HOA BOD Meeting
September 23, 2025

Members Present: Earl Bunting, Mark Casey, Danny Creech, Hugh Kennedy, Mike Truelove, Karen Watson, Penny Witherington
Members Absent: None
Managing Agent Present: Tracy McKee

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Meeting called to order at 6:02 pm by Earl.

Property Tax

- Cindy Faw reached out to Harry Rising, Tax Administrator for Carteret County regarding her appraisal and that conversation prompted Mr. Rising requesting a meeting with the HOA BOD. Earl and Penny met with him on 9.17.25 to discuss billing information to homeowners in GCL. The Deputy Tax Administrator and Head of Appraisals was also in attendance. Tax office personnel were not fans of the group that performed the appraisal and reevaluations again. They have permission to bring this process in house going forward.
- Discussion points with tax office personnel:
  1. Very open to our concerns.
  2. They can leave it how it was done this year, but Mr. Rising believes it should include the total land value based on all GCL.
  3. Current homeowner tax bills show 0 value for land.
  4. Tax office wants to value homes and land on real property that includes the lot, home and shed/out building. This will be based on the previous year's value (2024) to be considered in the valuation. Anything sold in Jan 2025 forward will be on next year's appraisal.
  5. Board of Equalization and Review – that is the only board that can make a change to anything after a tax bill has been sent unless they made a mistake.
  6. The BOD cannot appeal on behalf of a homeowner. It is the responsibility of the homeowner to file an appeal if you do not agree with your appraisal value. The window of appeal has passed for this year, however, keep in mind for future appeals, if you have the Board of Equalization and Review reassess they can enter your home and building and this could result in a higher bill.

- Follow up email to BOD President except from Harry Rising

  My understanding of the discussion is that it is the request of the HOA that in the future the Property Tax Department of Carteret County shall bill each HOA member in the following manner:
  1. *Land will be valued based on comparable land sales of internal and similar sales of individual "spaces" and from that an aggregate value of the parcel will be determined. This will be posted to each property record card (PRC) in the manner of the total value of the property divided by the proportional interest of the individual space owner which is 1/251 of the aggregate value.*
  2. *Homes will be valued as real property, along with all other outbuildings and permanent site improvements and listed on the PRC in their designated places on the card.*
  3. *No combination listings of real property will be done going forward.*

Regarding the current year tax bill, the Tax Department cannot change the values on the current bills, however, we will follow the guidance of the decision of the Board of Equalization and Review or higher appellant authority.

- Discussion points by BOD
    1. It appears the campground side pier, shelter, boat ramps, and walkway between the boat ramps are listed on the GCL general property tax bill. Earl to research this to determine if GCL has been paying taxes on this. If that is the case the Tax Accessor should remove this. The HOA would not be able to recoup any past paid monies for this. This has NOT and does NOT affect anyone's tax bill.
    2. Pier from Robert Massengill's property is connected to our bulkhead and this should be removed from the GCL value and assigned specifically to Mr. Massengill. We need to ask that this be removed from GCL property value by the Tax Office.
    4. Do we as homeowners receive any assistance from the tourism monies collected? We do but it is divided by the county and all the municipalities in the county and that is why Carteret County has the lowest tax rate in the state.
    5. We can ask the tax office to revert back like it was in the past and have the taxes come to the HOA for payment from dues. The land values are going to increase, and this will result in the need to increase HOA dues.
    6. If we agree to Mr. Rising's recommendation, for next year the Tax Administrator will review our request and appeal on our behalf that our evaluations should have land included on our PRC. i.e., 1/251 aggregate value so you will see how much the property is valued and it will all be added together on your tax card for a value. The tax office indicated each homeowner would come out better with this method.
    7. Green fee – this will NOT be removed because it is a service available whether you chose to use it or not due to recent NC legislative law changes. Note - There is a lawsuit with the Supreme court regarding this for everyone in Carteret County, however for now homeowners must pay this.

Motion by Hugh that we accept the recommendation by Mr. Rising that all the GCL land be value based and from that each homeowner pays 1/251 of the total land value.
Second by Penny.
Other discussion:

1. Danny asked if we were voting on all 3 items from the email sent by Harry Rising and the answer is yes.
2. Homeowners will be responsible for paying their own tax bill.
3. All homeowners should understand everyone owns 1/251 of ALL the land in the community and should not look at it that maybe someone has a larger yard than they do. Everyone owns an equal portion of the land regardless of the lot where their home sits.

Motion passed by unanimous approval

HOA DUES CLARIFICATION

- Several homeowners have asked Karen about the notification that dues were being lowered in 2025 by $500 but the amount paid in July was at the same rate of $900. What was/is the extra $250 collected in July being used? It was determined these funds would be needed for general operating costs and to have money on hand for needed repairs forthcoming such as dredging.
- We have been running in the red at the end of the year for several years. We operate on a small budget and at the end of 2024 we did not have enough money on hand to pay the 2024 taxes until all the dues were collected in January 2025. We did not want to get in that situation again.

- Per our Bylaws, anytime our funds are below 20% of our budget the board is supposed to increase dues, and this has not happened consistently as it should.
- At this time, the dues are still being reduced by a total of $500 ($650 due Jan 1, 2026, and $650 due July 1, 2026).
- Homeowners need to understand the cost of everything is increasing and when the board meets to set the budget for 2026-2027 we will evaluate all the complex needs and budget accordingly and hope to keep dues at $1300 per year.
- We know dredging at the boat ramps is needed, the water drainage issue must be resolved throughout the community and further discussions on road repairs are still needed.

