

Firefly Cove Property Owners Association, Inc.

Board Meeting

October 13, 2025

**Location: Phone Call**

**Roll Call/Call to Order:** The meeting was called to order at 6:29pm

- Directors Present: None
- Directors present by Phone: Melva Dye, Joe Pritchett, Mike Kirkman, Steve Dunn, and Tom Pflug
- Property Owners Present: None
- Quorum: There being enough Board members present a quorum was established.

**Approval of Agenda**

- A motion was made to approve the agenda for October 13, 2025. The motion was seconded and approved with a 5-0 vote.

**Approval of Minutes**

- A motion was made to approve the
  - Board Minutes of August 4, 2025 (See Highlighted in Green)
  - Board Minutes of August 15, 2025 (See Highlighted in Blue)
  - Board Minutes of August 18, 2025 (See Highlighted in Yellow)

The motion was seconded and approved with a 5-0 vote.

**Property Owners Input/Comments/Concerns**

- None

## Updates and Old Business

- Unrestricted Reserve Account
  - ✓ August 9, 2025: \$85,429 (\$74,025 cash + I-Bond **\$11,404**)
  - ✓ October 8, 2025: \$80,388 (\$69,348 cash + I-Bond **\$11,040**)
- Restricted Reserve Account
  - ✓ August 9, 2025: **\$15,000** (cash) [For Lot 1, Lot 20, Lot 53 *\$1,000 refundable Road Fee Each Lot* + Lot 1, Lot 20, Lot 53, Lot 56 *\$3,000 refundable Compliance Fee Each Lot*]
  - ✓ October 8, 2025: **\$12,000** (cash) [For Lot 1, Lot 20, Lot 53 *\$1,000 refundable Road Repair Fee Each Lot* + Lot 20, Lot 53, Lot 56 *\$3,000 refundable Compliance Fee Each Lot*]
- Operating Account
  - ✓ August 13, 2025: \$46,898
  - ✓ October 8, 2025: \$48,524
- **Cost of Helene Update**
  - ✓ Lodge Renovation \$225,580
  - ✓ Dock Area Renovation \$4,300

## Updates

- None

## Executive Session

- The Board entered the Executive Session at 6:35pm and exited at 7:12pm

## Board Discussion

Upon exiting Executive Session, a discussion was started on changing the 13 boat slips and the 5 kayak rack storage spaces from Common Elements to Limited Common Elements. A motion was made that the Boat Slips that the Boat Slips Users have exclusive access to and the Kayak Storage Rack that the Kayak Storage Space Users have exclusive access to be designated as Limited Common Elements as defined in the Firefly Cove POA Covenants, subject to current Board regulations and Seniority List. The motion was seconded and approved with a 5-0 vote.

## The date of the next board meeting:

- TBA

**Adjournment:** The meeting was adjourned at 7:23pm

# Firefly Cove Property Owners Association, Inc.

## Board Meeting

August 4, 2025

### Location: Phone Call

**Roll Call/Call to Order:** The meeting was called to order at 6:32pm

➤ Directors Present: None

➤ Directors present by Phone: Melva Dye, Joe Pritchett, Mike Kirkman, Steve Dunn, and Tom Pflug

➤ Property Owners Present: None

➤ Quorum: There being enough Board members present a quorum was established.

### Approval of Agenda

➤ A motion was made to approve the agenda for August 4, 2025. The motion was seconded and approved with a 5-0 vote.

### Approval of Minutes

➤ A motion was made to approve the Board Minutes of July 5, 2024. The motion was seconded and approved with a 5-0 vote.

