

Minutes
Colington Harbour Board of Directors Meeting
September 9, 2025

Call to order: Meeting was called to order at 8:00am by Richard Hess.

Present:

President – Deborah Beddingfield	Treasurer – Mike Hutchinson
Chairman – Richard Hess	Secretary – Jessica Loose
1 st VP – Adele Page	2 nd VP – Shane Hite
Member at Large – Mike Weidinger	

Others Present:

Community Manager – Donna Price
Maintenance – Pat Card
Bookkeeper – Ann Blomberg

Approval of Agenda: Deborah Beddingfield 1st, Mike Hutchinsonnd. All in favor, motion passed.

Approval of Minutes for July 15, 2025: Mike Weidinger 1st, Adele Page 2nd. All in favor, motion passed.

DEPARTMENTAL REPORTS

Foreclosures: Ann Blomberg

- 20 new accounts have been turned over to Jordan Price; 20 more are pending who received demand letters last month. No hearing are scheduled.
- The new computer for accounting has been purchased; IT is updating software and migrating all data. The Board will use the old computer for streaming live meetings.

Security/Covenant Enforcement: Wendi Kmet absent, no report.

Maintenance: Pat Card

- Mowing: There are currently 44 vacant lots that are mowed as needed. Mowing is slowing down with the fall weather.
- General maintenance: Front gate is well maintained; overhanging branches on Sir Chandler have been trimmed and other roads are scheduled for trimming.
- Colony Lake: Maintenance has begun spreading and evening out sand donated by the owner of 117 Eagle Drive at the access area on Kitty Hawk Bay Drive. There is more sand to be gathered and spread incrementally.
- Seeding the hillside above the pool: Mike Weidinger requested that “OBX Blend” seed from ACE be spread to prevent erosion. Pat agreed to do it.

Administrative: Donna Price

- No report

OFFICER REPORTS

President: Deborah Beddingfield

- Sound side water advisories: The majority of the pollution is coming from bird droppings, not from septic pollution, according to Dare County who suggested flying flags on the jetties and channel markers to repel the birds. We need to communicate that the flags are to protect the water from further closings.

- HOA dues: She is working on an analysis of dues charge by CHA compared with other Outer Banks communities.

First VP: Adele Page

- Electronic voting procedures: We need to start ASAP to move toward the electronic voting opt-in; the purpose is to increase voter participation while reducing mailing costs. We will start communicating with residents via e-Blast that this is in the works.
- Covenants modernization: Adele used Chat GPT to create a working list. See attached report.

2nd VP: Shane Hite

- Junk collecting in front yards: Shane expressed concerned about unsightly junk collecting in front yards. Donna Price explained that Wendi first reaches out to homeowners by phone first, before following up with a fine. It was agreed that we can't fine the owner of a vacant lot if we can't prove who is responsible for depositing the junk. Adele suggested that when and if we modify the covenants, we remove the requirement that the HOA mow vacant lots and consider mowing and removing trash for a fee.

Treasurer: Mike Hutchinson

- See attached financial report through the end of August.
- Security cameras: Mike Hutchinson requested information regarding our contract with Johns Brothers: the terms of the contract, who owns the cameras, and which cameras are functioning. He questioned whether it was worth it to pay for cameras if we can't use the information to identify alleged perpetrators. Shane Hite recommended we get an analysis of locations and functionality of the cameras. Donna will get quotes from other security providers.

Secretary: Jessica Loose

- Colony Lake: She thanked committee members, maintenance, and the board for acting together to get the lake cleaned up and the access area improved.
- Bicycles and e-bikes: She expressed concern that bicyclists are not following the rules of the road or taking sufficient safety precautions and encouraged parents to educate their children: Wear helmets, ride in single file, ride with the traffic on the right side of the road, refrain from texting while cycling. She fears that an accident is just waiting to happen.

Chairman: Richard Hess

- No report.

Member at Large: Mike Weidinger

- He reported that other community members have shared concern that the community "doesn't sparkled as much as we used to." While not everyone agreed with this assessment, it was agreed that the board would conduct quarterly "come as you can" inspections of the entire community to see what may need to be addressed.

