



Annual Meeting Minutes, October 21, 2024

I. Call to Order

Time: 7:05 pm October 21, 2024, held at the American Legion Hall, Gallatin, TN.

By: Tom Fillingim

Seconded By: Richard

II. Establish Quorum for the voting meeting

Presence of members or proxies entitled to vote $\frac{1}{4}$ of all votes of the membership shall constitute a quorum = 13 (52 lots). If a quorum is not present, another meeting may be called and the required quorum at the subsequent meeting shall be one-half of the required quorum at the preceding meeting.

of votes present in person: 13

of votes present via proxy: 15

Quorum established? Yes No

III. Roll Call

Member	Position	Attending
Chris Fusco	President	No
Laura & Tom Fillingim	VP	Yes
Richard Iacovelli	Treasurer	Yes
Catrina Iacovelli	Secretary	Yes
Joe Agee	Member	Yes
Jose Mendez	Member	Yes
Nathan Vanatta	Member	Yes
Joshua & Kimberlee Haney	Resident	Yes
Heather & Jacob Holland	Resident	Yes
Mark & Korey Gibbs	Resident	Yes
Kurt Cornejo	Resident	Yes
William Slauter	Resident	Yes
Trenice Holbert	Resident	Yes

Chad & Dena Eviston	Resident	Yes
Betty Allen	Resident	Yes
Michelle Piper	Resident	Yes
Sharon Spence	Resident	Yes
Gayle Leach	Resident	Yes
Ethan Newer	Resident	Yes
Jordan Collier	Resident	Yes

IV. Minutes from last meeting

Motion to waive reading minutes by: **N/A**

Seconded by: **N/A**

Read by: **Catrina Iacovelli**

Motion to approve by: **Richard Iacovelli**

Seconded by: **Joe Agee**

Vote: **All In Favor, None Opposed (Note, Heather Holland's name needs to be corrected)**

Action: **Approved**

V. Treasurer's Report

Report read by: **Richard Iacovelli**

Motion to approve by: **Gayle Leach**

Seconded by: **Nathan Vanatta**

Vote: **All In Favor, None Opposed**

Action: **Approved**

VI. Old Business

a. HOA Signage on BC and 109

i. Gayle painted the silver planter to match the copper in the sign, it looks nice!

ii. Solar lights proposed at the Spring meeting was more than the \$150 budget. Budget for 2025 was increased so that if approved we can do this next year. (Solar panels on a short pole adjacent to the sign with two spotlights mounted on concrete.)

Discussion: None

Action: If the 2025 budget is approved, Richard will move forward with this.

- b. Website security updates and new functionality (calendar, archive for prior meeting minutes, contact BOD form, email blasts for those who subscribe)
 - i. Our website was attached to Tom's personal web hosting service. We created a new account and had the hosting service and domain name transferred over.
 - ii. In order to keep the website separate from any personal accounts we were required to have a debit card issued by the HOA bank. We researched multiple alternative services and found they only bill credit cards, checks or ACH drafts are not an option.

Discussion: None

Action: This is ongoing, and Catrina will continue.

- c. Committees for Bylaw and Protective Covenants & Committee for Common Area
 - i. Interest letter was sent 6/24 to join the committee with mixed responses on meeting remotely.
 - ii. Common Area Committee 8 responses
 - iii. Protective Covenants Committee 9 responses
 - iv. Currently looking for a smaller meeting space that doesn't charge as much as our American Legion room does. Hope to reserve space for both committees to discuss in person, once a month.
 - v. Reviewed a copy of the common area quitclaim deed. It is 5.028 acres, and the description indicates, "More or less described as 'Wildlife Refuge Area' on the plat". Richard spoke with County Zoning to inquire about any restrictions on this land and there are none. The HOA is free to build any structure as long as it goes to the County Planning Commission for proper approvals and permits.
 - i. Per the county, the common area was issued an address (after the deed was written), it is 1037 Bending Chestnut Dr.
 - vi. HOA insurance is with Farmers Insurance. Our agent indicates policy increases are according to the value of the improvements. Anticipates if we spend \$20k for example, the policy will only increase "a few hundred dollars per year".

Discussion: Gale asked regarding flooding and was advised the committee will be discussing that.

Action: Catrina to reserve meeting space and send out invitations.

