

**SEDGEFIELD HOMEOWNERS ASSOCIATION
BOARD OF DIRECTORS
MEETING MINUTES
MARCH 2026**

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March 17, 2026

Present: John McMichael (JMc), Fred Talarico (FT), Deb Stegner (DS), Bill Wishart (BW), Scott Retterer(SR), Kathy Hylton (KH), Joanne Mair (JMa)

Meeting Location: Sedgefield residence, March 17, 7:00p.m.

Start March 17, 7:05p.m.

MOTIONS/DISCUSSIONS

The board agreed to follow Robert's Rules of Order for running meetings.

DISCUSSION: The next meeting will be on April 7th, 2026 @ 7p.m.

DISCUSSION: February meeting minutes

Accept meeting minutes

MOTION: to approve (KH)

SEC: (JMc)

VOTE: Unanimous Aye

FINANCIALS

DISCUSSION: February Financials

MOTION: Approve February Financials (SR)

SEC: (DS) **VOTE:** Unanimous Aye

Committee Report

Landscaping

- 3 bids were solicited and received for tree and shrub removal. Award was made to White Tree Service based upon the lowest bid amount of \$2500.
- Knox Green has begun tree and shrub trimming throughout the neighborhood. Walked down neighborhood and updated them on what tree/shrubs will be removed and which areas do not need to be mulched.
- WeedMan has made an initial application of weed control throughout common areas.

Tennis/Racquet Ball Court: The committee is meeting with companies and working toward getting three quotes.

Pool: No update yet

New Business

DISCUSSION: Tennis courts passcode change

MOTION: To approve passcode change (JMc)

SEC: (DS) **VOTE:** Unanimous Aye

DISCUSSION: TDS phone bill @ pool

DS contacted TDS and they indicated that they will no longer be providing a price discount for seasonal disconnect services. DS will call back to 1.) reconfirm and 2.) if true, she will find out the cost of reconnection service so the board can decide which is the cheaper option

DISCUSSION: Paid and received Health Department permit for pool

MOTION: Deb Stegner and Sedgfield HOA are to be contacts (DS)

SEC: (KH) **VOTE:** Unanimous Aye

DISCUSSION: Change ceiling fans at pool(3 total)-cost about \$450-\$550

MOTION: Fred Talarico to get the fans (FT)

SEC: (BW) **VOTE:** Unanimous Aye

DISCUSSION: Pool opening, maintenance and phone account setup.

DISCUSSION: Update directory

MOTION: For Deb Stegner to update the directory (SR)

SEC: (KH) **VOTE:** Unanimous Aye

DISCUSSION: Changes in SmartBank authorization for Sedgfield HOA bank accounts

Remove: Michelle Lukosi, Jonathan Francis, David Cotten,
LiLi Hester

Add: Scott Retterer & Kathy Hylton

Scott's email: retterers@icloud.com

Phone: 865-405-4066

Kathy's email: tkhylton@yahoo.com

Phone: 865-659-8622

MOTION: Adjourn meeting @ 8:20p.m. (DS) **SEC:** (SR) **VOTE:** Unanimous Aye

1. MISCELLANEOUS

Please submit any external home or property improvement proposals to the Advisory Committee for approval as stated in the Sedgfield Covenants & Restrictions, Article XIII. The form is available on the SHOA website.

<https://sedgfieldhoa.com>

The By Laws, Declaration of Covenants and Restrictions, Forms, and Residents Directory are available on the SHOA website. <https://sedgfieldhoa.com>

Sedgefield Homeowners Association
 Income Statement - Summary
 3/31/2026

	Current <u>Actual</u>	YTD <u>Actual</u>	Annual <u>Budget</u>
Opening Balance 3/1/2026	78,809.23	48,472.40	48,472.40
Total Income	19,610.37	51,210.76	55,232.00
Total Operating Expenses	680.56	1,944.12	45,378.24
Total Capital Projects	<u>2,843.94</u>	<u>2,843.94</u>	<u>51,441.61</u>
Total Expenses	<u>3,524.50</u>	<u>4,788.06</u>	<u>96,819.85</u>
Net Income	<u>16,085.87</u>	<u>46,422.70</u>	<u>(41,587.85)</u>
Ending Bank Balance	<u>94,895.10</u>	<u>94,895.10</u>	<u>6,884.55</u>

Comments: As of 3/31/2026, 129 homeowners have paid their annual HOA dues. Thank you!