OLD BUSINESS

- Sound front lighthouse: Pat Card and Shane Hite inspected the structural damage to the lighthouse. There are four outside braces that need to be replaced to make it safe. Shane Hite moved that we allocate up to \$500 in to repair and paint the lighthouse, Mike Weidinger 2nd. All in favor, motion passed.

COMMITTEE REPORTS

- Beautification: Deborah Beddingfield reported Keith and Jane Clark won the award for the month of September. See attached report and photos.
- Children and Youth: Adele Page said a special play area was created for the children as part of the Labor Day Bash. See attached report.

- Neighbor to Neighbor Assist: Adele Page reported that there has been little interest in this effort. The committee is posting a needs assessment on the website and Facebook to determine whether to continue.
- Social: Donna Price said quite a few events are in the works: a potluck, a Labor Day bash, a chili cookout, a fundraiser for the Colington Volunteer Fire Department, and a Halloween party.
- Colony Lake: Jessica Loose shared progress in the Secretary's report at the beginning of the meeting.
- Social Committee: Donna Price reported on the lovely fall weather and many activities offered during the Labor Day Bash. She is collecting prizes for the Fire Department Truck Pool fundraiser on October 5. A Walking Club has been formed, meeting every Tuesday and Thursday at the clubhouse at 7:30am. The Halloween Spectacular is in the works.
- Dredging: Richard Hess has been trying to reduce the shipping costs of the piping and specialized fittings (which come from Kansas) needed for the dredging with little success. The vendors who offered lower prices required specific packaging which increased the total price. Even though the most recent sounding report of August 25, 2025 showed the channel has gotten a little deeper, we plan to go ahead with the fall dredging in October as it hasn't been done for over a year. He reiterated that we can only dredge to the maximum 6' allowed by CAMA, nor can we dredge outside the channel. Now that we have a new spoils area, we are able to dredge again in February should that prove to be necessary.

NEW BUSINESS: None

Meeting adjourned at 9:00am. Motion by Jessica Loose to adjourn, Adele Page 2nd. All in favor, motion passed.

*Respectfully submitted,
Jessica Loose, Secretary*

Treasurers' Report August 2025

- 1) Income
 - a) 401 Assessments are still being collected currently at 98.4% of the annual total. \$14,005 still outstanding.
 - b) 495 Interest earned, Ann solved the disconnect on this, the cumulative is \$10,500.
 - c) Total Income - We are \$67,716 behind Due to #1 above and slip fees and CHYRC lease.
- 2) Expenses
 - a) 608 · Admin Expenses continue to run ahead of plan.
 - b) 615 – Insurance expenses still running over plan but came down considerably versus last month. Insurance expenses have been higher, also timing.
 - c) 754 – Equipment Repair - \$2,077 Edenton Tractor mower repair.
 - d) 770 – John's Brothers Security – This is on a run rate of over \$6,000 for the year versus a budget of \$2,575. Is it worth it?
- 3) Net Income – Cumulative income \$372,591. This allows spending on a monthly basis of \$46,573 for the next 8 months.
- 4) Balance sheet
 - a) 100 – Operating Cash decreased \$17,435 due to monthly expenditures.
 - b) 162 – Buildings – Increased \$59,788 Due to Capital Improvements.
 - c) 320 – Retained Earnings – Increased \$59,773, Excess of assessments versus expenses.
- 5) Check log added to report.