### Property Owners Input/Comments/Concerns

➤ None

### Updates and Old Business

➤ None

### New Business

➤ None

## Executive Session

- The Board entered the Executive Session at 6:36pm and exited at 7:43pm

## The date of the next board meeting:

- Friday August 15, 2025, at 10am in The Lodge

**Adjournment:** The meeting was adjourned at 7:44pm

## Firefly Cove Property Owners Association, Inc.

### Board Meeting

August 15, 2025

## Location

- The Lodge

**Roll Call/Call to Order:** The meeting was called to order at 9:59am

- Directors Present: Melva Dye, Joe Pritchett, Steve Dunn, and Tom Pflug
- Directors present by Phone: Mike Kirkman
- Property Owners Present: Jackie Beckenbach, Mark Beckenbach, Karen Chapman, John Chapman, Mark Helms, Jonathan Hinkle, John Moore, Mike Knowles, Jayne Mann, Mary Romero, Raul Romero, Tim Shellenberger, Liz Smith, Bill Walker, Margaret Walker, and Bob Robinson (by phone)
- Quorum: There being enough Board members present a quorum was established.

## Approval of Agenda

- A motion was made to approve the agenda for August 15, 2025. The motion was seconded and approved with a 5-0 vote.

## Approval of Minutes

- None

## Property Owners Input/Comments/Concerns

- The Board should enforce Article VII Section 14 the Firefly POA Covenants and notify the Owners of property that they are not in compliance with the Covenants. The Board is aware of the violations and is working with the Owners to get their property back in compliance.
- Windows of the Lodge need to be cleaned. The Board will contact the Lodge cleaner and/or an outside contractor to clean the windows
- The front door to the Lodge doesn't close properly. Tom Pflug will get the door fixed
- The doors to the Pool Equipment Room need to be painted. Tom Pflug will obtain the paint and Jackie Beckenbach volunteered to paint the doors.

## Updates and Old Business

- Unrestricted Reserve Account
  - ✓ July 2, 2025: \$87,403. (\$77,403 cash I-Bond **\$10,000**)
  - ✓ August 9, 2025: \$85,429 (\$74,025 cash + I-Bond **\$11,404**)
- Restricted Reserve Account
  - ✓ July 2, 2025: \$12,000 (cash) [For Lot 1, Lot 20, Lot 53 \$1,000 refundable Road Repair Fee Each Lot + Lot 20, Lot 53, Lot 56 \$3,000 refundable Compliance Fee Each Lot]
  - ✓ August 9, 2025: \$15,000 (cash) [For Lot 1, Lot 20, Lot 53 \$1,000 refundable Road Fee Each Lot + Lot 1, Lot 20, Lot 53, Lot 56 \$3,000 refundable Compliance Fee Each Lot]
- Operating Account
  - ✓ July 2, 2025: \$38,193
  - ✓ August 13, 2025: \$46,898
- Cost of Helene Update

## Expense

Date	Vendor	Amount	Total
October 23	Marathon Builders	\$26,702.80	\$26,702.80
	(Bulk Debris Removal in and around the Lodge)		
October 23	Paul Davis Restoration	\$20,861.45	\$47,564.25
	(Removal of Damaged Walls/Flooring & Drying)		
October 23	Paul Davis Restoration	\$5,000.00	\$52,564.25
	(Removal of Damaged Walls/Flooring & Drying)		
November 1	Paul Davis Restoration	\$15,861.45	\$68,431.70
	(Removal of Damaged Walls/Flooring & Drying)		
November 1	Tirado Landscape	\$10,125.00	\$78,550.70
	(Debris Removal POA Property)		

