SEDGEFIELD HOMEOWNERS ASSOCIATION
BOARD OF DIRECTORS
MEETING MINUTES
SEPTEMBER 2026

THE CURRENT FACEBOOK SITE FOR SEDGEFIELD IS NOT UNDER THE ADMINISTRATION OF THE CURRENT BOARD. THE BOARD HAS NO CONTROL OVER WHAT IS POSTED.

September 8, 2026

Present: Scott Retterer (SR), Kathy Hylton (KH), John McMichael (JMc), Joanne Maier (JMa), Bill Wishart (BW)

Meeting Location: Sedgefield pool, September 8, 7:00 p.m.

Start September 8, 7:03p.m.

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

DISCUSSION: The next meeting will be on October 13, 2026 @ 7:00 p.m.

DISCUSSION: August meeting minutes
The August meeting minutes were reviewed.
MOTION: to approve (JMc)
SEC: (KH) **VOTE:** Unanimous Aye

FINANCIALS:
DISCUSSION: August financials were reviewed
MOTION: Approve August Financials (BW)
SEC: (KH) **VOTE:** Unanimous Aye

OLD BUSINESS:

- The Sedgefield directory is still under development. August meeting minutes stated that SR had sent out the directory. This was sent to the BOD only for their review. This was mis-worded. The directory was NOT sent to the entire neighborhood.

TENNIS/PICKLEBALL COURTS:

DISCUSSION: KH talked to a group at the courts on a Monday night and found out that this is a church group; one member of the group is a resident of the neighborhood. KH told the group that a resident of the neighborhood must be present in order for the group to play on our courts. The group understands and will abide by these rules.

DISCUSSION: Different suggestions were made to fix the tennis/pickleball court gate lever from being able to reach around the gate and opening it without a code. This is to prevent non residents from doing this.

- Dave Willis (DW) was asked to weld the gate face where the handle is to fix it. KH will ask David Passmore for a generator to weld the gate.
- Possible round knob replacement
- Quick Fix- fence privacy strip.

POOL:

DISCUSSION: The pool will close on Sunday, September 20th.
MOTION: Was made to close pool on above date (JMc)
SEC: (SR) **VOTE:** Unanimous Aye

DISCUSSION: Purchase new pool cover- SR got a quote on LoopLoc for just under $3,000
MOTION: To approve SR to buy the pool cover (JMc)
SEC:(BW) **VOTE:** Unanimous Aye

SOCIAL: BBQ social will be held on 9/20 at 4pm at the pool.

NEW BUSINESS:

DISCUSSION: Move the remaining balance ($628.47) in the tennis court account (#5873) back to undesignated account (#1287) from which it was borrowed.
MOTION: To approve (KH)
SEC: (SR) **VOTE:** Unanimous Aye

DISCUSSION: Communication will be sent via email and FaceBook for selling the old pool lounge chairs.

LANDSCAPE: Cardboard has been laid on the West side of the tennis courts to keep weeds from growing. The cardboard is starting to deteriorate and become unsightly. We need to purchase mulch to cover that area. Bagged mulch for this area will be less than $200.00.

DISCUSSION: Forego mowing for one week to pay for mulch.
MOTION: To approve buying mulch (JMc)
SEC: (SR) **VOTE:** Unanimous Aye

CAPITAL PROJECTS:

Neighborhood projects which will require repair/replace in future years were discussed:

- Bridge repair was discussed- 3 options

    - Demolition and repairing, sanding rust off of frame, resealing and repainting and installing all new floor boards, frame and deck cap lights.
    - Replace floor boards, sand/paint side rails, get rid of rust underneath and paint.
    - Replace 1-2 boards, pressure wash, and re-staining.
- New poolhouse roof needs were discussed.
- Refinishing the swimming pool was discussed.
    - The typical lifespan of a pool interior lining like ours is 12-15 years. Because the pool was last refinished in 2017, it will likely need refinishing in 4-5 years.
    - Obtaining quotes will cost $150 each for the contractor to come to the neighborhood to provide a written quotation. Since this was not immediately required, it was decided to wait a couple more years when it needs to be done.

UPCOMING EVENTS:

- Fall social with firetruck parade will be on Sunday, October 25th. More info will be posted via email and FaceBook.
- JMc will have the 138 annual dues invoices printed by a print company (e.g., Office Max, Staples) for under $40.00. Board members agreed to fold these and stuff them in the envelopes to save money.