HOA BOD MEETINGS

- There have been facebook posts asking why homeowners are not made aware of BOD meetings. Per the Bylaws BOD meetings are not required to be open to homeowners and a meeting can be called by the BOD President at any time.
- Meetings are currently being held via Teams because all board members do not live in the community fulltime. The virtual meeting format allows matters to be discussed and acted upon in a more timely manner.
- If homeowners have concerns they should reach out to any BOD member as you elected us to serve and make decisions on behalf of all homeowners.

HOME REPAIR CONCERNS

- A homeowner recently posted photos on Facebook of homes they felt needed repairs. Tracy had already spoken to each of these homeowners, and they had started the process of getting their homes and sheds in compliance.
- These types of concerns should be reported directly to Tracy as the managing agent rather than posting on social media.

ENHANCEMENT COMMITTEE ITEMS

1. Mark is the liaison between the Enhancement Committee and HOA BOD.
2. How much can the Enhancement Committee spend without BOD approval?
   Motion by Hugh the committee is allowed to spend up to $1500 at their discretion without BOD approval.
   Second to motion by Mike.
   Unanimous approval

3. BOD has oversight of the Enhancement Committee. Karen to update the Enhancement Committee guidelines so they are in writing and available for everyone to see.

Requested Projects for BOD consideration as needed

1. Rocks between entrance and exit gates.
   a. Committee wants to move some of these to the mailbox area that is lacking rocks and around the trees on either side of the mailboxes and purchase white rock to add to the general bed between the entrance and exit gates.
   b. A project form needs to be completed by the organizer and if the cost is over $1500 this will need to be brought back to the BOD for review and approval.
2. Fans for shelter.
   a. Mike Truelove has donated an oscillating fan to provide air flow at the shelter. If it is beneficial the committee would like to install at least one more and Mike has indicated he would donate that one as well.
   b. These will be mounted in the corners similar to how the speakers are mounted.

3. Covering power box at gate
    a. Cost of putting vinyl fencing around the power box is less than $1500 and will hide the wires and make this more aesthetically appealing. There will be gaps at the bottom and top to allow for air flow and will include a gate so work can be completed at the box as needed. Committee members are hoping to complete this work in October.
4. Additional pool tables and umbrellas
    a. Committee would like to add more high top polywood tables and umbrellas at the pool as many people have requested more chair seating as opposed to lounge seating.
    b. Not removing any current tables. Would like to relocate one low table to the side of the fence by the boat parking field and one table to the open area near the manager's office. Need to be mindful that tables placed in that open area have blown over in the past as there is not a fence to keep them from moving.
    c. A project form will be completed when quotes are obtained and returned to the BOD for approval since the costs will be well over $1500.
5. Banquet name change
    a. Several community members have suggested changing the name of the annual banquet to the Goose Creek Landing Enhancement Banquet due to Mr. Andrews being deceased for many years and Mrs. Andrews has sold her property and no longer participates in the event.
    b. Would continue to acknowledge that he was the founder of the event.

    Motion by Penny to change the name to the Goose Creek Landing Enhancement Banquet
    Second by Danny
    Unanimous approval

MISC ITEMS

1. Waterfront cameras
    a. Unable to determine individuals that damaged cameras at the pier a few months ago.
    b. Tracy is working on obtaining another camera for the boat ramp/bulletin board areas and has homeowners willing to help donate and install poles. Once that is complete she will contact the camera company to install.

2. Credit card payments
    a. A link to pay for items via credit card was posted to the GCL website today. The 3% processing fee is the responsibility of the user not the HOA.
    b. Do not have a machine to take payments at the office but homeowner can log on to website in manager's office and make payment.

3. Credit card with rewards
    a. Tracy obtained an HOA credit card that give us cash back and we have already received $693.97 cash back. She is using this to pay bills, so we reap the benefits.

4. Bank information
    a. First Citizens has provided recommendations for how we could set up accounts to help us earn more money even if we need to change banks. Thanks to Mike Truelove for working on this.

5. Dredging – Earl is obtaining another quote on 9.24.25 and will share with Goose Creek Resort to continue discussion on this work being completed.

6. Water / Plumbers
    a. Plumbers have been onsite working on water leaks and cutoffs so blocks can be isolated when there are issues vs turning water off to the entire park
    b. Next week they will start changing out more water valves.
    c. If a homeowner has a water issue from the cutoff to their house it is the homeowner's responsibility for repair not the HOA.

7. Roping between shelter and Mr. Massengill's property has been replaced. This original rope was approved by the HOA BOD many years ago and paid for by Mr. Weeks (then homeowner of lot). Most of it was removed by the HOA over time and Mr. Massengill asked it be replaced, however Mr. Massengill paid for half of it being replaced a few weeks ago.

8. Bylaws require an onsite BOD meeting in October. BOD members to send Earl availability for Oct so this can be scheduled.

ACTION ITEMS:

1. Earl, Penny, and Tracy to work on a communication to homeowners addressing the following:
    a. Explain our request to the tax office for homeowner's tax bills to show total value of land and what their 1/251 portion will be.
    b. Clarification on the dues changes
    c. Process to make credit card payments.
2. BOD members to send Earl availability for an in person meeting in October.
3. Karen to update Enhancement Committee Guidelines and provide to BOD for review and/or approval.

Adjournment

Motion by Mark to adjourn at 7:44

Minutes prepared by BOD Secretary, Karen Watson