

# THE SUMMIT OWNERS' ASSOCIATION NEWSLETTER



SPRING 2011

## Annual Meeting

The Annual Meeting of the Summit Owners' Association will be held on Saturday, May 14<sup>th</sup>, 2011 at 9 AM at the Clubhouse. Coffee and breakfast goodies will be served. Please plan to attend.

This year's business meeting will include a director vote and yours is important. The Board will ask owners to elect one Director and introduce our continuing Board Members, the Officers and Committee Chairperson; review the 2011 operating budget / reserve planning; provide committee updates; and hear responses to questions previously submitted or those from the floor. Please take this opportunity to focus on tomorrow's challenges and opportunities for maintaining the quality of our community. Your input in determining the role of next year's Board is important to us.

If you were unable to attend last year we hope you are able to attend this year. We will elect a new Director. Tom Bottin has agreed to represent our community for the next 3 years, if elected. We would like to thank the Nominating Committee for their efforts in providing a candidate for this important position.

Lastly, but very importantly, this is a great opportunity to meet and greet your neighbors and new members of our community. It's also a chance to appreciate all those individuals who volunteer and make the Summit the special community in which we live.

Please take a moment to complete the forms enclosed, "Agenda Item Requests" and the Director Ballot. Keep in mind the May 14, 2011 deadline for these proxy forms.

**Change of Address** – We ask that you notify Bob Cassam of any address change, postal and / or email address, and phone number.

## Summit Directors, Officers, and Committee Members

May 1, 2011 to April 30, 2012

### Directors:

Tom Bottin	3 years (nominated)
Bob Courtright	2 years remaining
Dave Sebring	1 year remaining

**Note:** The 3 Directors appoint Officers. The person appointed President then becomes the Chairperson of the Board of Directors.

### Committees / Chairpersons:

<b>Adopt-A-Highway</b>	Charlie & Florence Garcia
<b>Amenity Areas</b>	Eldon Blust
<b>Boat Slip / Boat Storage</b>	Bob Cassam
<b>Budget</b>	Ron Rapp
<b>Landscape</b>	Sue James
<b>Reserves</b>	Tom Bottin
<b>Restrictions Advisory</b>	Dave Sebring
<b>Secretary</b>	Rita Rao
<b>Social / Welcome</b>	Lynn Sebring
<b>Special Projects</b>	Barry Cook

The members of these committees are the heart of our Association. Please consider lending your expertise and getting involved. Your help makes a difference!

**Reminder:** To address neighborhood topics, you can contact any of the above mentioned names. Or use our website, [www.summitowners.us](http://www.summitowners.us), to email a suggestion or an issue.

It is most helpful if the Board is advised and can address these topics prior to a monthly Board Meeting, generally scheduled on the 2<sup>nd</sup> Monday at the Clubhouse.

## President's Corner

Welcome to all of our new home and property owners. The Summit Community offers many exciting interactive opportunities for our members. We sincerely wish that you take the time to check out all the social events in our neighborhood.

Again this year, a subcommittee conducted a study of our reserves. Reserves are very important in how we manage the Summit Association finances. Up-to-date reserve funds help everyone in the community. When something has to be repaired or replaced the money comes from these reserves. We do not have a special assessment to pay for such situations. The association property is aging and the reserve funds will be used to fund repairs or replacement, if needed.

We have increased our effort dealing with restrictions, as stated in the Covenants. Landscaping and curb appeal is an area we are working very hard to improve. The county has paved most streets in the Summit. We are working with the county to have the rest paved this summer. Duke Energy will be upgrading the streetlights this year. We have expanded the landscape committee to have input from more owners as to what will work and become a permanent improvement. We resurfaced areas of the cart / walking path around the Cabana/Clubhouse.

Also, we all should thank the folks that continue to help our committees. These are the people who keep the subdivision working, and look as good as it does.

It's been a pleasure working with each of you this past year. I also want to thank all the members of our board and committees for committing their time and hard work to our community.

Thank you for a great year.

*Bob Cassam*

## Committee Reports

### Adopt-A-Highway

We had another roadside maintenance event on a beautiful Saturday morning, March 19<sup>th</sup>. We collected about 13 bags of trash. There were 17 Summit neighbors for this clean-

up, so the effort was completed in about an hour. We want to thank everyone who participated for helping and making this such a success. A special thanks to Nick Corley and others for the extra help they provide on their own. The Summit and its neighborhood look much better for it. We will notify you by email, as usual, of the next roadside trash pick-up date.

