

Catspaw Property Owners' Association

Executive Board Meeting Agenda

July 1, 2018

2:03 p.m. to 3:23 p.m.

Attending by phone: Randy Aderhold, Billy Dasher, Art Trufelli
Attending in person: Susie Henderson, Jack Lurie, Sherman Phillips
Not able to attend: Laurie Holmes

The meeting was called to order by Sherman Phillips, President, at 2:03 p.m.

Treasurer's Report

Jack Lurie, Treasurer, was asked to provide a brief Treasurer's Report. As of June 30, 2018, the association has \$5,510.48 in the checking account after expenses for ditch cleaning, additional Director's insurance, website annual fee and grading. The association savings account balance stands at \$50,255.90 with a total cash in bank of \$55,766.38.

MOTION: Susie Henderson made a motion to accept the Treasurer's Report. Billy Dasher seconded the motion which was approved by unanimous vote.

Change POA insurance company and policy

Susie Henderson was asked to provide highlights of the proposed new carrier and policy. She began exploring insurance options because there have been concerns expressed about our current provider, State Farm, who would not put answers to questions in writing in the past. Of the three companies recommended by Farm Bureau agency representative, Mike Wood at Wayah Insurance Agency in Franklin, NC was his top recommendation and proved to be the most responsive to our questions. The total annual policy premium would be \$934. Jack Lurie added that the current State Farm policy is actually a business policy adapted for our POA.

Change from State Farm to Wayah Insurance Agency.

- a. Insurance policy premium is based on the number of property owners which is 42.
- b. Wayah Insurance Agency has agents that specialize in HOA/POA insurance.
- c. \$1 million D and O coverage
- d. **Question from Randy Aderhold:** "Given the POA does not own the right of way, does this insurance policy cover incidents that could occur in the right of way?"

Answer: Yes, as long as maintenance of the roads is stated in the bylaws. The example given was "if a tree falls across the road, it is the association's responsibility to remove it."

Billy was not sure that trees were covered in our bylaws. Susie read the "Purpose of Association" from the bylaws which is posted below. Jack said that our bylaws cover trees as they specifically require the association to maintain the roads.

Billy was concerned that the new bylaws don't specifically reference trees falling in the road. Billy asked Randy for his opinion. Randy deferred to Art Trufelli, bylaws chair, who said that the roads are covered in the bylaws. It was stated that we do not need a lot of specificity as the bylaws state that the association must maintain the roads. Once the tree hits the road, the association must clear the road. Before the tree falls, it is not clear who must act. This has always been a difficult question. Susie

Henderson located the bylaws on the catspawpoa.com website and quoted the following passage regarding purpose and roads.

2. PURPOSE OF ASSOCIATION

a. To maintain the private road system, including signage and right of way within Catspaw Subdivision and promulgate rules and regulations for its use; and to maintain Walnut Gap Road in cooperation with Walnut Gap and the other communities using it, from Catspaw Subdivision to the public highway, ensuring continuous year round access to the lots, except that the Association shall have no obligation to clear snow and ice from the roadway. Weather conditions may require lot owners to use four wheel drive vehicles and appropriate winter tires or chains to access lots during winter.

Susie Henderson asked Randy Aderhold if he thought that the association would be less well insured with Wayah Insurance Agency. He said it would be the same as with State Farm and that the insurance depends on the facts.

Billy Dasher asked if we should see the new policy before we cancel the old policy. Susie said that the new policy is written when the new policy is ordered. Billy wants to ensure that there are no specific exclusions. We could overlap the two policies and analyze. Randy Aderhold asked that Mike Wood perform a comparison of the State Farm policy and the new policy to point out similarities and differences.

Susie said the critical piece is that the maintenance of the roads is stated in the bylaws. Randy and Art Truffelli agreed.

Randy Aderhold asked Jack Lurie if he has the paper copy of the State Farm policy; he does not. Randy said that it can be requested from State Farm.

MOTION: Billy Dasher made a motion that “Before we cancel our existing policy, ensure that tree issues are not excluded in any way. Mr. Wood, Wayah, will be asked to do the comparison. Motion seconded by Randy Aderhold and passed.

Road Report

Billy Dasher, Road Officer, reported that the roads were in good condition when he left Catspaw two weeks ago. Dirt Plus has lost one of their main operators. The new grader operator may not be as experienced with the grader machine. Jack Lurie, Road Committee member, commented that road conditions are pretty good. The two machine operators, Jared and Lee, are very inexperienced and created some dangerous situations where they made small cut outs on Clayson Road. Susie Henderson added that there is also a dangerous cut out which extends into the road bed on Chip’s Lane. These cutoffs could prove problematic for water runoff and tires. Jared, the young operator, did the cut outs without asking. Ross Henderson, Road Committee member, was asked to give an update as he supervised the latest work.

