Cormorant Point Homeowner Association (CPHOA) Meeting Minutes – Sept 9, 2026

The meeting was called to order at 5:00 PM by President Anthony Miller at the Golf Hammock Activity Center.

Board members present: Mark Walczak, V. Pres., Nancy Scherer, Welcoming. John Vanhavenmaat, Architectural Review, Marcia Lee Treasurer, Absent. 24 Residents in attendance

Motion made to approve minutes of May 6, 2026 by Mark Walzak, seconded by Nancy Scherer. Approved.

Activity Reports:

President's Report
Resolving and sending out notices of delinquent assessment accounts past due. Addressing landscaping and painting issues. Overseeing banking obligations and following up on homeowners and banking corrections.

Vice President Report
Addressing compliance and violations with non-compliant signage and not maintained landscaping. Important for residents to keep the ground area open for them to mow and trim particularly under tree canopies.

Welcoming Report
Ms. Scherer reported four new residents to the community. In the process is contacting additional new homeowners. Currently 6 homes on the market in the neighborhood.

Treasurer Report

Below is Treasurer's report provided by Treasurer, Marcia Lee

Cormorant Point Homeowner's Income/Expense Statement 2026

	JAN	FEB	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	Year to Date	Annual Budget	Budget Variance
INCOME											
ESTOPPEL	25.00	75.00		0.00	75.00	0.00	0.00	100.00	275.00	0.00	275.00
MAINT FEES	161,535.00	7,700.00	5,875.00	18,975.00	0.00	4,190.00	21,945.00	1,325.00	221,545.00	245,400.00	-23,855.00
LATE FEES	0.00	200.00	0.00	275.00	25.00	0.00	-25.00	0.00	475.00	0.00	475.00
TOTAL	161,560.00	7,975.00	5,875.00	19,250.00	100.00	4,190.00	21,920.00	1,425.00	222,295.00	245,400.00	-23,105.00
EXPENSES											
Lawn Masters	16,000.00	16,000.00	16,000.00	16,000.00	16,000.00	16,000.00	16,000.00	16,000.00	128,000.00	190,000.00	-62,000.00
Sunny South	7,598.00		7,598.00		7,598.00		7,598.00	0.00	30,392.00	45,588.00	-15,196.00
Landscape									0.00	0.00	0.00
Wells Ins					360.76	360.76	360.76		1,082.28	3,400.00	-2,317.72
Legal		100.00					275.00		375.00	1,000.00	-625.00
Pella CPA	600.00	1,845.39	600.00	600.00	600.00	600.00	600.00	600.00	6,045.39	7,600.00	-1,554.61
Postage									0.00		0.00
Florida Dept State	61.25		61.25						122.50	61.25	61.25
Printing	19.34								19.34	500.00	-480.66
Office Supplies			58.31	47.04		301.60			406.95	148.56	258.39
Bank fees	44.00								44.00	50.00	-6.00
Picnic Supplies			1,198.52						1,198.52	1,300.00	-101.48

Bonus									0.00	1,000.00	-1,000.00
TOTAL	24,322.59	17,945.39	25,516.08	16,647.04	24,558.76	17,262.36	24,833.76	16,600.00	167,685.98	250,647.81	-82,961.83
Other Income	0.00	0.21	1.52	1.47	1.25	0.94	0.91	0.84	7.14	0.00	7.14
NET INCOME	137,237.41	-9,970.18	-19,639.56	2,604.43	-24,457.51	-13,071.42	-2,912.85	-15,174.16	54,616.16	-5,247.81	59,863.97

Surplus funds placed into a CD reinvestment will be renewed Sept. 18, Expires Dec. 18,2026. Thus far, we have earned $374.33 in interest on the $30,000 of the initial investment since May 18, 2026. This interest will be presented in the September Treasurer's report.

We are currently operating with a surplus of income to help fund the operations through the end of the year. However, the full budget for the year, as approved by the Board, anticipates a shortfall of income to cover expenses. The deficit is expected to amount to $5,248. This deficit would be drawn from our reserve funds to pay our bills, IF NEEDED.

Architectural Report
All submitted requests were approved during the summer months and provided an approval copy to residents with Cormorant Point bylaw conditions stated.

OLD BUSINESS
*Legal Opinions.
Discussion ensued regarding legal opinion on questions submitted this past June regarding legal binding relationship between CPHOA and GHOA as it applies to common grounds within Cormorant Point. In short, a response would require a Joint Waiver of Attorney- Client Privilege authorization by both parties (CPHOA, GHOA) currently represented by the current law firm in order to provide legal opinion. Expanded discussion of the matter of conflict of interest was unresolved and tabled for the next meeting. In addition, the association requested clarification regarding application of interest and late fees to delinquent assessments. In short, Florida law would supersede Cormorant Point bylaws and Covenants. A one-time charge can be assessed. However, interest cannot be charged on unpaid late fees or collection costs.