November 6	TP Howard Plumbing (Repair Damaged Water Valve)	\$3,049.50	\$81,600.20
November 11	Alpha/Omega Bridge Insp. (Inspect/Certify POA Bridge is Safe)	\$2,500.00	\$84,100.20
November 27	Asheville Fence (Repair Ridge Gate Damage)	\$1,843.74	\$85,943.94
January 28	Asheville Fence (Repair Village Gate Damage)	\$781.47	\$86,725.41
February 5	Prichard's Heat/AC (Repair/Clean POA AC Units)	\$604.55	\$87,329.96
February 19	Highland's Construction (1 <sup>st</sup> Draw of Lodge Renovation)	\$16,619.90	\$103,949.86
February 26	Tom Pflug (Reimbursement for February Rental 2 Storage Units)	\$470.00	\$104,419.86
March 5	Tom Pflug (Reimbursement for March Rental 2 Storage Units + Set up Fee)	\$850.00	\$105,269.86
March 19	Highland's Construction (2 <sup>nd</sup> Draw of Lodge Renovation)	\$52,661.26	\$157,931.12
April 1	Tirado Landscape (Clean Up Debris Lodge Area/Fix Rock Path to Lake/Fix Rock Ditch)	\$4,575.65	\$162,506.77
April 18	Tom Pflug (Reimbursement for April Rental 2 Storage Units)	\$470.00	\$162,976.77
April 30	Tom Pflug (Reimbursement Bathroom/Kitchen Sinks and Faucets)	\$1,432.76	\$164,409.53
April 30	Tirado Landscape (Grass Seed, Mulch and Labor Repair)	\$1,813.00	\$166,222.53
May 7	Tirado Landscape (invoice dated 24 April, brush removal, landfill and delivery fee)	\$480.00	\$166,702.53
May 21	Tom Pflug (Reimbursement for lodge expenses plus deposit for two couches)	\$5,615.29	\$172,317.82
May 21	Highlands Construction (Final invoice for lodge restoration)	\$44,030.44	\$216,348.26
June 3	Tom Pflug (Cabinet Hardware)	\$104.90	\$216,453.16
June 4	Bob Cameron (Pool House Repair/Labor/Parts and Boat Dock Electrical Removal)	\$954.93	\$217,408.09
June 17	Mike Kirkman (Replacement of Condo Parking Lot Signs)	\$189.66	\$217,597.75
June 17	John Moore (Reimbursement for pipe to repair drain at POA bridge)	\$656.51	\$218,254.26
July 2	Mike Kirkman (Reimbursement for Metal Stake for Condo Parking))	\$26.77	\$218,281.03
July 2	Carolina Fitness (Replace Treadmill)	\$3,425.50	\$221,706.53
July 9	Tom Pflug (Remaining Balance 2 Lodge Couches)	\$3,311.65	\$225,018.18
July 9	Tom Pflug (Special Lodge AC Filters)	\$108.01	\$225,126.19

- ARC Update

✓ Mike Knowles reported Lot #1 had finished Construction and Lot 20, 53, and 56 were still under construction.

- Bridge Stabilization

✓ Mike Knowles reported that the bridge to Lakefront Lots passed inspection. The sides of the creek need repair. The POA is waiting for FEMA or another government agency to complete the work

- Lodge Refurbishment

✓ Tom Pflug reported that there are a few minor areas that need to be addressed. The contractor is aware and will take care of them.

- Repair of Erosion of Road to Storage Area

✓ Joe Pritchett reported that gravel to repair the erosion has been put down. More gravel and grading are needed. The project should be completed shortly.

- Lake Debris Removal

✓ FEMA has finished the debris removal in the cove adjacent to Firefly Cove.

## **New Business**

- A motion was made to approve the agenda for the Annual Meeting. The motion was seconded and approved with a 5-0 vote.

- A motion was made to approve the Discussion Items for the Annual Meeting. The motion was seconded and approved with a 5-0 vote.

- A motion was made to approve the Special Use of the Common Area Regulation to be discussed at the Annual Meeting. The motion was seconded and approved with a 5-0 vote.

- Tim Shellenberger asked the Board to solicit a written opinion from a Home Owner Association attorney confirming the scope of the Board's authority to determine a Special Assessment.

- Jonathan Hinkle presented a Proposal to the Firefly Cove POA for Marina Construction. The Proposal contained 4 options.

- ✓ Option 1 – Seawall at Western Creek

- ✓ Option 2 – Boardwalk, Dock, and Seawall

- ✓ Option 3 – Aluminum Frame Dock without Seawall

- ✓ Option 4 – Wood Frame Dock without Seawall

There was a lengthy discussion among the Board and the Property Owners about the proposals. The Board will consider the input and will decide which Option(s) to proceed with.