*Charlie and Florence Garcia*

### Amenity Areas

**General:** *The Guidelines for Use of Common Areas and the Reservation Agreement* (for those of you planning a social event) have been updated for 2011 and posted to the Pool bulletin board as well as to the Association website [www.summitowners.us](http://www.summitowners.us). You can also find copies of both inside the Cabana Storage Area. The *Guidelines* express government mandates placed on the *Association*, as well as the *Association's* accumulated wisdom garnered over its years of operating the *Common Areas*. They provide a simple framework for the enjoyment of the many amenities of The Summit by all. For interpretation of any of the *Guidelines*, feel free to contact me.

**Clubhouse:** Although still edged-out by *Dollywood* as the most popular attraction in the Southeast, our Clubhouse has hosted countless club meetings, birthday, anniversary and pool parties and family reunions. Like the Cabana and Pool it is available to all Owners for Special Events on a pre-arranged, exclusive use basis. Be sure to get your reservation requests in early. Just fill out a *Reservation Agreement* and drop it off along with your \$40.00 deposit in the newspaper slot of 102 Island Pointe. If you chair on on-going activity and wish to reserve one of the amenities for a Recurring Event on a regular, periodic, schedule we are accepting such reservations on a preemptible basis. Check out the *Guidelines of Use of Common Areas* for the details.

**Pool and Cabana:** Pump up that alligator float because Pool Season opens May 9<sup>th</sup> and will run through September 11<sup>th</sup>. For several years segments of the concrete apron on the south side of the pool have been shifting as the fill soil which supports them has settled. As a result, the apron has been developing surface

discontinuities where adjacent segments meet which could become tripping safety hazards. Permanent repair will require replacement of (at least) the affected portion of the pool apron at significant cost. In order to defer this expense to a later date when more robust financial reserves have been accumulated by the Association, we have undertaken for this season temporary repairs to grind down and patch the discontinuities. Although cosmetically imperfect, these temporary repairs do achieve the primary objective of addressing a potential safety hazard and at minimal cost.

**Tennis Court:** It is a fact of life that tennis courts will develop cracks as the ground beneath them shifts and settles. Although our court is now developing new cracks, we've decided the resurfacing undertaken in 2008 will take us through one more season. Interim to the resurfacing contemplated for the 2012 season, we are taking steps to halt the encroachment of roots under the court from nearby trees. So, play our court soon and often. Just remember to schedule your use of the Tennis Court by reserving your time on the court entry door calendar.

*Eldon Blust*

## **Boat Slip / Boat Storage**

**Liability Insurance Requirements:** The Summit's common boat dock lease with Duke Lake Management requires all boat slip owners to carry public liability insurance on their boats, with limits on bodily injury of not less than \$100,000 / \$300,000, and property damage of not less than \$50,000 / \$100,000.

Boat slip lot owners who purchased lots after 1999 signed formal leases with Crescent which require the same minimum liability coverage. **The Summit Covenants require all boat slip owners utilizing their slips to provide the Association a Certificate of Insurance showing proof of boat liability insurance.** The Covenants are silent on minimum requirements. Therefore, **the Board of Directors has determined that to be in compliance with the terms of the lease, all boat owners currently using their docks must carry the minimum liability insurance, i.e. bodily injury \$100,000 / \$300,000, and**

**property damage of not less than \$50,000 / \$100,000. Please review your current insurance coverage versus the required minimums. Those not meeting minimum requirements need to upgrade their coverage and have their insurance companies provide the Association with an updated Certificate of Insurance.**

**I will be sending out notices to slip owners who do not have a current Certificate of Insurance on file. If you cannot obtain proof of insurance please remove your boat no later than June 1<sup>st</sup>, 2011.**

**Docks:** We have pressure washed and sealed Docks #3 and #4. Please let me know if you find any docks / slips that should be repaired.

**Storage Area:** The new storage space program continues to work. It is as follows: A waiting list is maintained and space assignments will be based on this list. If more than one space is being used by a single lot / owner, we will contact the owner and notify him that only one space is available. Should a storage space not be in use for 60 days, i.e. empty, we will call or email the owner before reassigning that space. Hopefully, this will help to accommodate those homeowners who need and use the storage area.

As a reminder, storage spaces are not to be used by contractors or other people performing work for lot owners. This helps ensure that the spaces remain available for lot owners and prevents theft and vandalism.

*Bob Cassam*

## **Landscape**

The Summit communal property consists of approximately 44,000 sq. feet of turf and 25,000 sq. feet of shrubs and trees. The maintenance contract is awarded on a yearly basis. This year it was again awarded to Southscapes, a landscape maintenance company. Roadside maintenance is to be kept separate from regular maintenance, as in the past.

