ALBEMARLE PLANTATION

Plantation Connection

NEWSLETTER

Issue 1 | Independent and owner-run. Facts cited, opinions labeled. | Thursday, October 29, 2026

LEAD STORY

The Board answered, and owners got more time

At the October 27 quarterly meeting, the Board President took up four points from apnc47f.com and confirmed two of them in public: the decision to borrow $1,000,000 is not in any minutes, and the Finance Committee did not give the accounting building a positive recommendation. The committee wanted a larger building for all the administrative staff; the Board chose a smaller one to stay within budget.

The Board also moved the schedule, and on October 29 it put the new dates in writing: the revised Declaration goes to members Friday, November 6, a member informational meeting follows on Tuesday, December 1, and voting runs Thursday, December 3 to Friday, December 18. That was the right call.

A correction in the Board's favor: the 2026 budget did plan for the loan, with $50,000 for interest. The open question is still the loan's $846,120.89 balloon in 2033. At the amounts the Board described, the plan comes up short. The 2027 budget, due in December, will show whether the money is really set aside.

Read the October 27 truth walk: apnc47f.com/untruths.html#oct-27-2026

THE VOTE

The vote at a glance

- **Revised Declaration:** recirculated to members Friday, November 6.
- **Member informational meeting:** Tuesday, December 1 (time not yet announced).
- **Voting:** Thursday, December 3 to Friday, December 18 (closing time not yet announced).
- **To pass:** 67% of all lots, one vote per lot.
- **Not voting counts the same as voting no.**

Source: Board letter, October 15, 2026; Board notice "FROM THE BOARD", October 29, 2026 (Engage Association News)

OWNERS' TALLY

What owners are asking for

As of October 29 the tally has 13 responses (3 with a name and lot, 10 without a name). The items most often marked "keep the 2013 rule" or "write it in": the amenity assessment refund when you sell (12), assessments that pay for the Amenities (11), borrowing and mortgaging Association property (11), and owners' power to amend the Declaration by majority vote (11). Most often accepted as proposed: notice before Common Area changes (8) and the Preferred Builders Program (6). Each state-law protection the draft leaves out was marked "write it in" by 8 to 10 responses.

Add yours in about ten minutes at apnc47f.com/menu.html. Your picks go to the Board through its own question form.

FROM THE RECORD

$1,858,960 owed back to owners

The Association's 2025 audit carries $1,858,960 owed to owners for the 2012 amenity assessment ($2,760 per home, $2,200 per lot), repaid when each owner sells. The October 15 proposal deletes the written refund promise, and the redline does not show it struck. We will check the revised Declaration when it comes out on Friday, November 6, and report whether the promise is back.

Source: 2025 audit, Note 12; recorded 2013 Declaration, Article Five, Section 6; apnc47f.com change U09

47F CORNER

A hearing before a fine

North Carolina's Planned Community Act gives owners a fair process before a fine or a suspension: notice, a hearing before the board or a panel of members who are not officers, the chance to present evidence, a $100 cap on fines, and an appeal within 15 days.

It is one of the 13 sections of the Act that apply to communities like ours today. The October 15 draft leaves it out. We

will check whether the revised Declaration of November 6 puts it back.

Source: N.C.G.S. 47F-3-107.1; apnc47f.com 47F scorecard

47F CORNER

The 80% rule, and what it doesn't explain

At the October 24 informational meeting, according to notes of the meeting, the Board named two ways Chapter 47F would constrain it: 67% to amend the Declaration, and an 80% vote to pledge property as security for a loan, with the clubhouse and Dockside work as the example. The 80% rule, N.C.G.S. 47F-3-112, lets an association sell common elements or pledge them as security only if owners holding "at least eighty percent (80%) of the votes" agree. A declaration may set the bar higher, but not lower.

That rule does not apply to APPOA today. It is not one of the 13 sections that N.C.G.S. 47F-1-102(c) applies to communities created before 1999. It would apply only if owners voted to adopt the whole Act under N.C.G.S. 47F-1-102(d).

Our opinion: not wanting the 80% rule is a fair reason not to adopt the whole Act. It is not a reason for Article One, which switches off the 13 sections that already apply, and the 80% rule is not one of them. A fair question for the Board: if the 80% rule is the concern, why not keep the 13 sections that protect owners today?

Source: N.C.G.S. 47F-3-112 and 47F-1-102(c) and (d), read on ncleg.gov October 24, 2026; proposed Declaration, Article One; apnc47f.com 47F scorecard

FROM THE RECORD

Who may use the amenities? The revised APPI Bylaws no longer say

APPI (Albemarle Plantation Properties, Incorporated), the company that runs the golf course, pool, marina and the other amenities, is "a wholly-owned subsidiary" of APPOA. Its revised Bylaws say: "The APPI Board shall be the APPOA Board."

The 2013 APPI Bylaws limit who may use the amenities: "Use of The Amenities is available to Members of the APPOA in good standing, as defined in the Declaration and the APPOA Bylaws, their immediate families, and their guests." The revised APPI Bylaws, released October 15, drop that whole article. They cover the company's organization, board, officers, indemnification, amendments and any sale of amenities, and say nothing about who may use them.

The APPI Board can amend its Bylaws by a two-thirds vote of that Board, with no owner vote. Yet the proposed Declaration lets APPOA fine an owner or suspend membership for breaking "a provision in the APPOA/APPI Bylaws."

The proposed Declaration still says the Amenities are "for the private use of the Members and the Members' sponsored guests and Invitational Members," with the restaurants, marina and golf course open to the public. A question for the Board: where are the rules on who else may use the pool and the other amenities, and will owners see them before the vote?

We compared the revised APPI Bylaws with the 2013 APPI Bylaws and the two 2018 amendments we have. If a later version is in force, please send it and we will correct this.

Source: APPI Bylaws, January 24, 2013, Article Six, Section 1; APPI Bylaws Amendments 2 and 3 (2018); revised APPI Bylaws (2026), Articles One, Five and Eight; proposed Declaration, Article Three and Article Thirteen, Section 7

OWNER VOICES

This space is yours

Have something to say about the Declaration, the amenities, or life at the Plantation? Send it in. Owner articles run under the writer's name, are labeled as opinion, cite their facts, and discuss positions, not people. Keep it to about 300 words.

WHAT'S COMING UP

Community calendar

Fri Oct 30
No Friday Forum this week (Association notice, October 23).

Fri Nov 6
Revised Master Declaration recirculated to members.

Tue Dec 1
Member informational meeting on the Master Declaration (time not yet announced).

Thu Dec 3 to Fri Dec 18
Voting on the Master Declaration.

Send your community events to the address below. Clubs, gatherings, volunteer days and open houses are all welcome.

COMING SOON

Ad space for local businesses and neighbors

Ads are coming to the Plantation Connection Newsletter, and they will run here. Rates and details are not set yet. Watch this space.

Plantation Connection Newsletter is written by owners, for owners. It is independent of the APPOA Board and management. Facts are cited; opinions are labeled. This is information, not legal advice.

Send articles, events and corrections to contact@apnc47f.com. Owner articles carry the writer's name, cite their facts, and discuss positions, not people.

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