

May 2014
Overlook Bay Owners Association Newsletter
Overlookbaytn.com



Thank You:

Your Overlook Bay Owner's Association Inc. Officers / Board of Directors hopes you all are looking at a great 2014 Spring Season. First and most importantly for the Overlook Bay Community, we want to thank all for your support at the October 12, 2013 Annual Fall Harvest Owner's Meeting. The Absentee Ballots, Proxies sent in, plus those attending that meeting helped us to reach the simple majority quorum figure of 87 required by the OLB Covenants. On that date we held the "First Official Annual Overlook Bay Owner's Association Meeting & Election of Officers". We received twice the number of ballots as in the previous three years reaching a major milestone for our community. Instead of just having caretaker officers & board of directors appointed by the developer, our community has now become official which allows for a complete group of owner support in OLB Officers, OLB Board of Directors and a full OLB Architectural Review Committee ("ARC"). We thank you again for your support, and hope it will continue in the years to come.

We were also very appreciative of the positive notes of appreciation that were provided with the ballots. We have had a few issues which are being addressed and have been documented in the minutes, so it is very nice to receive notes of appreciation for the work being done by the Overlook Bay Owners Association Officers and Board of Directors

Growing Pains:

We are getting more full time residents & tenants in our development and, as a result, this last summer a number of issues were brought to our attention. From the details provided, we think most of the issues resulted from renters who are not aware that OLB is a residential community and are exhibiting some inconsiderate behavior towards owners. This behavior has been rather extreme in some cases and includes; excessive noise, fireworks, gunfire, leaving

unattended vehicles and trailers at the Boat Dock & Boat Launch area blocking use of same by others, plus haphazard parking of boat/trailers in the development. Some owners have rented lakeside houses in other Norris Lake communities while attending OLB meetings or when working on their own property and in those cases the rental lease included a set of rules & regulations for behavior and expectations during the rental period. It is important to have both written and posted rules, regulations and consequences in order to be able to enforce them. We have therefor developed rules, regulations & fines which will be posted at the Boat Dock & Boat Launch Facility and at the Equestrian Facility before this next summer season comes around, so that people will be aware of expected behavior and courtesies. We are also providing a list of rules and regulations that shall be included in all rental agreements and require that anyone renting their property provide the OLB Board of Directors with a copy of their lease agreement showing that the rules and regulations are included in the lease. Included with this newsletter is: (1) Rules Regulations and Fines for the Common Area known as Equestrian Facility and (2) the Common Area known as Boat Dock, Boat Launch, Boat & Trailer Parking and Community Park & Picnic Area. The enclosed rules and regulations shall be included with any rental lease used. You will need to provide in writing, documentation that the tenant has read and understands the lease including the rules, regulations, & fines for any rental occurring after 1 May 2014. Enclosed also is an Application for the use of the Equestrian Facility for future group or family functions as needed.

The covenants already prohibit parking of boat/trailers on owner properties unless they are in a garage. There is a boat/trailer parking area above the Boat Dock and Boat Launch Facilities and that is where boat/trailers must be parked unless being loaded or unloaded.

The covenant also prohibits renting for fewer than 7 days and it has been noted that a lot of weekend rentals are being done. Again, this is a residential community and, while renting is permitted, it must be for a minimum of one week (7) days or more as documented in the OLB Covenants.

The Board of Directors and the OLB attorneys have experienced some of the internet advertising for leasing and renting homes in our development and have noted that in several instances, the advertising indicates accommodations for up to 40 people. The OLB Board of Directors has concerns that this high number of people exceeds the normal occupancy limits of the houses involved and that the septic systems are not designed for such a high load. They have checked with state, county and health department authorities to see what limits are appropriate and more will be coming on this subject later. It is those houses advertising for up to 40 people that have primary issues with noise, trash, and crazy parking all over the place and includes also the blocking of the Boat Launching Ramp Area.

Community Facility Rules & Regulations Development:

Community Facility rules and regulations will be on the information boards which will be posted on the cul-de-sac between the Boat Dock ramp and the road up to the boat/trailer parking lot.

Community Facility Rules and Regulations will be posted on the stable door and other areas where information boards are felt needed. Insurance requirements for equestrian activities have changed since the equestrian facility was built by the developer and we cannot obtain insurance to board horses without updating the facility to code, plus conforming to the insurance underwriter's new requirements. Many changes in codes and requirements for equestrian facilities have advanced since 2006 when the stable was built by the developer. One major requirement is that the facility must have full time 24 / 7 operators and management. Over the last five years only one request was made to board horses and that was a rental tenant. In the meantime the equestrian facility is insured as a maintenance facility and facility for holding meetings and social events by owners.



Home Construction:

The development now has seven water front homes and two interior homes either completed or approaching completion. Three more interior lot owners have plans developed and one more waterfront lot owner is working on plans at this time. Things are looking better on growth and value for the Overlook Bay Community. It appears that the high cost of living, taxes and weather is again driving people to move from the north to southern living.