Income Statement May 25 to Aug 25

											33.3%
		May 25	June 25	July 25	August 25	Monthly Budget	Monthly Variance	Cumulative Results YTD	Annual Budget 25	Percent of Annual	Comments
Income	400 - Assessments Outstanding	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.000	#DIV/0!	
	401 - Association Assessments	720,561.29	68,177.73	40,409.05	26,460.59	43,480.71	-17,020.12	855,608.66	869,614.200	98.4%	Still about \$14,005.54 fees outstanding.
	424 - Interest on Past Due Assessment	408.75	1,150.32	2,399.20	1,708.38	597.57	1,110.81	5,666.65	7,170.860	79.0%	
	425 - Late Fee Income	75.00	3,600.00	2,920.08	1,973.49	696.67	1,286.82	8,568.57	8,240.000	104.0%	
	426 - Attorney Fee	1,762.25	2,117.25	0.00	2,592.48	729.58	1,862.90	6,471.98	8,755.000	73.9%	
	427 - Convenience Fee - Credit Card	300.00	210.00	230.00	190.00	83.33	106.67	930.00	1,000.000	93.0%	
	429 - Collection Fee	100.00	0.00	0.00	100.00	125.00	-25.00	200.00	1,500.000	13.3%	
	430 - CHY&R Annual Billing	0.00	0.00	0.00	0.00	1,166.67	-1,166.67	0.00	14,000.000	0.0%	
	435 - CHY&R Additional Billing	0.00	0.00	0.00	0.00	343.33	-343.33	0.00	4,120.000	0.0%	
	442 - Closing Fee	1,000.00	1,000.00	750.00	1,375.00	901.25	473.75	4,125.00	10,815.000	38.1%	
	450 - Boat Slip	0.00	0.00	0.00	0.00	1,766.67	-1,766.67	0.00	21,200.000	0.0%	
	453 - Launch Fees	155.00	245.00	610.00	375.00	137.33	237.67	1,385.00	1,648.000	84.0%	
	455 - Park Reservations	75.00	50.00	50.00	0.00	60.08	-60.08	175.00	721.000	24.3%	
	461 - Bar Code Fees	20.00	30.00	40.00	40.00	12.88	27.13	130.00	154.500	84.1%	
	462 - Building Permit Fees	50.00	0.00	50.00	50.00	42.92	7.08	150.00	515.000	29.1%	
	465 - Miscellaneous Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.000	0.0%	
	471 - Fines	0.00	0.00	0.00	0.00	21.46	-21.46	0.00	257.500	0.0%	
	490 - Interest Income - Operating	0.00	0.00	0.00	0.00	2.15	-2.15	543.46	25.750	2110.5%	
	495 - Interest Income - Reserves	0.00	0.00	0.00	0.00	1,030.00	-1,030.00	10,500.74	12,360.000	85.0%	
	513 - Returned Check Charges	25.00	50.00	5.00	0.00	12.88	-12.88	80.00	154.500	51.8%	
	Total Income	724,532.29	76,630.30	47,463.33	34,864.94	51,200.47		894,535.06	962,251.310	93.0%	
	Gross Profit	724,532.29	76,630.30	47,463.33	34,864.94	51,200.47		894,535.06	962,251.310	93.0%	Hasn't recognized CHYRC lease yet.
Expense	608 - Admin Expenses	1,577.34	2,922.98	359.00	288.79	978.50	689.71	5,148.11	11,742.000	44%	
	609 - Office Salaries	10,529.08	10,107.60	10,228.76	10,422.51	11,463.90	1,041.39	41,287.95	137,566.800	30%	
	615 - Insurance Expense	7,911.68	16,570.92	19,695.99	3,241.63	5,398.92	2,157.29	47,420.22	64,787.000	73%	Running well above plan, Insurance expenses have been higher, also
	620 - Telephone	100.00	100.00	100.00	100.00	103.00	3.00	400.00	1,236.000	32%	
	625 - Utilities	458.11	470.59	471.54	479.60	420.58	-59.02	1,879.84	5,047.000	37%	
	627 - Bank Charges	0.00	0.00	0.00	0.00	21.46	21.46	0.00	257.500	0%	
	629 - Bad Debt	0.00	0.00	0.00	0.33	42.92	42.59	0.33	515.000	0%	
	630 - Office Supplies	120.40	570.31	173.89	181.06	257.50	76.44	1,045.66	3,090.000	34%	
	632 - Postage and Delivery	88.58	174.85	588.54	0.00	394.83	394.83	851.97	4,738.000	18%	
	634 - Printing	135.73	135.73	396.00	135.73	506.42	370.69	803.19	6,077.000	13%	
	637 - Dues and Subscriptions	0.00	0.00	324.00	0.00	229.17	229.17	324.00	2,750.000	12%	
	642 - Small Tools and Equipment	0.00	303.55	0.00	0.00	133.33	133.33	303.55	1,600.000	19%	
	650 - Covenant Enforcement	58.64	58.64	58.63	58.63	85.83	27.20	234.54	1,030.000	23%	
	672 - Legal & Professional Fees	2,501.75	825.00	355.00	0.00	2,250.00	2,250.00	3,681.75	27,000.000	14%	
