

The Hills at Queens Gap  
POA Board Meeting – Minutes  
6:30 PM Tuesday, November 12, 2024

This meeting was held in person at Lindy Kirk's home.

**In Attendance:**

***Board Members:***

- Bill Towhey; **Lots 15, 46, 47**
- Mike Otero; **Lots 76, 77**
- Doug Murphy; **Lot 107**
- John Dady; **Lots 70, 73**
- Laura Malsby; **Lot 120**
- Kevin Jenkins; **Lot 133**
- Joe Rowe, **Lots 117, 118**

***Other POA Members:***

- Neil Colledge, lots 14, 61, 63
- Hope Murphy, lot 107
- Tom Malsby, lot 120
- Kathy & David Dillow, lot 121
- Luke Lukowski, lots 105, 106
- Lindy Kirk, lot 91

**1. Approval of last meeting minutes** – Doug Murphy, Secretary

Doug Murphy presented the written minutes from the previous board meeting held on January 10, 2024. Mike Otero made a motion to waive the reading of the previous minutes. Laura Malsby seconded the motion. Motion passed unanimously.  
All QG annual and board meeting minutes are located on the QG POA website.

**2. Financials**

**a. Financial report for 2024 and proposed budget for 2025** – John Dady

John Dady had previously distributed the 2024 Financial Report (Actual vs Budget) and proposed budget for 2025. After discussion, there were no concerns regarding the proposed budget. Mike Otero made a motion to approve the budget, Joe Rowe seconded the motion. The motion passed unanimously. The notes from the report and the full budget can be seen below:

## Financial Report 2024 by John Dady (As Of 11.11.2024)

1. We have been getting good interest on our CDs.
2. The Truist CD matured in July this year. Band of Ozark was offering a superior interest rate, so it was moved - in it's entirety of \$45,000 - there.
3. We saved \$1,800 because our long arm mower could only conduct 1 run this year, due to his schedule.
4. We paid \$1,500 in unexpected costs due to the erosion on The Hills Lane. This needed to be done by professional companies due to it's proximity to utility cables and the significance of the erosion.
5. Office Expense -Our insurance now covers the gate, along with the normal error & omissions for board members. This was deemed an important extension due to the likelihood of gate related risks.
6. Overall - the POA is - as of this meeting - under budget for the year.

## Proposed Budget 2025

1. Income - The 2025 Dues will increase by \$10 (5% rounded down) and that will bring in some additional income (see below under New Business). Interest income expected to be at least as good as 2024.
2. Maintenance and Repair - Left items pretty much as the previous year. Increased road work budget to cover expected increases in prices and possible repair to some gravel roads (ex, Monaco Lane).
3. Office Expense - Left items pretty much the same. Note that the 2024 actual does not reflect a bill coming in before year end, hence the difference between it and budgeted (for both years).

# 2024 Budget versus Actuals & 2025 Full Budget

Queens Gap Property Owners Association, Inc

	2024	BUDGET	Actual as of 11/11/2024	Totals 11/11/2024	PROPOSED 2025	BUDGET
<b>INCOME</b>						
POA Dues	\$29,920.00		\$29,880.00		\$31,280.00	
Interest	\$3,500.00		\$3,878.64		\$3,500.00	
Fines/Penalties			\$2,360.00			
Gate Remotes			\$140.00			
<b>TOTAL INCOME</b>		<u>\$33,420.00</u>		<u>\$36,258.64</u>		<u>\$34,780.00</u>
<b>EXPENSES</b>						
Legal Services	\$500.00	<u>\$500.00</u>	\$0.00	<u>\$0.00</u>		
<b>Maintenance &amp; Repair</b>						
Gate Repair/Improve	\$1,000.00		\$261.08		\$500.00	
Grass Cutting	\$8,500.00		\$6,575.00		\$8,500.00	
Landscaping	\$500.00		\$484.73		\$500.00	
Road Repair	\$22,500.00		\$25,976.00		\$24,000.00	
Signs	\$100.00		\$0.00		\$50.00	
De-Icer	\$75.00		\$0.00		\$50.00	
Gate Security Cameras	\$500.00		\$0.00		\$250.00	
<b>Maint. and Repair Total</b>		<u>\$33,175.00</u>		<u>\$33,296.81</u>		<u>\$33,850.00</u>
<b>Office Expense</b>						
Insurance	\$1,200.00		\$0.00		\$1,200.00	
Meetings	\$500.00		\$439.32		\$500.00	
Supplies	\$100.00		\$8.47		\$100.00	
Postage & Box rental	\$250.00		\$206.29		\$250.00	
Truist Zelle	\$175.00		\$134.03		\$175.00	
Utilities-Gate	\$400.00		\$344.80		\$400.00	
Gov't/Reg	\$125.00		\$30.00		\$125.00	
Website	\$300.00		\$190.17		\$300.00	
<b>Office Expense Total</b>		<u>\$3,050.00</u>		<u>\$1,353.08</u>		<u>\$3,050.00</u>
Miscellaneous	\$500.00	<u>\$500.00</u>	\$384.99	<u>\$384.99</u>	\$500.00	<u>\$500.00</u>
<b>TOTAL EXPENSES</b>		<u>\$37,225.00</u>		<u>\$35,034.88</u>		<u>\$37,400.00</u>