MOTION: Adjourn meeting @ 8:11p.m. (BW) **SEC**: (JMa) **VOTE:** Unanimous Aye

1. MISCELLANEOUS

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

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

Sedgefield Homeowners Association
Income Statement - Summary
9/30/2026

	Current Actual	YTD Actual	Annual Budget
Opening Balance 9/1/2026	**46,477.40**	**48,472.40**	**48,472.40**
Total Income	**2.62**	**54,835.10**	**55,232.00**
Total Operating Expenses	**8,166.55**	**32,423.74**	**45,378.24**
Total Capital Projects	**0.00**	**32,570.29**	**51,457.12**
Total Expenses	**8,166.55**	**64,994.03**	**96,835.36**
Net Income	**(8,163.93)**	**(10,158.93)**	**(41,603.36)**
Ending Bank Balance	**38,313.47**	**38,313.47**	**6,869.04**

Comments: As of 5/15/2026, all 138 homeowners have paid their annual HOA dues. Thank you!

Expenses: **Extraordinary Expenses to Date**
None to date



Respectfully submitted, **John McMichael**
Sedgefield HOA Treasurer

Reconciliation:	**SmartBank Checking Account**		**SmartBank Savings Accounts**		**Totals**
	Book Bal	**22,764.74**	**Book Bal**	**15,439.41**	**38,204.15**
	Bank Bal	22,874.06	Tot Bank Bal	15,439.41	38,313.47
	OS Items:				
	1734	$109.32	Savings Misc_1287	2,066.32	$109.32
			Savings Pool_5899	13,369.57	
			Savings Tennis_5873	3.52	
				15,439.41	
	Total OS	$109.32	Total OS		$109.32
	Adj Bank	**22,764.74**	**Adj Bank**	**15,439.41**	**38,204.15**
	Recon Diff	**0.00**	**Recon Diff**	**0.00**	**0.00**

Sedgefield Homeowners Association
Sedgefield Homeowners Association
Income Statement -Detailed
September 30, 2026

	Current Actual	YTD Actual	Annual Budget	
Opening Book/ Bank Balance	**46,477.40**	**48,472.40**	**48,472.40**	
Income:				
Dues - Payment received	-	54,800.00	55,200.00	
Interest/Other Income	2.62	25.10	32.00	
Late Fees		10.00	-	
	2.62	**54,835.10**	**55,232.00**	
Operating Expenses:				
Business:				
Bank Lock Box	10.00	90.00	120.00	
Quickbooks	41.52	463.21	498.24	
Total Bank Expenses	**51.52**	**553.21**	**618.24**	
Insurance	1,740.00	2,086.60	1,950.00	
Legal	-	-	50.00	
Office Supplies		136.02	600.00	
Pool Permit		340.00	350.00	
TN State Annual Report		20.00	50.00	
Other Expense		100.00	100.00	
Total Business Expenses	**1,740.00**	**2,682.62**	**3,100.00**	
Landscaping:				
Mowing: Sebas	1,648.82	9,898.82	11,405.00	
Weeding/Mulching: Knox Green		3,850.00	5,500.00	
WeedMan		-	2,025.00	
Misc limb/tree removal		795.47	1,430.00	
Total Landscaping	**1,648.82**	**14,544.29**	**20,360.00**	
Social		25.60	375.00	
Decoration			375.00	
Total	**-**	**25.60**	**750.00**	
Pool:				
Labor and Maintenance	1,075.00	4,831.03	5,600.00	
Supplies	106.70	2,483.65	4,400.00	
Total Pool	**1,181.70**	**7,314.68**	**10,000.00**	
Repairs:				
Tennis Courts		17.35	500.00	
Electric		469.94	3,500.00	
Misc. Repairs		100.00	1,500.00	
Total Repairs	-	**587.29**	**5,500.00**	
Utilities:				
Electric - LCUB	419.26	2,306.15	2,900.00	
Phone - TDS	50.31	350.24	500.00	
Water - First Utility	88.89	1,073.61	1,650.00	
Total Utilities	**558.46**	**3,730.00**	**5,050.00**	
Total Operating Expenses	**5,180.50**	**29,437.69**	**45,378.24**	
Operating Income or Loss	**(5,177.88)**	**25,397.41**	**9,853.76**	
Non recuring expenses				
-Pool Cover	2,986.05	2,986.05	3,500.00	
-Landscaping		3,871.04	3,900.00	
	2,986.05	6,857.09	7,400.00	
Balance net of capital projects	**38,313.47**	**18,540.32**	**2,453.76**	