	676 - Audit/CPA Fees	0.00	0.00	0.00	0.00	557.92	557.92	0.00	6,695.000	0%	
	680 - Travel	0.00	0.00	0.00	339.92	78.97	-260.95	339.92	947.600	36%	
	690 - Property Tax	0.00	0.00	74.94	0.00	21.46	21.46	74.94	257.500	29%	
	692 - Federal Income Tax	0.00	0.00	0.00	0.00	128.75	128.75	0.00	1,545.000	0%	
	694 - NC Income Tax	0.00	0.00	0.00	0.00	12.88	12.88	0.00	154.500	0%	
	696 - Payroll Tax Expense	2,316.38	2,396.06	2,355.44	2,346.39	2,908.33	561.94	9,414.27	34,900.000	27%	
	697 - Payroll Processing	174.00	186.00	179.00	185.00	214.58	29.58	724.00	2,575.000	28%	
	69810 - Bank Service Charges	0.00	24.00	0.00	0.00	8.58	8.58	24.00	103.000	23%	
	705 - Maintenance Salaries	7,770.31	7,964.75	7,588.38	7,626.14	8,980.06	1,353.92	30,949.58	107,760.660	29%	
	715 - Maintenance Phone	40.00	40.00	40.00	40.00	0.00	-40.00	160.00	0.000	#DIV/0!	
	716 - Maintenance Utilities	299.62	187.42	198.44	263.57	223.17	-40.40	949.05	2,678.000	35%	
	720 - Common Property Maintenance	2,553.71	443.71	727.11	443.08	2,000.00	1,556.92	4,167.61	24,000.000	17%	
	724 - Street Signs	0.00	345.25	0.00	0.00	64.38	64.38	345.25	772.500	45%	
	730 - Maintenance Supplies	869.22	487.58	31.80	936.26	600.83	-335.43	2,324.86	7,210.000	32%	
	732.1 - Miscellaneous Expenses (CHYRC)	0.00	74.72	0.00	57.03	343.33	286.30	131.75	4,120.000	3%	
	752 - Maint Equipment Rental	-321.13	0.00	0.00	0.00	0.00	0.00	-321.13	0.000	#DIV/0!	
	754 - Equipment Repair	0.00	0.00	0.00	2,352.77	145.92	-2,206.85	2,352.77	1,751.000	134%	Edenton Tractor mower repair
	756 - Automobile Maintenance	0.00	0.00	83.00	176.28	103.00	-73.28	259.28	1,236.000	21%	
	758 - Gas	291.36	293.32	224.25	310.44	300.42	-10.02	1,119.37	3,605.000	31%	
	760 - Security Wages	10,513.38	11,809.89	11,655.87	11,542.70	13,183.49	1,640.79	45,521.84	158,201.820	29%	
	761 - Contract Security	0.00	0.00	0.00	0.00	412.00	412.00	0.00	4,944.000	0%	
	763 - Security Supplies	101.14	692.38	313.79	93.96	171.67	77.71	1,201.27	2,060.000	58%	
	765 - Security Phone	40.00	40.00	40.00	40.00	42.92	2.92	160.00	515.000	31%	
	766 - Security Utilities	331.23	317.08	365.36	393.41	326.17	-67.24	1,407.08	3,914.000	36%	
	767 - Security Passes	0.00	2,522.76	0.00	0.00	729.58	729.58	2,522.76	8,755.000	29%	
	768 - Security Vehicle	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.000	#DIV/0!	
	770 - Johns Brothers Monitoring	761.91	652.62	0.00	618.53	214.58	-403.95	2,033.06	2,575.000	79%	
	780 - Street Paving	2,960.00	109,147.93	0.00	0.00	9,095.66	9,095.66	112,107.93	109,147.930	103%	
	782 - Dredging	832.50	0.00	0.00	159.59	429.17	269.58	992.09	5,150.000	19%	
	783 - Tree Service	8,212.50	0.00	0.00	0.00	1,716.67	1,716.67	8,212.50	20,600.000	40%	
	784 - Drainage Control	0.00	3,125.64	0.00	0.00	2,083.33	2,083.33	3,125.64	25,000.000	13%	
	785 - Discretionary	61.37	0.00	0.00	696.28	833.33	137.05	757.65	10,000.000	8%	
	786 - Contingency	0.00	0.00	0.00	0.00	1,287.50	1,287.50	0.00	15,450.000	0%	
	787 - Depreciation Expense	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.000	#DIV/0!	
	800 - Reserve Funding	0.00	0.00	0.00	0.00	9,515.96	9,515.96	0.00	114,191.500	0%	
	810 - Reserve Funding - CHY&RC	0.00	0.00	0.00	0.00	1,166.67	1,166.67	0.00	14,000.000	0%	
	895 - Reserve Disb	6,834.00	180,670.92	0.00	0.00	0.00	0.00	187,504.92	0.000	#DIV/0!	This is a conduit account from the reserves on the balance sheet. If we remove the Reserve disbursements it would be 35%
	Total Expense	68,122.81	353,662.20	56,628.73	43,529.63	80,187.61	36,657.98	521,943.37	962,251.310	54%	
	Net Income	656,409.48	-277,031.90	-9,165.40	-8,664.69	-28,987.14		372,591.69	0.00		

