00	\$2,696.96	\$0.00	
Gate Mgmt/Hot Spot/Monitoring	\$3,000.00	\$745.25	\$3,400.00	AT&T moved to gate
Website expenses	\$0.00	\$57.32	\$100.00	Domain registration
Administrative Expense Total	\$10,000.00	\$8,132.23	\$8,675.00	
Road Maintenance, Widening & Paving	\$45,250.00		\$60,000.00	<i>\$60k total is budgeted for '25 which may be reallocated on need</i>
Clearing ditches, Culverts/Behind Barrier, Leaf Removal		\$4,990.28	\$10,000.00	
Spraying Weeds		\$3,200.00	\$4,000.00	
Cutting Brush/Side of Banks/Clear Trees		\$1,000.00	\$3,000.00	
Rip Rap Ditch Line		\$4,500.00	\$5,000.00	
Patch Potholes & Fill in Cracks with Hot Tar		\$1,573.47	\$2,500.00	
Safety (signs, reflectors)		\$510.03	\$500.00	
Snow removal		\$1,000.00	\$5,000.00	
Road Widening & Paving		\$4,000.00	\$25,000.00	
Review/Assessment		\$2,750.00	\$5,000.00	
Road Maintenance Total	\$45,250.00	\$23,523.78	\$60,000.00	
Legal/ Junck Murphy				
Legal/ Kizer Black		\$6,764.01		
Legal Expenses Total	\$5,000.00	\$6,764.01	\$10,000.00	
Total Expenses	\$60,250.00	\$38,420.02	\$78,675.00	

Projected Cash on Hand 12/31/25

\$42,410.19