Savings Accounts:

Capital Projects:				
Pool Projects	-	-		
- Pool (reserves)		668.58	14,034.67	R
Landscaping Projects				
The Courts	-	-		
- The Court(spend)		28,030.67	28,600.00	S
Other Capital Projects		-	1,422.45	R
Total Capital Projects	-	**28,699.25**	**44,057.12**	
Net Income	**(5,177.88)**	**(10,158.93)**	**(41,603.36)**	
Ending Bank Balance	**38,313.47**	**38,313.47**	**6,869.04**	

SmartBank

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	10/01/2026	$22,874.06	$22,874.06
SMARTSAVER BUS SAVINGS-1287	*1287	10/01/2026	$2,066.32	$2,066.32
SMARTSAVER BUS SAVINGS-5873	*5873	10/01/2026	$3.52	$3.52
SMARTSAVER BUS SAVINGS-5899	*5899	10/01/2026	$13,369.57	$13,369.57
Assets Total			**$38,313.47**	**$38,313.47**

End

SmartBank

PO Box 650707
Dallas, TX 75265-0707

Account Number	XXXXXX5485
Statement Date	09/30/2026
Statement Thru Date	09/30/2026
Check/Items Enclosed	8
Page	1

00015370 T5365DDA093026234629 01 000000000 0000000 004

SEDGEFIELD HOMEOWNERS ASSOCIATION
316 SWEETGUM DR
KNOXVILLE TN 37934-0843

00015370 0053789 0001-0003

Customer Service Information

Mailing Address: PO Box 1910, Pigeon Forge, TN 37868-1910

Phone: 866.290.2554

Visit Us Online: www.smartbank.com

Relationship Summary

Account Type	Balance
CHECKING	$22,874.06

SMARTINTEREST BUSINESS DD

Account Number: XXXXXX5485

Account Owner(s): SEDGEFIELD HOMEOWNERS ASSOCIATION

Balance Summary

Beginning Balance as of 09/01/2026	**$31,040.39**
+ Deposits and Credits (1)	$0.22
- Withdrawals and Debits (15)	$8,166.55
Ending Balance as of 09/30/2026	**$22,874.06**
Service Charges for Period	$10.00
Average Collected for Period	$26,280
Minimum Balance for Period	$22,873

Earnings Summary

Interest for Period Ending 09/30/2026	$0.22
Interest Paid Year to Date	$2.80
Average Rate for Period	0.01%
Number of Days for Average Rate	30

DEPOSITS AND OTHER CREDITS

Date	Description	Deposits
Sep 30	INTEREST PAID	0.22

DEBITS AND OTHER WITHDRAWALS

Date	Description	Withdrawals
Sep 04	LENOIR CITY UTIL/UTIL PYMT	35.06
Sep 04	LENOIR CITY UTIL/UTIL PYMT	61.48
Sep 04	LENOIR CITY UTIL/UTIL PYMT	322.72
Sep 09	FUD KNOX CO TN/PAYMENT	88.89
Sep 10	TDS TELECOM/TEL.BILL	50.31
Sep 15	LOCKBOX MAINTENANCE	10.00
Sep 28	INTUIT */QBOOKS ONL 1956147 SEDGEFIELD HOMEOWNERS	41.52

MEMBER FDIC

SmartBank

Account Number	XXXXXX5485
Statement Date	09/30/2026
Statement Thru Date	09/30/2026
Page	2

CHECKS PAID

Date	Check No.	Amount	Date	Check No.	Amount	Date	Check No.	Amount
Sep 09	1726	1,740.00	Sep 18	1729	61.06	Sep 28	1732	395.64
Sep 03	1727	350.00	Sep 11	1730	148.82	Sep 30	1733	375.00
Sep 15	1728	1,500.00	Sep 14	1731	2,986.05			

* Indicates a Skip in Check Number(s)

DAILY BALANCE SUMMARY

Date	Balance	Date	Balance	Date	Balance
Sep 03	30,690.39	Sep 11	28,243.11	Sep 18	23,686.00
Sep 04	30,271.13	Sep 14	25,257.06	Sep 28	23,248.84
Sep 09	28,442.24	Sep 15	23,747.06	Sep 30	22,874.06
Sep 10	28,391.93				

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