Expenses: Extraordinary Expenses to Date
 None to date

Respectfully submitted, John McMichael
 Sedgefield HOA Treasurer

<u>Reconciliation:</u>	<u>SmartBank Checking Account</u>	<u>SmartBank Savings Accounts</u>	<u>Totals</u>	
Book Bal	<u>49,885.22</u>	Book Bal	<u>44,058.68</u>	<u>93,943.90</u>
Bank Bal	50,836.42	Tot Bank Bal	44,058.68	94,895.10
OS Items:				
1689	\$951.20	Savings Misc_1287	4,021.70	\$951.20
		Savings Pool_5899	14,031.17	
		Savings Tennis_5873	<u>26,005.81</u>	
			44,058.68	
Total OS	<u>\$951.20</u>	Total OS		<u>\$951.20</u>
Adj Bank	<u>49,885.22</u>	Adj Bank	<u>44,058.68</u>	<u>93,943.90</u>
Recon Diff	<u>(0.00)</u>	Recon Diff	<u>0.00</u>	<u>(0.00)</u>


 4/7/26

Sedgefield Homeowners Association
Sedgefield Homeowners Association
Income Statement -Detailed
March 31, 2026

	Current Actual	YTD Actual	Annual Budget
Opening Book/ Bank Balance	<u>78,809.23</u>	48,472.40	48,472.40
Income:			
Dues - Payment received	19,600.00	51,200.00	55,200.00
Write off dues/ half off drawing	-	-	-
Newsletter Advertising	-	-	-
Interest/Other Income	10.37	10.76	32.00
Late Fees	-	-	-
	<u>19,610.37</u>	<u>51,210.76</u>	<u>55,232.00</u>
Operating Expenses:			
Business:			
Bank Lock Box	10.00	30.00	120.00
Quickbooks	83.04	214.09	498.24
Total Bank Expenses	<u>93.04</u>	<u>244.09</u>	<u>618.24</u>
Insurance	-	-	1,950.00
Legal	-	-	50.00
Office Supplies	-	71.13	600.00
Pool Permit	340.00	340.00	350.00
TN State Annual Report	20.00	20.00	50.00
Other Expense	-	100.00	100.00
Total Business Expenses	<u>360.00</u>	<u>531.13</u>	<u>3,100.00</u>
Landscaping:			
Mowing/Spraying	-	-	13,860.00
Trimming/Mulching/Weeding	-	-	6,500.00
Total Landscaping	<u>-</u>	<u>-</u>	<u>20,360.00</u>
Social	-	-	375.00
Decorations	-	-	375.00
Total	<u>-</u>	<u>-</u>	<u>750.00</u>
Pool:			
Labor and Maintenance	-	-	5,600.00
Supplies	-	-	4,400.00
Total Pool	<u>-</u>	<u>-</u>	<u>10,000.00</u>
Repairs:			
Tennis Courts	-	-	500.00
Electric	-	469.94	3,500.00
Misc. Repairs	-	-	3,500.00
Total Repairs	<u>-</u>	<u>469.94</u>	<u>5,500.00</u>
Utilities:			
Electric - LCUB	157.64	486.48	2,900.00
Phone - TDS	26.28	78.86	500.00
Water - First Utility	43.60	133.62	1,650.00
Total Utilities	<u>227.52</u>	<u>698.96</u>	<u>5,050.00</u>
Total Operating Expenses	<u>680.56</u>	<u>1,944.12</u>	<u>45,378.24</u>
Operating Income or Loss	<u>18,929.81</u>	<u>18,929.81</u>	<u>9,853.76</u>
Capital Projects:			
Pool Projects	-	-	-
- Pool Cover (spend)	-	-	3,500.00 S
- Pool (reserves)	-	-	14,022.92 R
Landscaping Projects	2,843.94	2,843.94	3,900.00 S
The Courts	-	-	-
- The Court(spend)	-	-	26,000.00 S
Other Capital Projects	-	-	4,018.69 R
Total Capital Projects	<u>2,843.94</u>	<u>2,843.94</u>	<u>51,441.61</u>
Net Income	<u>16,085.87</u>	16,085.87	(41,587.85)
Ending Bank Balance	<u>94,895.10</u>	<u>94,895.10</u>	<u>6,884.55</u>



Thank you for banking with SmartBank. If you need assistance, contact customer service.

Assets

Account Name	Number	As Of	Available Balance	Current Balance
SMARTINTEREST BUSINESS DD-5485	*5485	04/01/2026	\$50,836.42	\$50,836.42
SMARTSAVER BUS SAVINGS-1287	*1287	04/01/2026	\$4,021.70	\$4,021.70
SMARTSAVER BUS SAVINGS-5873	*5873	04/01/2026	\$26,005.81	\$26,005.81
SMARTSAVER BUS SAVINGS-5899	*5899	04/01/2026	\$14,031.17	\$14,031.17
Assets Total			\$94,895.10	\$94,895.10

End