Balance Sheet changes from May 25 to Aug 25

		May 25	June 25	July 25	August 25	Monthly change	Notes
ASSETS							
Current Assets							
Checking/Savings							
	100 · Operating Cash - First National	300,896.63	249,423.45	238,735.54	221,300.06	-17,435.48	Operating expenditures
	102 · Southern Operating	333,857.52	184,079.96	184,079.96	184,369.45	289.49	
	104 · Infinex - CHA Reserves	791,229.63	793,363.77	793,363.77	798,517.78	5,154.01	
	114 · Infinex - CHYRC Reserve Ded	154,023.04	154,023.04	154,023.04	157,225.63	3,202.59	
	115 · Petty Cash	168.55	168.55	168.55	168.55	0.00	
	116 · Operating 2 CC - First National	50,282.19	58,257.92	67,671.70	74,902.95	7,231.25	
	Total Checking/Savings	1,630,457.56	1,439,316.69	1,438,042.56	1,436,484.42	-1,274.13	
Accounts Receivable							
	140 · Accounts Receivable-Assessments	-996.18	-642.32	-645.73	-1,209.27	-563.54	
	Total Accounts Receivable	-996.18	-642.32	-645.73	-1,209.27	1,855.00	
Other Current Assets							
	145 · Undeposited Funds	89,364.96	7,887.86	0.00	1,661.78	1,661.78	
	155 · Prepaid Income Taxes	162.00	162.00	162.00	1,200.00	1,038.00	
	Total Other Current Assets	89,526.96	8,049.86	162.00	2,861.78	2,699.78	
	Total Current Assets	1,718,988.34	1,446,724.23	1,437,558.83	1,438,136.93	578.10	
Fixed Assets							
	160 · Land	219,165.96	219,165.96	219,165.96	219,165.96	0.00	
	162 · Buildings	191,310.58	191,310.58	191,310.58	251,099.50	59,788.92	Capital Improvements
	165 · Swimming Pool	100,000.00	100,000.00	100,000.00	100,000.00	0.00	
	167 · Tennis Court	9,951.76	9,951.76	9,951.76	9,951.76	0.00	
	169 · Playground Equipment	46,815.17	46,815.17	46,815.17	46,815.17	0.00	
	171 · Office Equipment	15,251.12	15,251.12	15,251.12	15,251.12	0.00	
	173 · Maintenance Equipment	225,910.37	225,910.37	225,910.37	225,910.37	0.00	
	174 · Vehicles	41,459.35	41,459.35	41,459.35	41,459.35	0.00	
	175 · Security Equipment	24,285.57	24,285.57	24,285.57	24,285.57	0.00	
	179 · Accumulated Depreciation	-593,644.02	-593,644.02	-593,644.02	-594,697.93	-1,053.91	
	Total Fixed Assets	280,505.86	280,505.86	280,505.86	339,240.87	58,735.01	
	TOTAL ASSETS	1,999,494.20	1,727,230.09	1,718,064.69	1,777,377.80	59,313.11	
LIABILITIES & EQUITY							
Equity							
	320 · Retained Earnings	253,731.32	253,731.32	253,731.32	313,504.33	59,773.01	Excess of assessments versus expenses
	340 · Operating Fund	351,614.06	351,614.06	351,614.06	351,614.06	0.00	
	350 · Reserve Fund	737,374.34	737,374.34	737,374.34	737,374.34	0.00	
	Net Income	656,774.48	384,510.37	375,344.97	374,885.07	-459.90	
	Total Equity	1,999,494.20	1,727,230.09	1,718,064.69	1,777,377.80	59,313.11	
	TOTAL LIABILITIES & EQUITY	1,999,494.20	1,727,230.09	1,718,064.69	1,777,377.80	59,313.11	

