

El Shaddai HOA Board Meeting – September 3, 2025 7:00 pm
Minutes taken by Jennifer Sneed, Secretary

Attending: Jennifer Sneed, Melissa Hall, Richard Vickers, Tom McLean, Mike Letscher, Jerry Freudenthal, John Kolesa

Objectives:

1. Discuss changes to fee structure

Discussion:

1. Richard gave background
 - a. Took special assessment (~\$26K)
 - b. Drilled a second well
 - i. Will work to service 5-7 houses
 - ii. Requires another ~\$20K to finish that process
 - iii. Need to assess finances once August statement is in but are likely short ~\$10K
 - c. Required new pump and pipe on the main well (~\$10k + ~\$2k for power pole and chlorine pump)
 - d. Need more money to cover
 - e. Special assessment might take too long
 - f. Richard would like a reserve for future (discussed FL law)
2. Proposed changes
 - a. Administrative fee
 - i. Traditionally \$45
 - ii. Operated at a deficit last few years
 - iii. People owe back money
 1. NC has a no judicial foreclosure process
 2. Found a lawyer in Sylva who will do foreclosures (~\$2-3K per parcel)
 3. Adam Kutchmire will evaluate parcels to assess value
 - iv. Discussion on value of raising fees now before we know the value
 - v. Jerry asks if there are steps involved. Lawyer will do all of the steps.
 - vi. Tom says we were not thinking about this properly in the past years, but now we need to think of the lots as money making opportunity
 - vii. Proposed increase of \$100 to proceed with foreclosures – Board unanimously agrees
 - b. Water fees
 - i. Currently have 3 fees
 1. Fee for using water (\$117)
 2. Fee to maintain system (\$281) – everyone who has water rights
 3. Lots with no water rights (\$0)
 - a. Questioning why we are required to maintain system for future water use without any payment
 - b. Originally developer didn't owe water fees

- c. When those lots were sold, it was required to pay fee (\$750 - \$900) to hook up to water system, then raised to \$3,000, then \$4,000
- d. Covenant addresses that there is a cost to connect to the system
- e. Covenants say that everyone required paid into the system regardless of whether they were connected for maintenance
- f. Proposal that everyone must pay maintenance fee
- g. Jenny proposes changing terminology from “water rights” to “houses with water connections”
- h. Covenant says we have to give everyone access to water
- i. Need to get out of state control which means less than 15 houses on any well
 - i. Need main well (14) and 2 additional with 7 houses each
- j. Jenny says this needs to be made really clear
- k. Board agrees to support proposal
- ii. Proposed increase to maintenance and usage fees
 - 1. Proposed increase for everyone of usage (\$41) and (\$98) rentals pay an additional (\$39) and (\$95) over other owners
 - 2. Vigorous discussion over rental vs non-rental fees
 - a. Vote: Board approves non-unanimously
- 3. Richard moves to adjourn – Mike seconded 8:30pm

Jennifer Sneed, Secretary

A handwritten signature in cursive script, appearing to read 'J Sneed', written in black ink.