

**Golf Hammock Owners' Association Meeting
December 14, 2015
Meeting Minutes**

(These draft meeting minutes will be approved at the February 8,
2016 General Meeting)

The meeting was called to order by President George Kibe at 7:05 P.M.

Roll Call:

Members present: George Kibe, Mark Walczak, Victor Divietro, Rose Chupka Cookman, Shirley Kuznarik, Nancy Beatty, J.P. Fane, Connie Wilhite

Absent: Millie Anderson

Proof of Notice of Meeting: The meeting date/time was listed on the website, newsletter, and in the clubhouse display case. Meeting signs were posted at the front and west entrances on December 9, 2015. Draft meeting agenda was posted on the website and in the clubhouse display case on November 17, 2015.

Meeting Minutes:

November 9, 2015 General Meeting minutes were distributed to Board members via email on November 17, 2015. There were no questions for debate and the minutes are approved as written.

Report of officers:

**President—George Kibe, gwkibe@embarqmail.com,
tel:863-402-8203**

Front Entrance Complaint:

I received and verified, a copy of an easement grant (from Wanda Hastie Owner of Lot 93B) to LOTS 93B and 94A, Dated 05/22/90, (Recorded in O.R. BK 1110 Pg.1975) to the GHOA for the installation and maintenance of landscaping over, under, and across the subject properties. This easement states that “It is understood that the easement is given with the express understanding and condition that the Grantee shall maintain and replace all landscaping from time to time in a neat and attractive manner at its own cost and expense.” This easement answers the complaint and closes the issue.

Front Entrance Holiday Decorations:

The front entrance is now decorated for the Holidays. Special Thanks to Bob and Judy Trier, Olga Ruiz and Linda Fisher for the beautiful display.

**Vice President–Mark Walczak, markcsu@comcast.net,
tel:863-385-1658**

Nothing to report.

**Treasurer-Victor Divietro, vdivietro@embarqmail.com,
tel:863-381-4264**

Below is the banking activity for November. Most expenses were normal and expected. One note the payment to Custom Print Shop was for the printing of two months of Newsletters, September and October.

Date	Check	Checking Description	Amount	Current Balance	Memo
11/1/2015		Beginning Balance		\$27,657.02	
11/2/2015	9722	Pella & Associates	(\$685.00)		Accounting Services
11/3/2015	9738	Lerma's Landscaping	(\$600.00)		Common Grounds
11/3/2015	9726	Golf Hammock Golf & CC	(\$400.00)		Clubhouse Rent
11/3/2015	9734	JV Landscaping	(\$100.00)		1906 Dog Leg-Lot #380
11/10/2015	9727	Ruthie O'Neill	(\$225.00)		Website
11/10/2015	9737	George Kibe	(\$16.21)		Envelopes & Postage
11/19/2015	9743	Aquatic Weed Control	(\$901.00)		Com. Grounds-Lakes
11/20/2015	9741	Custom Print Shop	(\$1884.72)		Nwsltrs-Sept./Oct.
11/27/2015	9742	Lawn Masters of Highlands	(\$1025.00)		Common Grounds
11/27/2015		DUKE ENERGY	(\$643.98)		Lighting
11/27/2015		DUKE ENERGY	(\$34.80)		Fountain
11/27/2015		DUKE ENERGY	(\$25.08)		West Entrance
11/30/2015		Deposit	(\$60.00)		Directory Ad
12/1/2015		Monthly Service Charge	(\$3.00)		
12/1/2015		Ending Balance		\$20,689.24	
		Savings			
11/1/2015		Beginning Balance		\$158,434.43	

Secretary—Rose Chupka Cookman, roseghao@yahoo.com, tel:863-385-2402

- On November 19, I verified our annual meeting with Sebring Christian Church for Saturday, January 16, at 2:00 P.M.
- The 2016 ballot will be distributed December 17 and needs to be returned, signed and completed by January 15, if you are not attending the annual meeting. Every vote counts since we need to have a quorum of returned ballots. You can mail in your ballot, drop it off in the GHOA box inside the Pro Shop, or drop it in the locked box on the clubhouse exterior door facing the driving range. The 2016 budget will also be included with your annual ballot envelope.
- Sebring High School announced over their pa system that we are looking for volunteers for our annual meeting and to distribute directories. We are hoping that students working in

the Bright Futures program will take advantage of these volunteer hour opportunities.

