

March, 2025

**Property Owners Meeting Recap**  
**for**  
**Meeting held on Saturday, March 15, 2023: 3:00 pm at The Park**

*The 2<sup>nd</sup> Loch Ness Cove Property Owners' meeting was another great meeting! Thanks to all in attendance and your active participation and questions! We missed many of you and hope to see you at future meetings! Below is a summary of the meeting minutes. We encourage you to read and ask a neighbor who attended how things went and what was discussed.*

**WELCOME & OPENING COMMENTS**

Introduction of board members:

Donna Kilgore, President

Steve Carpenter, Vice President

Sandra Walker, Treasurer

Suzy Stone, Secretary

**Purpose of the Meeting:** The purpose of the meeting was to share the mission of the Civic Association, discuss current activities, and outline future plans.

**Mission of the Civic Association:** The Loch Ness Cove Civic Association is dedicated to fostering a sense of community, preserving and managing shared spaces like the park and boat launch area. The association prioritizes transparent communication and full inclusion, ensuring all property owners are informed and engaged.

**Our Mission Includes:** The mission includes maintaining and enhancing the park, boat launch, and drainage areas around the park. It also emphasizes transparency and accountability by making meeting minutes, financial reports, and important updates readily accessible to all residents.

**Transparency:** The association is committed to open communication and financial transparency. It believes that transparency is key to success and is dedicated to including everyone in the decision-making process that shapes the community. Open discussions help keep everyone informed and ensure there's no unnecessary confusion or misunderstanding in the community.

**2025 VOLUNTEER ACTIVITIES / OPPORTUNITIES**

- Volunteers play a crucial role in keeping the annual fees low by taking on tasks that would otherwise, be major expenses for the association. There are many ways to get involved if you're interested in volunteering. You can donate cash, items like stamps, envelopes, and paper for newsletters, or even fuel for the lawn mower or donate your time by mowing, weeding, raking, cleaning the boat ramp, removing bee nests and spider webs, picking up

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sticks, raking leaves, burning when needed, cutting and clearing bamboo, and revitalizing benches and picnic tables.

- Eventually a calendar will be established for volunteers to sign up for lawn mowing, clean up, etc.
- The association is working on several important tasks to improve the community. We are establishing written processes for board transitions to ensure a smooth handover when new board members are elected. We are also collecting emails to send newsletters electronically, which helps save on printing and postage costs. For those who cannot receive emails, we will still mail out copies.
- Additionally, we are collecting and organizing feedback and ideas from the community. While some suggestions cannot be implemented immediately, they are helpful for planning future activities and improvements. We are also setting up various feedback methods, such as a drop box, email, text, and comment cards, to make it easier for residents to share their thoughts

## **FUTURE EXPECTATIONS**

- A website has been created and has basic information on it today (Deed Restrictions, Bylaws, Contacts). We are working to add more in a secure format for data sensitive items (i.e. Financial Reports) Loch Ness Cove | LNCCA lochnesscivic.wixsite.com/lochnesscove
- Progress is still being made on the Next-Door website
- Zelle payments will be available soon for dues/donations, we will be testing it and communicate when ready
- Exploring options for online voting

## **GRANTS / REPAIRS**

- We submitted 1 grant request with FEMA and quickly learned this was not an easy or quick process. We found ourselves constrained by time (since we are volunteers and some of us still work). After much research we have decided to hire a Grant Writer to help us identify and assist with writing some grant applications. The grant writing consultant will conduct research in two phases. The first phase, lasting 2-3 weeks, involves identifying potential grants that align with the organization's needs. This research costs \$395, which has been donated by a property owner.

After the research, the committee will decide which grants to apply for, with the consultant's fees being higher for the first application and lower for subsequent ones. The committee will discuss the next steps based on the research feedback. Following this process should increase the chances of strategically applying for the grants we have a higher probability of obtaining. We should be getting results of research work within the next week.

- We worked with the County and discovered that they can provide free dirt (if available) and help guide us on "how to work with the County to accomplish drainage goals near the boat ramp. We did a camera assessment of drainage damage, discovered some areas of the pipes were completely crushed and we will have to purchase some new pipes/culverts but have volunteers to help with parts of installation The following is a recap of the highest priority areas needing attention mentioned during meetings and in previous Newsletters:
  - o Drainage easement on the south side of the boat launch

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- o Bulkhead on the south side of the boat launch
- o Bulkhead on the north side of the park
- o Bulkhead on the north side of the boat launch

### **LOTS 1-5** (being used for business purposes for RV Park).

An agreement between property owner and LNCCA has been formalized to keep lots within the subdivision, paying maintenance fees for all five lots and never build any structure on any of the 5 lots, allowing those property owners across the street to be able to keep the unobstructed lake view. This created a win-win for all property owners affected by the agreement. Great job by all those involved by producing a very effective solution!

