



Laurel Lake Property Owners Association (LLPOA)

LLPOA Meeting Minutes for March 10, 2026

Special Budget Meeting

Call to Order

The Laurel Lake Property Owners Association (LLPOA) held its quarterly meeting March 10, 2026, at Nelson City Hall. The meeting was advertised on the LLPOA Facebook.

The President asked for a motion to start the meeting; he reminded everyone Robert's Rules of Order were in effect. Bill asked for a motion to officially start the meeting. Bert complied and Barbara seconded the motion. Bill explained after the board has discussed Old and New Business, the meeting will be open for property owners to speak. Members in the audience who wish to speak will have three minutes to present their concerns. To be recognized, members must 1) raise a hand, 2) wait to be recognized, and upon being recognized, 3) state their name & address. The meeting took place at Nelson City Hall.

Officer and Committee Reports

Secretary's Report/Approval of Annual Meeting Minutes

Secretary Elberta Keel said she had emailed a draft of the minutes to review prior to the meeting and asked for a motion to accept the minutes from the December 9, 2025, LLPOA Annual Meeting as written. Vice President Barbara Tilley made the motion; Board Member Cindy Post seconded and the motion was unanimously approved.

Treasurer's Report

Treasurer Paula Campbell presented the finance report; a written copy is attached. She stated 2025 annual dues were 90.6% paid with only 10.5 owners in arrears. She pointed out two residents still owe payment for 2024. She also said \$430 donated by residents to the social committee in 2025 was included in the total for the checking account balance and added there was a \$173.65 reimbursement check for the Halloween party that had not been cashed. (Therefore, \$336.35 is the social committee's true balance if there are no other outstanding debts)

Paula requested to be reimbursed \$15.60 for stamps purchased to mail 20 residents a community letter regarding the election recount/certification. She also requested \$9.97 for key chains purchased for LLPOA keys. Therefore, Paula's reimbursement requests totaled \$25.57. Bert made a motion to approve the reimbursement request and Barbara seconded. The motion passed unanimously.

Bert asked about a \$120 payment for legal fees and Paula said she thought that was for clarification on permissible liens – but she wasn't sure.

The discussion then focused on drafting a LLPOA 2026 Budget. Bill said in 2025 the board approved raising all line items by 10 percent. Paula presented a cash flow report she prepared for a proposed 2026 budget which projected the new budget would end in arrears.

Bert made a motion to hold a special meeting to discuss the 2026 budget more thoroughly. Board Member Leslie Huxheson seconded the motion.

It was decided board members would receive an email with several proposed dates to determine when the special budget meeting would take place.

Paula said the LLPOA has to register with state of Georgia every year due to its structure as an LLC – and that's been done.

She said she had completed our Income tax filing for 2025 and added since we earned more than \$100 in interest last year ... we have a tax liability of \$14. Paula requested to send a \$14 check with return –which was approved.

As a follow-up to a previous discussion Attorney Olivia Dabbs, a senior associate with Cruiser, Mitchell, Novitz, Sanchea, Gaston & Zimet, LLP law firm joined by phone to discuss Directors & Officers insurance for the board.

Ms. Dabbs said she recommends this type of coverage for any board since basically anyone can be sued for anything and being forced to personally pay for legal representation for a volunteer position doesn't seem right. She said the average cost for legal representation on cases like this runs, conservatively, between \$30000-50000.

She said in her experience, general liability insurance does not cover board members and added even a completely baseless claim would cost between \$30,000-\$50,000 to defend. She said if there was some sort of judgment (for example \$500,000) not only would the board members be responsible for payment – but the homeowners would be responsible as well. She verified D&O also covers previous decisions made by previous boards.

Point of Reference: The LLPOA initiated D&O insurance around 2020-2021; the board's policy has increased a little more than \$200 over the course of five years.

Homeowner and Nelson Mayor Sylvia Green asked how the cost of the insurance has impacted the LLPOA budget. Paula responded it was hard to say due to unexpected expenditures.

Social Committee Co-Chair Whitney Kimber suggested contacting our insurance broker to see if another company offers less expensive coverage. Paula said she was willing to shop around and price D&O policies. Paula said she would contact our insurance broker Mike Denson and ask him to shop around and price policies.

Architectural Control Committee (ACC)

Bill's report focused on tree removal. He said according to the LLPOA covenants, healthy trees more than six inches in circumference cannot be cut down in Laurel Lake. He said he has visited one home twice to discuss numerous trees marked to be cut down but the homeowner never answered. He said he went to another house but the work was already in progress. Bill said he wanted to remind residents of our tree policy and suggested mailing bylaws and covenants to new residents.

He went on to discuss a beaver colony living in a drainage area across the street from Dianne Deere and next door to the Lumpkins. Nelson Mayor Sylvia Green said city is responsible for that area and she will work to have dead, gnawed trees hauled off – clearing the area.

ACC Co-Chair Irving Rivera said he had evaluated the lake and concluded it's "a nice environment". He said he would like more information from a third-party to evaluate the fish population. Bill and Irving concluded they need to contact the Game & Fish commission. Bert said she would send Irving a report assessing the lake's health and environment; the report was produced around 2023.

ACC Co-Chair Irving Rivera also observed some areas on the lake could be cleaned up. Bill said the LLPOA should not treat lake owners differently from other property owners – requiring lake owners to clean-up their backyard – when the covenants protect the backyard conditions of all residents. Irving then suggested having a beautification effort.

Social Committee

Whitney Kimber reported the proposed walking and bible study clubs have not gotten a lot of traction but the wine and book club continues to grow. There have been at least seven to eight residents at every meeting; some meetings had more than attended.

She projected a budget of \$185 for the upcoming Spring Event which will take place in June. Whitney asked Paula to include a donation request for the Social Committee when annual dues notification is sent out.

Whitney reminded the board the Halloween party is more expensive to stage than the Spring cookout. However, on the average, she said the Social Committee needs an annual budget of about \$400.

Old Business

Bill went over the board election recount and verified the results of both the original and verification elections had been certified and are official.

Since the meeting was running almost two hours long, Bill suggested discussing the “New Business” agenda item of creating 2026 goals at the upcoming special meeting for the budget.

Bill asked if anyone in attendance would like to speak; no one responded.

Bert made motion to adjourn, Cindy Post seconded.