- d. Snow Removal

- i. Extreme Weather Survey was sent on 6/27 (to ask the neighborhood opinion before the BOD spent time on this)
- ii. 24 Responses received, only 5 supported the effort/cost. 46% of all homeowners responded, 10% of all homeowners supported it.
- iii. Neighborhood not likely to approve an increase in our assessment of approx. \$105 per lot to pay for this. Increasing the assessment more than 5% (\$8.66) requires 2/3 approval (35 of our 52 lots). Any special assessment requires 2/3 approval.

Motion to table: Tom Fillingim
 Seconded by: Richard
 Discussion: None
 Vote: All In Favor, 0 Opposed
 Action: Tabled

- e. Yard Sale – Heather Holland posted on the FB Group site to see if there was interest.

Discussion: Heather indicated there was interest but there wasn't enough time for people to gather their items. She suggested it would be better to plan ahead and choose a spring date. Richard suggested she can continue to plan and communicate via FB since the Board doesn't need to be involved.

Action: Heather will move forward with this.

- f. Trish Fusco suggested a trash pickup field day. Was there interest in this?

Discussion: Nathan typically does this when he's mowing. Gayle and Sharon have occasionally done it as well.

Action: If it becomes a problem and Nathan needs help, he can call Richard.

I. New Business

- a. Parking Enforcement letter sent to all homeowners.

Discussion: Residents were asked if they had any comments on the letter that went out and there were none.

Action: None needed.

- b. Budget Vote

Vote YES for CGHOA 2025 Budget As-Is: 28
Vote NO for CGHOA 2025 Budget As-Is: 1

Action: Approved / NOT Approved

c. Board of Directors Vote

Richard Iacovelli (Incumbent, Treasurer): 26
Jose Mendez (Incumbent, Member): 25
Mark Gibbs (Volunteer): 14
Kurt Cornejo (Volunteer): 14
Josh Haney (Volunteer): 20
Jacob Holland (Volunteer): 16
Write In Name: N/A

Action: Top 4 elected, Richard, Jose, Josh, Jacob

a. Nomination Committee for Fall 2025 meeting

(accidentally skipped this but later Joe Agee was appointed)

Volunteer #1 _____

Volunteer #2 _____

b. Walk On Topics

- i. Gayle Leach asked about trailers on property. Joe Agee advised a parking advisory letter was sent to clarify what is permitted and the steps we need to take for violations and the Board plans to abide by that.
- ii. Michelle Piper asked for clarification why we have the Architectural Committee making decisions on boats and not only items of an architectural nature. Joe Agee advised it was agreed the AC could approve where boats were stored because we needed some kind of oversight and this has been in place since the developer wrote our PCs in 2004. Tom summarized the judgement (boats could be in driveways a max of 4 hours, they did not need to be enclosed, behind the house was to be considered screened) and reminded residents that it needs to be applied fairly to everyone. Questions about the boat being visible from neighboring yards or driving along the roadway and Joe Agee confirmed the judge would have taken all of that into consideration before ruling. Catrina Iacovelli added that multiple boats have been in the neighborhood since this 2009 judgement so this is nothing new. There was a boat complaint in 2023 that caused the Board to issue a statement clarifying boat storage in the neighborhood which was further read out loud at the Spring HOA meeting of all members in 2023. The new committee for our covenants was formed to address this with an amendment, along with other areas that need clarification.
- iii. Question regarding repeat trailer parking violations and no one paying attention to our letters. Joe Agee advised we don't have the ability to issue fines for repeat violations because it's not in our bylaws. Mark Gibbs asked when was the last time we took multiple complaints before a judge?

Joe Agee clarified parking issues don't go to a judge but they get turned over to Zoning and Codes enforcement, they will come out and ticket people. Tom Fillingim added Codes used to do more but they've changed and now HOAs are responsible for enforcing parking. Mark Gibbs suggested we need something besides letters since repeat letters that don't mean anything will not get people to change their behavior. Joe Agee advised it would take an amendment to the bylaws to do that. Tom Fillingim added we have the ability to go to court but that's essentially a last resort and we've only had to do it the one time.

- iv. Betty Allen asked if the HOA could work with TDOT and the County to get a stop light at 109. Joe Agee has already gone to the roads commission to ask and they said no. Richard also heard rumors that our developer Corey paid for a stop light and was told by the county that there's no record of that. As is, our HOA would have to pay for it and it's upwards of \$100K.

II. Adjournment

Motion to adjourn: Nathan Vanatta
Seconded by: Joe Agee
Vote: All In Favor, 0 Opposed
Action: Meeting adjourned at 7:55 pm