### **BYLAWS**

- Bylaws have been mailed out to everyone and are also located on the Loch Ness Cove website. The most recent updates included clarification around being able to pay out maintenance fees over an agreed period of time, if needed. It is common for newly formed associations to update bylaws as the organization evolves and as local and federal laws change. It is recommended for new establishments to review bylaws at least once per year for the first few years and at least every five years afterwards. Minimal adjustments to the Bylaws will be made over time as the need arises. For reference, the website will have the most current Bylaws.
- Bylaws are different from deed restrictions. The Bylaws are focused on managing the maintenance fees, the park, boat launch and drainage related to this area, whereas, the Deed Restrictions still focus on restrictions for each lot.
- The right for property owners to bare any legal costs for Deed Restriction concerns/violations remains the same as it always has been since 1971.

### **FUTURE OFFICER VOTES**

- Elections are targeted for Oct 2026 to give the newly established association time to get things settled, gain grants to enable repairs and potential improvements
- The office elections are staggered to allow for continuity to remain in the committee members and minimize disruptions

### **VOTING PROCESS**

- A fair voting system was established, giving each property owner one vote, regardless of how many lots they own. This approach promotes equality and ensures balanced representation. The state requires associations to implement fair voting practices, and the single vote practice ensures equality, eliminates favoritism, and promotes a level playing field for all property owners in all elections. This system aligns with normal voting practices applied throughout the country in the majority of voting opportunities for subdivisions, eliminating the risk of property owners with multiple lots unfairly controlling interests. There may be some confusion regarding the voting process and its relationship with the Architectural Control Committee (ACC) found in the deed restrictions and the Bylaws. The "one vote per lot" rule was specific to the ACC and did not apply to any

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amendments to the Deed Restrictions or any non-profit associations. The Developer transferred duties, functions, and responsibilities to the LNCCA, a non-profit Civic Association, in May 2024. Voting tied specifically to the ACC does not affect the current governance. Legal records show that voting only occurred once in 1981 and property owners only voted once even if they owned multiple lots, including the developer himself, who owned 17 lots.

### **COMMUNITY EVENTS**

- We were able to provide some holiday gifts to residents by adopting a nearby nursing home, contributing warm socks and fresh fruit to brighten the holidays for the residents
- Come join us for a BBQ at the community park in April
- Volunteer opportunity - Easter egg hunt at Willis Nursing Home. They are looking for donations of plastic eggs, food, drinks, outdoor games and non-chocolate candy to fill eggs. They are also looking for a sponsor to help cover the costs of a bouncy house. Donations may be taken to the Willis Nursing home or dropped off at Suzy's or Sandy's house.

### **GUEST SPEAKER**

Sargent Keith Berger from the Montgomery County Sherriff's Office provided information on:

- Gun laws – only allowed to shoot guns on 10+ acres with proper clearance
  - Neighborhood is fairly quiet with minimal times called for disturbances
  - Noise/Disturbance - if on land it is the Sherriff's office, if on the water, it's the Constables office. You can still call the Sherriff's office and they will hand it over to the Constable's office. 936-760-5900
  - No Wake Zones – this led to a discussion of what it would take to get no wake buoys...more to Come
- **Potential Future guests:**
- Game Warden Constables office
  - Animal Control
  - Fire Chief, once the new Fire Station opens

### **COMMUNICATION & TRANSPARENCY**

- Open discussions help keep everyone informed and ensure there's no unnecessary confusion or misunderstanding in the community. The LNCCA Board is committed to transparency and fairness.
- There is an abundant amount of misinformation going around. It is important to seek answers instead of engaging in hearsay. We encourage you to ask anyone on the committee or send an email to us for clarification. We all want to be aligned and equipped with the truth, please help us in that effort. False statements can cause alarm, fear and contribute or encourage disagreements between property owners. Let's ensure the information we are sharing is correct. Questions may also be sent to the LNCCA email address: lochnesscivic@aol.com