Reports by Committees:

Vacant Lots and Common Grounds (includes fences, roads, signs, culverts, ditches, lighting, electrical, tree trimming, landscaping, entrance, east/west, common areas, including irrigation):

Chairperson: Mark Walczak, markcsu@comcast.net, tel:863-658-1658

Co-Chairperson: J.P.Fane, jpfane@gmail.com, tel:863-386-4809

1. The Proposal for the Development's culverts and draining ditches, completed in cooperation with the vendor, Excavation Point, is continuing to be evaluated. The repair of the #1 priority culvert is being scheduled for January 2016.
2. The irrigation system at both the East and West entrances were recently discovered to be malfunctioning. The vendor was called in to repair several pipes and sprinkler heads, and re-program the digital controller at the East entrance.
3. Clarke Pest Control provided their quarterly ornamental care service, an application of insecticide and fertilizer for our Azalea and Elkhorn plants, plus our Viburnum hedge along Lost Ball and Hammock Drive. Several sections of Viburnum hedge appear distressed and are being watched now that they have been re-fertilized and are being watered regularly.

Violations/Complaints: President—George Kibe, gwkibe@embarqmail.com, tel:863-402-8203

The following violations/complaints have been noted:

Violations:

- Unkempt Landscaping and Fence—4 reports (2 properties in foreclosure)*
- Pallets Stored beside Garage—2 reports
- Utility Trailer stored in Driveway—1 report
- Signage in yards—5 reports
- Faded and chipping paint- 1 report*
- Broken Windows- 1 Report*
- Missing Sod- 1 report* Pool cage in disrepair-1 report*
- Pool growing algae- 1 report*
- Exposed electrical outlet-1 report*
- Rodent issue- 2 reports (1 property in foreclosure)*
- Piles of debris stored behind shed- 1 report
- Disabled vehicle stored on property- 1 report
- Old rusted lawn equipment-left in yard-1 report
- Boat stored in driveway- 1 report

Complaints:

Storage Shed rules applied differently with current board.

Homeowner was asked to resubmit his shed request but declined.

NEW VIOLATION FORM: George established a violation form that homeowners must use when they wish to make a complaint or report a violation. Anonymous complaints do not allow the Board an opportunity to gather more information on the complaint and therefore will not be addressed. However, to protect the homeowner making a complaint, a control number will be listed and the name of the complainant will be kept in the official file only. All complaints are currently, and will continue to be, kept confidential. (A hard copy of the blank form will be printed in the newsletter for homeowners to cut and use; and a copy will be on the website to print).

(Homeowner asked why so many violations; answer is that one property had multiple violations that have either been fixed or are being fixed).

**Lakes/Ponds: Nancy Beatty, nancyab@stratomail.net,
tel:863-382-6707**

Every lake was sprayed the 16th of November. All Lakes in Golf Hammock, and Cormorant Pond have Cabomba and Bogmoss. Cabomba is the hardest and most expensive to treat. To be affective you should have it done two times a year. December 8th the new maintenance (Crystal Clear Fountains LLC) for the aeration system came out. Pete pulled up both diffusers and cleaned them. This was the first time in several years that the systems have been cleaned. December 9th Aquatic Weed Control sprayed all ponds, I also talked to Joe who sprays our ponds with sonar, which is expensive and costs \$6,000 to spray each time. It takes several months to work and browning will occur on top or underneath of the pond.

**Architecture: Shirley Kuznarik, kuzfla@yahoo.com,
tel:863-382-3656**

No report for Architecture, inquires only.

Clubhouse: Shirley Kuznarik, kuzfla@yahoo.com,
tel:863-382-3656

- A special thank you to Wendy Hardy for decorating the Clubhouse for the holidays. Before Wendy worked her magic, Kay Woodard washed and cleaned all of the windows, wow, thanks Kay.
- Our clubhouse was busy with Bunco, Card and Game nights. In addition Thanksgiving center pieces were made by a well-attended group. Purses with a Purpose is in full swing

mode, as is toys to be delivered to the Salvation Army. Our regular Maj and Book Club was busy too.

- A quickly organized and enjoyed were two bracelet making workshop/classes, good job ladies. Lots of new bracelets no doubt will be under the tree.
- Today, December 14 is the last day toys may be dropped off and Friday at noon is the deadline for Purses.
- The floral arrangements for Thanksgiving were so successful another one has been planned for our holiday tables. On December 16th at 7 PM Affordable Flowers will have a class in the clubhouse to make a Christmas centerpiece. You can choose either a red metal sleigh (very pretty) or a holiday bowl. We will have both there so you can choose at that point (unless you want a certain one reserved for you). The cost of the class is \$25 which will cover the supplies; container, oasis, fresh Christmas greens, flowers and decorations. Call Barbara Akus to make a reservation.
- Due to the holiday there will not be a card/game night on December 22, 2015. It has been great to welcome our new neighbors and our snowbirds. Respectfully submitted, Shirley Kuznarik.