**Lower Patio Project:** The committee's priority this year was the completion of the Clubhouse's lower patio and the pad at the top of the steps, as well as landscaping around the

new building. This was completed with the aid of volunteers and two hired helpers.

**Island 3:** From The Ground Up Landscaping was contracted to complete a redesign of Island 3, better known as Wells Island. This will include adding 10 tons of topsoil to the area.

**Irrigation Upgrade:** The irrigation system on the exit side of the entrance will be replaced by an electronically-controlled system this Spring to provide more reliable watering of the hollies, which have struggled under the drip irrigation plan.

**Plant Replacement:** New plants, located near the boat storage entrance, were purchased to replace the ones that were vandalized last year.

**Front Entrance:** Our plan for this Spring includes improving the front entrance appearance by adding new topsoil and flowers for color, as requested by members of the community.

**Pool Area:** The junipers around the Crape Myrtles in the pool area have been dying and have become an eyesore. They will be removed and the area mulched for this summer.

The Committee wishes to thank all our project volunteers for their excellent, sometimes backbreaking work! Their efforts have enabled us to make major improvements while keeping within our budget.

As always, the Landscape Committee welcomes suggestions and ideas from the community. You may contact Sue James at [Nick\\_sue@bellsouth.net](mailto:Nick_sue@bellsouth.net) with any suggestions, as well as committee members: Vera Anand, BJ Marker and Fran Sullivan.

*Sue James*

### **Reserve Study Update**

In the fall of 2009, the Board established a subcommittee consisting of owners, Mike Stancil, Gil Misner and Bob Wells who reviewed the Reserves budget and updated the inventory of components for the common property and boat slips. The 2009 review was a significant consideration in the Board's approving an increase in both the General Assessment and the Boat Slip Assessment for 2010. These

assessment adjustments were the first increase in 9 years.

In the fall of 2010, owners Gil Misner, Bob Wells, Tom Bottin, and Ron Rapp were appointed by the Board to review the work of the previous subcommittee and validate the useful lives and cost estimates for repair of the various assets. The 2010 review involved additional exploration of replacement costs and life expectancy of our assets, and resulted in adjustments to the previous plan. As a result, the 2011 General Assessment **for lots only**, was increased by 10%; however, the Boat Slip Assessment will remain the same.

Tom Bottin then took that body of work and factored in expense growth in the operating budget, as well as modest interest income to project assessment increases that would be required over the next several years in both General and Boat Slip Assessments. Based on this analysis, the Board will use this data to plan next year's budget and reserve allocations. Final decisions regarding 2012 Assessments will be made by the Board in November of this year. Going forward, Reserve balances and the operating budget will be reviewed annually to determine if the reserve assumptions are still valid and if increases are needed.

*Tom Bottin*

### **Restrictions Advisory**

The mission of the Restrictions Advisory Committee is to ensure fair and consistent administration, interpretation and enforcement of the Summit Declaration of Covenants, Conditions and Restrictions. This task is one of our most important responsibilities in preserving the quality of our community and protecting the value of our property.

A crucial element of this job is input and feedback from Summit owners. A community voice is important for guidance where interpretation is necessary; it is valuable in striking a balance between enforcement and intrusion; and it is helpful in catching violations that I have simply missed. I am glad to report that the community is not bashful in providing suggestions. I do appreciate the help and I want to thank all members of our community for your cooperation, your support, and your ideas.

During my time in the Summit, I have seen a shift in what concerns the community most. In my early years, property owners expressed a desire for stricter interpretation and more rigid enforcement of the rules. Then the community asked that the covenants be brought up to date – tightening standards and perhaps taking advantage of Crescent’s experience in their years developing newer Keowee communities. After further reflection, we decided a more restrictive document was not a good idea. We had a period where household dogs became neighborhood nuisances. We had problems with vandalism. We have challenged every builder and every construction project.

This year, I’m happy to say, there are no major concerns and no fundamental problems to address. This year it seems that the mountain lake environment has made us all more mellow.

But now I have a concern – a problem that really needs to be addressed. It is getting harder to enlist volunteers to manage community affairs. Fewer people are covering more and more jobs. This is a problem not only for the few who are getting tired, but it is a problem of inadequate representation and a lack of fresh ideas.

So this year I want to use this space to make a single point: this job is really fun. Committee and Board assignments create close relationships and meaningful contributions. Working with the Summit homeowners and advancing the quality of our community is very rewarding. It is the people, actively engaged, who are a delight to work with and who make the Summit a special place to live.

So – please - contact any Board member and tell them you would like to take a turn – how you would like to become involved.