August Check Register

GENERAL LEDGER

As of August 31, 2025

Type	Date	Num	Name	Memo	Split	Debit	Credit	Original Amount	Balance
100 - Operating Cash - First National									
Bill Pmt -Check	08/04/2025	3371	Ann-Elyse Blomberg		200 - Accoun...		227.92	-227.92	238,706.45
Bill Pmt -Check	08/04/2025	3372	Donna J. Price		200 - Accoun...		113.38	-113.38	238,478.53
Bill Pmt -Check	08/04/2025	3373	NC Department of ...		200 - Accoun...		119.00	-119.00	238,365.15
Bill Pmt -Check	08/04/2025	3374	Grounds Pros		200 - Accoun...		186.81	-186.81	238,246.15
Bill Pmt -Check	08/04/2025	3375	Wendi Kmet		200 - Accoun...		112.00	-112.00	238,059.34
Bill Pmt -Check	08/04/2025	3376	Wendi Kmet		200 - Accoun...		501.00	-501.00	237,947.34
Bill Pmt -Check	08/05/2025	3377	AmGuard Insuranc...	Acct#18002...	200 - Accoun...		2,445.33	-2,445.33	235,001.01
General Journal	08/06/2025	BLL-...			609 - Office S...		15,474.26	-15,474.26	219,526.75
Deposit	08/06/2025			Deposit	-SPLIT-	8,678.55		8,678.55	228,205.30
Bill Pmt -Check	08/11/2025	3378	Barry Briggs		200 - Accoun...		450.00	-450.00	227,755.30
Bill Pmt -Check	08/11/2025	3379	Culligan Water		200 - Accoun...		62.71	-62.71	227,692.59
Bill Pmt -Check	08/11/2025	3380	Edenton Tractor		200 - Accoun...		2,077.77	-2,077.77	225,614.82
Bill Pmt -Check	08/11/2025	3381	Systel		200 - Accoun...		135.73	-135.73	225,479.09
Bill Pmt -Check	08/12/2025	3382	Wind and Waves W...		200 - Accoun...		250.00	-250.00	225,229.09
Deposit	08/13/2025			Deposit	-SPLIT-	3,120.76		3,120.76	228,349.85
Bill Pmt -Check	08/18/2025	3383	Dominion NC Power		200 - Accoun...		529.84	-529.84	227,820.01
Bill Pmt -Check	08/18/2025	3384	Jordan Price Wall G...	VOID:	200 - Accoun...			0.00	227,820.01
Bill Pmt -Check	08/18/2025	3385	Wind and Waves W...		200 - Accoun...		25.00	-25.00	227,795.01
Deposit	08/19/2025			Deposit	-SPLIT-	5,416.50		5,416.50	233,211.51
General Journal	08/20/2025	Coas...			609 - Office S...		16,648.48	-16,648.48	216,563.03
Bill Pmt -Check	08/20/2025	3386	Southern Bank		200 - Accoun...		1,847.37	-1,847.37	214,715.66
Bill Pmt -Check	08/26/2025	3387	Dare County Wate...		200 - Accoun...		114.04	-114.04	214,601.62
Bill Pmt -Check	08/26/2025	3388	Islander Flags		200 - Accoun...		735.51	-735.51	213,866.11
Bill Pmt -Check	08/26/2025	3389	Johns Brothers Se...		200 - Accoun...		618.53	-618.53	213,247.58
Bill Pmt -Check	08/26/2025	3390	US Able Life		200 - Accoun...		181.92	-181.92	213,065.66
Bill Pmt -Check	08/27/2025	3391	Spectrum Business		200 - Accoun...		672.70	-672.70	212,392.96
Deposit	08/28/2025			Deposit	-SPLIT-	8,907.10		8,907.10	221,300.06
Total 100 - Operating Cash - First National							43,529.30		221,300.06
406 - Operating Cash - First National									
406 - Operating Cash - First National									

Yard of the Month September 2025: Home of Keith and Jane Clark

1712 Harbor View Drive

Keith and Jane moved to Colington Harbor in 2016 after purchasing their corner lot and developing plans for the construction of their new home. Keith, now retired, was a construction manager of large buildings, and Jane an elementary school teacher. Keith designed and built a beautiful rain garden to capture runoff water from his lot, including underground pipes to direct the flow to the special plants he grows indoors from seeds during the winter months.