*Website Progress
Residents are invited to revisit the Golf Hammock Owners Association Website to see the improvements made for Cormorant Point Homeowners Association. Overall updated community photos, added payment information, improved compliance with Florida Statute requirements. A secured portal requirement for the residents use as explained in Florida Statute 720. HOA record storage remains incomplete.

*Investment of surplus funds

*Addressing bylaws deficiencies, inconsistencies. Florida State laws supersede HOA bylaws. Addressing these issues requires time and commitment in order to address them. Volunteers are welcome to assist the board. Contact Anthony Miller at anthony33872@gmail.com

*Board vacancies
Resident Mr. Louis Hughes has volunteered to fill the Board Secretary position. Motion made by Mark Walzak seconded by Nancy Scherer. Motion passed. Thank you and welcome Mr. Louis Hughes.

Another motion was made by Nancy Scherer to revert back to board meeting starting time from 5:00 PM back to 4:00PM, seconded by Mark Walzak. Motion Approved. One vacancy remains open on the board. Interested residents please contact Anthony Miller, at anthony33872@gmail.com or 734 729-9171

NEW BUSINESS
*Request submitted for reimbursement of $137.16 for HOA operational supplies. Anthony Miller

*Realtor signage
Residents commented on what type, color and style was expressed. Comparison of "for sale signs" currently used in Golf Hammock was discussed. Follow up on non-compliant signs remain active in Cormorant Point to be within compliance. 3805 Cormorant Point Dr. will be recontacted. The neighborhood will be recanvased for out of compliance signs. May include information to realtors on C.P. webpage.

*Neighborhood aesthetics
Concerns were shared regarding vulnerable open trespassing gaps in areas along the golf course and the church facing Hammock Rd. Reports from residents seeing individuals on a lawn mower, golf carts, and e-bikes. Please report these concerns to Anthony Miller 734-729-9171 to address and document.

Subsequently it was also commented regarding complaints of overall sign installation throughout the neighborhood. Trespassing, No Fishing etc. - no real signage placement guidelines with custom consistency throughout the neighborhood. If we are going to maintain the "Custom look" in the neighborhood. We need to be just as consistent with the HOA's placement of signage and style, as we are with our residents in maintaining the overall aesthetics for our community in protecting our quality of life and home investments.

Homeowner's Comments / Questions
Several residents spoke up on comments and questions as follows:
*Residents need to let their realtor know the sign requirements.
* No trespassing signs do exist on the golf course.
Why do we have Surplus funds versus a negative budget balance?
*While we currently have a fund balance, we are currently using it to fund the yearly shortfall. We either cut our expenses or raise our assessments to remain solvent.
*Clean up on Property 3004 Summertree. What is the status of home?
* Multiple RFP (request for proposal) has been received for cleanup estimates. Goal is to have the cleanup completed by the end of Sept. The HOA has been notified by the court. The home is in foreclosure.
* In addressing "through the grapevine" concerns, Is the board considering another lawn service? The answer to this question is NO active board discussion regarding replacing Lawn service.
*What is GHOA responsible for in Cormorant Point? Approx. $76,000 is collected from Cormorant Point residents through an annual assessment from GHOA to maintain common grounds, ponds, drainage and roads.
*Is GHOA a Master Association for Cormorant Point? How many HOA's exist within Golf Hammock?
* GHOA operates as an overarching master association for the master-planned community. There are exactly four smaller unit sub-associations under the umbrella of GHOA. Cormorant Point Golf Patio Villas, Patio Homes, and Hammock Falls.
Reassessing 1.5 lots in community for future assessment adjustment. 5 currently exist in the community.
*More information and volunteer commitment would be needed to assess the request.
A CPHOA board member should be attending GHOA meeting.
* CPHOA routinely posts on the community board at Cormorant Point Park and sends out to all registered members an agenda of the meeting to attend. GHOA does not. This would be a violation of the open meetings act. (Sunshine law)
Follow up on landscape palm trees in the neighborhood that have yet to remove dead foliage.
Nancy Scherer made a motion to adjourn, Mark Walzak seconded.

Meeting ended at approx. 7:42 PM

A Special Thank You to resident Carolyn Riffle for stepping in to take the meeting minutes.