*Dave Sebring*

## **Social / Welcome**

The Social Committee extends a warm welcome to all our new residents and property owners. We hope you will be able to join us for

the many activities that are planned throughout the year. There is usually “something for everyone,” and most of the events meet on a monthly (or even weekly) basis.

The Book Club and Men’s and Ladies’ Luncheons meet monthly; mah jongg and/or card games for women meet weekly on Tuesday evenings. Additionally, there is weekly kayaking when the lake warms up and water aerobics on Monday, Wednesday, and Friday mornings when the pool is open. During the “off season” on the lake, ladies walk around the development at 9 a.m. Monday, Wednesday and Friday mornings, weather permitting. Plus, there are always people who are anxious to play a game or two of tennis. We want to take this opportunity to thank the Event Coordinators for these activities: Sue James, Annita Cassam and Jack Makuch, Evelyn Ferry, Rita Rao and Sue Diersing respectively.

This year already has been active for our community. In February, the men joined the ladies for pizza and a discussion of the book, “Exile.” The Social Committee hosted a Valentine Get-Together. In addition to the usual wonderful hors d’oeuvres and drinks, some people brought pictures from the past of themselves as young valentines. It was fun to guess who was who on the “way-back-when” photo board.

April was a perfect time to enjoy a Sunday champagne brunch of awesome Swedish pancakes, omelets, pastries, fruit and, of course champagne punch.

Summer activities will kick off with the Annual Picnic and Pool Party to be held on Saturday, June 4, followed by Cabana pizza party on July 15<sup>th</sup>, an ice cream social on August 12<sup>th</sup>, and a pot luck supper / boat raftup on September 16<sup>th</sup>.

As the weather starts to cool down in October, we will get together at the clubhouse for a fun evening of wine, hors d’oeuvres on the 14<sup>th</sup>.

And of course, to round out the year, we will gather at one of our local venues for our annual holiday dinner party. Currently scheduled for December 10<sup>th</sup>, this festive dinner is a great way to celebrate the holidays with our wonderful neighbors.

All activities are listed on the Summit Homeowners' Association website at [www.summitowners.us](http://www.summitowners.us) plus look for our emails reminding the community of upcoming events. As always, if you have ideas for other activities, please let one of the committee members know. We welcome new ways to have fun. The committee members are Lynn Sebring (Chairperson), Ann Bottin, Sue Diersing, Florence Garcia, Louise Makuch, Rita Rao, Francine Regeness and Marcia Wallenius.

We look forward to seeing you at the activities we have planned. It is a wonderful way to meet your neighbors, have fun, and enjoy the community we call the Summit. If you have questions or need addition information, please call Lynn Sebring (882-1830) or one of the other committee members.

*Lynn Sebring*

## **Special Projects**

I would like to thank everyone who participated in the Work Days needed to complete projects which mainly involve maintenance / upkeep items and some new installations. Examples are:

### **Amenities Area**

- Completed miscellaneous clubhouse and cabana items, including winterizing / de-winterizing drinking fountain and showers, cleared gutters, serviced and repainted cabana gate etc.
- Resolved landscaping issues in the area, including mulching around the cabana, trimmed bushes, installed irrigation to planters and new bushes, replaced irrigation valves and heads, and replanted grass destroyed after new street lights were installed.
- Caulked pool deck, refinished benches for our tennis court and playground, and installed drains under the cart path.

### **General**

- Installed brighter lights at Summit entrance, replaced various bulbs and fixtures, and re-set lighting timers.

- Cleaned sand and pavement agate from all roads after county paving, and edged sidewalks and curbs.
- Repaired and painted storage area gates.

*Barry Cook*

## **Website / Email Communications**

**Website** - The newsletter and other information can be viewed on the Summit website at [www.summitowners.us](http://www.summitowners.us). Bob Cassam is our Webmaster and the contact to update information on this site. We ask that you check the website frequently as this is a great way to communicate with most owners. It is also a valuable tool for forms, such as Reservation Agreements and Storage Area Requests; Guidelines for Amenity areas; viewing the upcoming Board Meeting Agenda; Special Events, Social Activities, contacts for Clubhouse groups, and our Calendar of Events.

Suggestions for improvement are welcome as are photos or information you want to share with other owners.

**Emails** are a preferred method to communicate to owners, especially when a notice or item must be communicated quickly. Should you need to send an email, announcement or invitation to all owners, please contact me via email or phone. I maintain our Owner's database and have an updated distribution list for such purposes.

The Board understands that not everyone has access to a computer and for those that don't, we will mail important information to the address you've provided. Usage of our website and email communications is a more timely and cost effective way to communicate with everyone.

We strive to keep owners informed and communication open to everyone.

*Bob Cassam*