Equipment:

An area of concern that has developed over the years is **Road Debris and Hazards** from Weather, Storms, Fallen Trees & Leaves plus the increased construction equipment and personnel traveling over the roads of the development. The board of directors looked at a roller brush attachment for the tractor and a blower attachment. It was determined that the brush type would require replacement of the bushes on a regular basis whereas the blower worked off of free air. Early this year, a purchase was made for a blower attachment to quickly address those emergency situations in order to keep the roadways open and safe.



Security:

Along with the growth of any development so does the increase in security problems. In order to address the issue the OLB Board of Directors decided to investigate the potential of a security camera to be located at the main entrance to the community. Upon investigation of available resources we contracted with ADT to install a pole camera located in such a manner as to review all motion within a 200 foot range of the main entrance. The installation of the camera was completed just prior to the October 2013 Annual Fall Harvest Meeting. The camera server has

storage and review capabilities for several months, thus if a property invasion or theft should occur, the Association can now view all entries in or departing from the entrance to the community. Any entries heading to the Spur Lane entrance or down to the TVA trails can also be viewed. Tag numbers can be viewed for identification. As of this date no further theft and property damages have been reported. In one case the disappearance of a floating dock was reported but later found that the dock broke loose from its mooring cables. The camera was used to review all traffic during the period of time that the disappearance was so noted. Gates were installed at the ends of the horse trail as well because of reports of unauthorized vehicles on the trails.



Overlook Bay Owner's Association Vs Flat Hollow Marina:

As an update on the Law Suit that the Overlook Bay Owners Association Inc. placed against the Flat Hollow Marina, that suit is presently on hold. It was placed on hold when the TVA assured the Owner's Association that the violations of TVA's own laws against having stick built homes on floating barges plus the infringement, blockage and unsafe navigable water conditions, created by mooring cables would be corrected. Corrections were started but in the last couple of years those corrections have ceased and even reversed causing more issues at lower water levels. Some of those floating homes are in such bad shape that they need to be removed as soon as possible so that they do not create an even worse condition. Some cables removed from properties have actually been reinstalled again on private property. The Associations corporate attorney W. Barton Kaserman is ready to re-open the case but he requested pictures and documentation from owners to add to and reopen the file. Please carry your camera with you this year and help us make up a portfolio of current violations and safety hazards experienced by you or that you feel exist. Add notes, dates and information with those pictures so that we can place more pressure on both the TVA and Flat Hollow Marina.

Mail Boxes Adding Up

A second cluster of mail boxes was added last year. Construction of homes has increased so a second cluster of mail boxes has been added. The picture shows the first cluster of mail boxes and the second cluster was set next to it. The cluster of mail boxes are located on common area #4 or lot 7 on the right just past the entrance into Overlook Bay.





*Overlook Bay Owner's Association Inc.
Speedwell, Tennessee 37870*



Community Facility 079K A 01000 4.42

Equestrian Facility & Pasture

Rules, Regulations & Fines Dated May 1, 2014

Hours of Operation 7:00 am to 11:00 pm

- 1. Owners desiring to use the Barn area for non-equestrian activities should contact one of the Board members to arrange use of the facility. This area can be used by the owners who are current with their dues if they need a larger space for an activity. However, this area cannot be used by short-term renters.**
- 2. The second week end of October and the prior week are reserved as specified in the OLB Covenants for the Fall Harvest Annual Board of Directors & Owners' meeting held each year at that same time.**
- 3. A request to use the facility must be made 90 days in advance of any event.**



4. There shall be no smoking or use of intoxicating beverages or illegal substances of any kind. This activity will cause that owner to forfeit the right to use the property.
5. The OB property owner requesting use of the facility will be held responsible for the proper use of the facility and for the conduct of persons attending. The owner will be responsible to see that all trash and refuse are picked up at the conclusion of any event and removed from the property and that no food or other perishables are left in the facility. A refundable cleaning deposit of \$75 shall be required and will be returned following a satisfactory inspection and return of keys within four days of the event.
6. To reserve the facility, print the OB Facility Request Form which can be found at www.Overlookbaytn.com.
7. We are currently using the Barn area as a maintenance area. Please be careful around the equipment – it can be dangerous. The equipment cannot be used by anyone not trained on it and listed as a user on our liability insurance policy.
8. Due to insurance limitations, we are currently prohibited from stabling horses in our stable or conducting equestrian activities. Insurance requirements have increased significantly since the development was originally built and the Stable no longer meets current requirements for insurance coverage for equestrian operations and activities. As our development grows and the OLB Board of Directors see a justifiable increased interest in bringing horses to the development, the Board will re-evaluate the insurance cost and the required modifications to the facility so that insurance may then be obtained. At this point it would be a \$10,000.00 dollar increase to our existing insurance coverage. The stable would also need upgrades and a 24/7 manager and operator of the facility is required.