Note As Of: 11/11/2024

Truist Checking	\$3,649.28
Truist Money Market	\$13,856.41
Truist CD	\$45,000.00
Live Oak CD	\$50,000.00
Live Oak Savings	\$131.60

**TOTAL ALL ACCOUNTS** \$112,637.29

### **3. New Construction Committee Report**

- a. Mike Otero went through the current status of new construction and existing homes:
  - i. Recently Completed Homes
    - 1. No new homes have been completed since the last annual POA meeting on April 24, 2023.
  - ii. Homes Under Construction
    - 1. There is one home currently under construction in Queens Gap,
      - a. Lot 124: Calvin and Phyllis Barker
  - iii. Total QG Completed Homes
    - 1. 40 Completed Homes
    - 2. 34 Occupied Full-Time

### **4. Old business**

- a. Gate area maintenance
  - I. Note that the pins for the gate have been replaced with easily removable ones. This way, in the unlikely event that the gates won't open, a person can simply remove the pins by hand (no tools required) and secure the gates open (otherwise they are likely to swing at will, a bad situation).
  - II. The battery for the gate has been repaired and charged.
  - III. The gate arms did dry up this summer. They have since been lubricated and are working well.
- b. Road maintenance report –
  - I. John Dady started off this topic by emphasizing that the budget was slightly increased from last year due to the actual expenses – and higher costs – experienced in 2024 (see the budget above for details). Bill said it is likely that we will repave a similar amount of road in 2025, compared to 2024. He asked board members to drive the subdivision's roads to help identify the areas of most need.
  - II. There was a section on The Hills Lane, which had been subject to sinking after the work by Coosa Water. That section has been patched, providing a significantly smoother ride for those folks driving over it.
  - III. We need to keep the access road to the 30 acre lot clear and accessible. We did have it mowed this year, but it will need to have some smaller trees knocked back soon. This prevents a larger expense – commercial clearing – in the future. Bill and Doug will schedule this – anyone who would like to help please reach out to either of them.
- c. Covenant Compliance –
  - a. As usual, this topic generated a lot of discussion. In the end, a subcommittee was created – of newer board members – to tackle the compliance related issues. If you have concerns in this area, please contact one of these board members: Joe Rowe or Laura Malsby. They will be reviewing the neighborhood for compliance and consistent enforcement in the near future.

### **5. New Business**

- a. Annual Assessment

- i. Bill brought up the voice survey taken at the annual member meeting in January. This confirmed that incremental increases in the dues was largely favored by the membership (versus larger, less often, increases). The standard 5% increase will apply again this year, rounded down to \$10, making the assessment \$230 per lot. We continue to see the cost of materials and labor rise, as is true for many folks. John Dady made a motion to raise the dues to \$230 and Doug Murphy seconded it. The motion passed unanimously.
- ii. The need for more volunteers for board positions was brought up by Bill. There are a few positions opening up soon by expiring members who are unlikely to renew. There will be a need for 2 or 3 new members in the very near future. Please consider joining the board.

## **6. Comments and Questions**

Two issues were brought up by attendees.

The first, car ports, was discussed by nearly everyone present and an understanding of the definition, and requirements, of car ports, versus out buildings and guest houses was arrived at. Please see a board member if you would like clarification of that understanding.

The second, reflectors, specifically on The Hills Lane was discussed. Bill strongly recommended the importance of talking with your neighbors about concerns or issues you may have. This has worked extremely well in the past and in nearly every situation an agreement has been worked out readily. Please try talking with your neighbors as a first course of resolution.

## **5. Adjournment**

John Dady made a motion to adjourn the meeting. Doug Murphy seconded the motion. Passed unanimously. Meeting adjourned.

**AFFIRMED AND APPROVING MINUTES**  
**QUEENS GAP PROPERTY OWNER'S ASSOCIATION**  
**POA BOARD MEETING**  
**November 12, 2024**

CERTIFIED TRUE COPY OF THE EXTRACT OF THE MINUTES OF THE HILLS AT QUEENS GAP PROPERTY OWNER'S ASSOCIATION BOARD MEETING HELD ON **Tuesday, November 12, 2024, 6:30 PM**, VIA IN PERSON MEETING. PROPER QUORUM WAS PRESENT. SAID MINUTES HAVE BEEN READ AND AFFIRMED VIA EMAIL BY:

\_\_\_\_\_  
Bill Towhey, President

\_\_\_\_\_  
Mike Otero, Vice President

\_\_\_\_\_  
Doug Murphy, Secretary

\_\_\_\_\_  
John Dady, Treasurer

\_\_\_\_\_  
Joe Rowe, Member at Large

\_\_\_\_\_  
Laura Malsby, Member at Large

\_\_\_\_\_  
Kevin Jenkins, Member at Large

Signed this \_\_\_\_\_ day of \_\_\_\_\_, 2024.