Children and Youth Committee

The Children and Youth Committee sponsored a Children's play area during the Labor Day Bash. We had a cordoned off area for the children. Games available included the following: Cornhole, ladder golf, bocce ball, badminton, sidewalk chalk, and water bucket games. Treats were also available for the children. We think it worked out well. The children were great. The committee did extraordinary work. We would like greater participation but believe it is a work in progress.

Thank you to the committee members: Shane Hite, Cynthia Merrifield, Merry Kennedy, and Barbara Ornstein.

Respectfully submitted, Adele Page

9/8/25

Neighbor to Neighbor Assist Committee

The Committee would like to move forward to send out a Community Needs assessment to determine our goals.

The draft survey is attached via link.

After the results are compiled, we will meet to determine what actions and goals are reasonable, as well as needed.

<https://forms.gle/tvvenD9V9SifcJPw6>.

Respectfully submitted, Adele Page

9/8/25

Report from Adele Page – August 12 – Covenants Modernization using AI

Question to Chat GPT (from user):

"Review these covenants and bylaws for Colington Harbour Association. Please make recommendations for changes we might want to make to modernize to 2025. Indicate whether each is a 'strongly recommend' or a 'might want to consider'. Then give us an action plan for how our volunteer board might want to proceed."

Response: Modernization Review and Action Plan

Modernization Recommendations

Area	Recommendation	Priority
1. Electronic Communication & Voting	Allow email notices and online voting	Strongly Recommend
2. Quorum and Voting Thresholds	Simplify and clarify quorum and voting rules	Might Want to Consider
3. Director Elections	Allow online candidacy, remove 10-signature requirement	Strongly Recommend
4. Suspension of Privileges	Codify fair hearing process and automatic reinstatement	Strongly Recommend
5. Assessment Calculations	Move away from CPI cap to flexible, member-approved budgets	Strongly Recommend
6. Architectural Control	Define application timeline, appeal rights, and emergency exemptions	Strongly Recommend
7. Language Updates	Use plain, inclusive, modern legal language	Strongly Recommend
8. Membership Categories	Consider redefining Honorary/Associate members for today's households	Might Want to Consider
9. Vehicle & Watercraft Rules	Update for enforcement practicality and consistency	Might Want to Consider

Area	Recommendation	Priority
10. Community Manager Role	Formalize description, duties, and authority in governing docs	Strongly Recommend
11. Fines and Enforcement	Add due process protections, clear fine schedules	Strongly Recommend
12. Animal Rules	Reference Dare County ordinances more clearly	Might Want to Consider

Action Plan for the Volunteer Board

Step 1: Form a Governing Documents Task Force

- Include board members and a mix of longtime and newer residents.
- Task them with proposing updates and gathering input.

Step 2: Retain HOA-Savvy Attorney

- Choose a lawyer familiar with North Carolina Chapter 47F and HOA governance.
- Draft legally sound revisions and review all proposed changes.

Step 3: Community Listening Period

- Host town halls and/or issue a short survey.
- Focus on practical impacts: digital voting, budgets, ACC process, etc.

Step 4: Draft Revisions

- Prepare side-by-side redline edits showing old vs. new wording.
- Include plain-English summaries of key changes.

Step 5: Legal Compliance Check

- Ensure changes comply with Chapter 47F and 55A.
- Ensure mailing, voting, and quorum steps are properly followed.

Step 6: Membership Vote

- For bylaws: secure a majority of voting members.

- For covenants: must meet the “majority of 1,200 lot owners” requirement.
- Use mail ballots, proxies, and/or digital voting tools with full transparency.

Step 7: Record with Dare County

- File official versions of updated documents with the county.
- Make them available online and distribute updated materials