*Overlook Bay Owner's Association Inc.
Speedwell, Tennessee 37870*



Community Facility 079K B 02500 5.70

Boat Dock & Boat Launch

Community Park & Boat / Trailer Parking Lot

Rules, Regulations & Fines Dated May 1, 2014

Overlook Bay Community Facilities are private property for the use of Overlook Bay Owners and Guests

- 1. Property owners and guests using the facilities do so at their own risk. Owners must be current in their Property Owners Association (POA) fees in order to use the Boat Dock, Boat Launch Area and Community Park / Picnic Area**
- 2. Refuse and garbage must be removed or deposited in trash containers in the picnic area. Keep the area clean. Refuse and garbage shall not be disposed of, in Norris Lake waters. Oil, spirits, inflammables, and oily bilges must not be discharged into Norris Lake waters. It is the owner's responsibility to dispose of these items off site.**
- 3. No fires are permitted except in the grills located at the Boat Dock & Boat Launch Community picnic area.**



4. Use of charcoal burners and open flame equipment is not permitted on the dock or on vessels at the dock.
5. Idle speed will be observed by all vessels operating in the Boat Dock Area
6. Operation of a vessel in a dangerous manner is prohibited.
7. No fish cleaning is permitted in the Boat Dock & Boat Launch Facility area.
8. No swimming permitted in the Boat Dock & Boat Launch Facility area. .
9. No fishing is permitted from the Boat Dock & Boat Launch Facility area.
10. Owners are expected to have proof of vessel insurance and all boats in the Dock Area are to be seaworthy and in compliance with all local, state and federal laws.
11. All vessels must be equipped with an effective engine exhaust muffler system.
12. All boaters shall operate in accordance with all regulations of the United States Coast Guard, Tennessee Valley Authority, Tennessee Wildlife Resources and shall follow the Tennessee Boating Safety Act.
13. Children under 12 must be accompanied by a responsible adult whenever on the Boat Dock & Boat Launch Facility area. It is recommended that young children wear a flotation device whenever on the Boat Dock area.
14. Noise must be kept to a minimum. Owners, guests, and other authorized persons must use discretion in the operation of generators, engines, radios, hailers, and other power equipment so as not to create unreasonable noise.



15. All vessels moored at the Boat Dock shall be kept free of debris, bottles, laundry, papers, trash, or unsightly materials.
16. Do not board any boat without the owner's permission. Doing so is trespassing and violators will be prosecuted to the fullest extent of the law.
17. Do not block the Boat Dock Launch ramp; once your boat is launched, clear the ramp. Any unattended Vehicle or Vehicle & trailer left blocking the Boat Launching Ramp may be towed at your expense. If your vehicle is towed, contact JR's New and Used Tires Sales and Towing at 811 Jacksboro Pike in LaFollette (423-566-3945, after hours cell 423-494-0292) to retrieve your property.
18. The Overlook Bay Owner's Association Covenants limit boat and boat trailer parking in the development. No boat or boat trailer parking is permitted on the lots except in a garage. Boats and boat trailers must be parked in the Boat/Trailer parking lot provided above the Boat Dock area. All trailers/boats in the lot must have a tag to ID the lot owner. Improperly parked boat trailers in the development may be towed at your expense. If towed contact JR's New and Used Tires Sales and Towing to retrieve your property.
19. All persons using the Community Boat Dock and Boat Launch Facilities must conduct themselves in a courteous manner. Disorderly, verbal or physical misconduct will not be tolerated. All complaints shall be made in writing, signed by the owner and either mailed or E-mailed to the OLB Board of Directors. Overlook Bay Owner's Association Inc. TN. 170 Saddle Ridge Drive, Box #2 Speedwell Tennessee 37870, Overlookbay@usa.net



Overlook Bay Owner's Association Inc. TN

Barn & Pasture Facility Request Form

170 Saddleridge Drive Speedwell, Tennessee 37870

- Name of owner _____
- Nature of Event: Meeting _____
Show / Exhibit _____
Social Gathering _____
Other _____
- Please list date ____/____/____ Time _____ to _____
-
- Total Number Attending _____ Adults _____ Minors _____
-
- Owner's Address _____
-
- City _____ State _____ Zip _____
-
- I have read and understand the Rules and Regulations for use of the Barn & Pasture Facility. I take responsibility to ensure all participants adhere to the Rules and Regulations of the Overlook Bay Community Barn & Pasture

Signature of Owner _____ Date _____

Please mail or E-mail form to Overlook Bay Owner's Association Inc.

C/O _William Yri _____

3102 _Southfield Drive _____

Beavercreek, Ohio

E-mail

yriwd@msn.com _____



Overlook Bay

Owner's Association Inc. Tennessee

Officers

President Pete Lombardi (Pete) lombardiconstruction@gmail.com Phone 561-282-7492

Vice President Phill Combs beachcombersllc@aol.com Phone 423-907-8155

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Board Members

Jack Koenig (Jack) jkoenig@nktelco.net

Lisa Combs (Lisa) lisaintankah@aol.com

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