There was a spirited discussion among the Board and the Property Owners on how the replacement of the destroyed dock area will be funded. Once the cost is known for the funding of the project, The Board will consider the input and will decide the amount of the Special Assessment.

#### **Executive Session**

- The Board entered the Executive Session at 12:48pm and exited at 1:04pm

#### **The date of the next board meeting:**

- TBA

**Adjournment:** The meeting was adjourned at 1:06pm

Firefly Cove Property Owners Association, Inc.

Board Meeting

August 18, 2025

**Location:** Phone Call

**Roll Call/Call to Order:** The meeting was called to order at 6:32pm

- Directors Present: None
- Directors present by Phone: Melva Dye, Joe Pritchett, Mike Kirkman, Steve Dunn, and Tom Pflug
- Property Owners Present: None
- Quorum: There being enough Board members present a quorum was established.



## **Approval of Agenda**

- A motion was made to approve the agenda for August 18, 2025. The motion was seconded and approved with a 5-0 vote.

## **Approval of Minutes**

- None

## **Property Owners Input/Comments/Concerns**

- None

## **Updates and Old Business**

- None

## **New Business**

- After the Board existed Executive Session

1. A motion was made to solicit bids for the construction of the Wood Frame Dock without Seawall presented as Option 4 from Jonathan Hinkles presentation to the Board on August 15, 2025 (See Document A) The motion was seconded and approved with a 5-0 vote. Mike Kirkman will contact Jonathan Hinkle and Tim Shellenberger with the Board's decision. They may proceed with soliciting bids.
2. A motion was made to solicit bids for the construction of the Seawall at the Western Creek abutting to the Hickory Construction Property presented as Option 1 from Jonathan Hinkles presentation to the Board on August 15, 2025 (See Document A) The motion was seconded and approved with a 5-0 vote. Mike Kirkman will contact Jonathan Hinkle and Tim Shellenberger with the Board's decision. They may proceed with soliciting bids.
3. A motion was made to solicit a written opinion from a Home Owner Association attorney confirming the scope of the Board's authority to determine a Special Assessment. The motion was seconded and approved with a 5-0 vote. Steve Dunn will contact a Home Owner Association attorney to provide the written opinion

## **Executive Session**

- The Board entered the Executive Session at 6:33pm and exited at 7:26pm

## **The date of the next board meeting:**

- TBA

**Adjournment:** The meeting was adjourned at 7:44pm

## Document A

### **Proposal to Firefly Cove POA for Marina Construction**

Tim and I have been working on a plan to rebuild the boardwalk and piers at Firefly Cove. The goal is to determine what kind of rebuild the POA is looking for so that we can proceed with a unified goal. The plan that we have put together has some hurdles as well as many great attributes. There would need to be cooperation with Hickory Construction with the work to be performed on their property. The town of Lake lure may require FFC to re submit our condition use permit. If that is the case then we may have some set back issues that would need to be addressed. The new plan is much safer, lower maintenance and allows for more daytime mooring. We have put together 4 options for this project. The three options presented include a cost to build estimation. The estimation is very conservative and that the contractor selected should be able to construct within our budget.

#### **Option #1 Seawall at Western Creek abutting the Hickory Construction property.**

Description of project.:Construct 80 LF of seawall 4ft tall and 10" thick. Footing shall be 24" wide and 12" thick. Install minimal Rip rap at toe of wall for stabilization. Regrade shoreline and adjoining land to create a walkway and gently sloped yard. Use existing boulders incorporated into landscaping and seawall termination points. Supply engineered plans and permits.

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#### **Option #4 Wood Frame Dock without seawall**

Description of project:1248 sq ft of boardwalk, pier and sundeck using Wood framing, composite decking and wood pilings. Supply engineered plans and permits.