Jack said that he feels the DirtPlus owner , Bob Stewart, is less responsive than he used to be. Billy Dasher said that we may have to look for other talent. In the past we have used Greg Holland and Desoto Trails, but the main point person for Desoto Trails retired. There was some question as to whether Desoto Trail is still in business. Greg Holland doesn’t have the right equipment, but is very skilled at operating equipment.

Jack Lurie said that the Dirt plus operators are so busy that mowing would have to be subbed out. Art Truffelli said that this exposes us to additional liability. Jack said that Billy will be in Catspaw in several days and can determine a course of action. Susie Henderson asked if was worth contacting the DirtPlus owner to discuss and have them correct the problems they created. Road committee members thought that would be difficult.

Catspaw Signage

It was agreed that uniformity of the road and homeowner name signs is important. However, if a homeowner wants to post their name or house sign on an association post that they should not be required to use the original sign vendor and can purchase the sign anywhere if using the same material, style, sign size, font, font size and paint colors. The catspawpoa.com website will provide the name and contact information of the South Carolina sign vendor who did the original orders with specifications for the items listed above. Name signs increased in price from \$55 to \$100 each on the last order.

Ross Henderson who developed the new metal rod system to attach signs said he would work with homeowners who wish to add a sign.

The only remaining sign work is to remove the post near Sid Long's lot on Walnut Gap Road and install it at the intersection of Lower Walnut Gap Road and Rox Lane intersection with signage for Lower Walnut Gap, Rox Lane and Exit.

Susie Henderson said that we need to identify a volunteer/s to maintain the signs which would include:

- Trimming plants surrounding signs every 6-8 weeks in summer
- Removing mildew on signs every year with "Wet and Forget"
- Touch up paint on signs and posts
- Plan for sign replacement at end of life. Susie commented that the plastic material used to create the signs is not as durable as you would think. Some signs where wood dowels were used to attach the signs to the posts have rotted away already.

MOTION: Jack Lurie made a motion to purchase materials to maintain Catspaw signage which includes Wet and Forget mildew remover product and Benjamin Moore paint for signs and posts. Billy Dasher seconded the motion. Motion carried.

Entrance Sign

Susie Henderson said that for multiple years, the need for an entrance sign has been discussed. The question is, "Do we need or want one near the green gate?" Susie said that due to the distance from any other signage, the sign could be made from different materials and be a different style. Billy Dasher suggested that we could use another product such as redwood which holds up well. Billy Dasher offered to be on the committee. Randy suggested using new people to be involved in developing/presenting an idea for an entrance sign at the annual meeting. The members of the committee would like a committee to present signage ideas to be voted on at the annual meeting in October.

Hemlock Tree Removal

Should we remove trees from a defined area in 2018 and set a dollar amount to remove trees such as on Walnut Gap Road between the green gate and the Cats Paw Road intersection?

- Sherman took down 12 trees 2 months ago and has 20 more to take down. Still quite a few that are an issue on adjacent lots.

- Susie suggested that we use the app “landglide” to determine owner and send them notification that trees must be cut. Billy said that the problem is that right of way is not easily defined. The association will need a signed letter to get permission from property owners. We could consider assessing the land owners for the trees that we remove for them. Susie recommended using LandGlide to determine which lots the dead hemlocks are on and then notify homeowners.
- There was some debate as to whether the trees should be felled and left or removed. Randy Aderhold said the association can’t remove trees.

ACTION ITEM:

Sherman, Jack, and Susie will put together a rough draft of a letter to send out to property owners and send to executive committee.

Annual meeting update –

- Susie Henderson reported that the Cashiers Library is available for the October 20th annual Association meeting. However, the meeting room cannot be reserved until 45 days before the meeting.
- The Nominations Letter was emailed twice to association members. Eleven members did not respond and required USPS letters mailed to them.

Little Free Library

- Provided to the Walnut Gap and Catspaw communities by Ross and Susie Henderson. Two stamps also provided.
- Installed on June 4, 2018
- Cashiers Library ordering LFL plaque with our unique number and has supplied books in addition to those supplied by neighbors.
- Space for children’s and adult books. Meryl Preston, Walnut Gap, and Susie Henderson, Catspaw, stamp books that they are LFL books and not for sale. Please use and contribute.

Art Trufelli made a motion to adjourn which was seconded by Jack Lurie. Meeting adjourned 3:23 pm.

Sincerely,

Susan Henderson
Secretary, Catspaw Property Owners’ Association