Newsletter: Rose Chupka

Cookman,roseghao@yahoo.com,tel:863-385-2402

- December's newsletter will be the last one until February when we publish a combined January/February newsletter. The December newsletter will be published the week of December 22 and the combined Jan/Feb newsletter is expected to arrive the week of February 22, 2016.

- On December 2, it was brought to my attention the Dec. lawn waste dates were incorrectly published in the newsletter. I immediately made the change to the website and posted the December lawn waste dates in the clubhouse display case since it was too late to change the newsletter.
- George mentioned that lawn waste can be no longer than four feet and must be tied. The lawn pickup will leave them at the curb if homeowners are not in compliance. You can also call and make special arrangements for pick up of larger items.

**Data Base/Directory/Website/Welcoming/Street Captains/
Shout Out:**

Connie Wilhite, wilhite1530@comcast.net, tel:863-658-1854
Directory:

- The directory is with the printer and is still on schedule for January delivery. We have new advertisers so please look through the directory when you receive it and always try to support our advertisers. Remember, they live in GH as well as our surrounding community! We are planning to have assistance from High School students as well as Street Captains in delivering the directories. More on that later!
- Cindy Bowser and Linda Schroeder have accepted the Street Captain Committee and are moving forward with this. Lillian Kachelries of Cormorant Point will still represent CP in passing on information to the database person as well as wearing the "Welcome Hat" for CP. Joyce Rowe wears the "Welcome Hat" for GH and will be assisted by the Street Captains, Database Person, as well as neighbors. Huge thank you to all!

- Marge Schindewolf has said she will take over the directory and if this changes, you will be notified in the newsletter, on the website, and/or at a Board meeting. Thank you, Marge!

Website:

Ruthie has merged the Protected Covenants & Restrictions, By-Laws, Rules, Regulations & Clarifications for Cormorant Point into one document. The side navigation menu is now linked to the table of contents in each section and each section is linked back to the table of contents. All GHOA's documents are being formatted in the same style. Quick Reference Guide is in the new format and available now for viewing. All other legal documents will be updated this week as well. The newly designed web page for the monthly newsletters will be completed with the December's issue. The site map and FAQs will be available online later this month.

(Homeowner questioned how the meeting minutes came up in 49 pages on website. Answer is that Ruthie is still working this issue and a print option will be available to print only the section needed).

Shout Outs:

Will be sent when the Board is made aware of an issue affecting the community. These are never frivolous emails. We do need your written permission along with the email address to be used. This can be a note dropped off in the lock box or an email to the Board.

**Welcoming Committee: Joyce Rowe,
jannrowe65@gmail.com, tel:863-385-4382**

I had three (3) visitations in November. I have two (2) visits pending at this time. Some of the new owners are

local from Tanglewood or Country Club which is great news that more people find Golf Hammock desirable to live. Respectfully submitted, Joyce Rowe

Neighborhood Watch:

Ivan Shapow, ivanpupsky@yahoo.com ,tel:908-896-0580
Nell at HCSO informed Ivan that over the month of November, there have been no crimes reported in Golf Hammock. That is excellent, as this season generally sees a rise in crimes of opportunity.

Motion to accept the reports:

George asked if there were any further discussion to the reports and approved them as read.

Old Business:

Clubhouse:

(Brief History: When the development was built, homeowners were permitted to “buy in” a share of the golf course and facilities. So, the original owner allowed homeowners to use the building at no cost. In February 2013, the new owner wanted rent for building usage and offered the old Pro Shop; originally offering \$150 for meetings only, and \$400 plus 1/2 utilities for monthly rent. The Board, at that time, voted for the monthly rent and renamed the building “The Clubhouse”).

- Discussions were held during the workshop and meeting by both homeowners and Board members. Those in favor for the clubhouse reiterated their comments on keeping it. (Comments were also documented in the September meeting minutes by those in favor, on how important the clubhouse is to homeowners.) Some homeowners signed a petition asking to keep the clubhouse for one more year. The issue of capital improvements was

never agreed on by the landlord and should not be an issue now going into a new lease. A building inspection was held and homeowners present at this inspection offered to make repairs on the building if the landlord would pay for materials.

- In November, the Board voted on the 2016 budget indicating they were interested in pursuing the four to six year lease option the landlord presented; listing the upfront expense of \$19,200, then selected a committee to negotiate this lease with the landlord. Unfortunately, lease negotiations broke down and the landlord pulled the four to six year lease option offer from the table and is currently offering a two year lease with the existing terms and conditions.
- Three Board members (Connie, Rose and Victor) were hesitant to continue leasing with a landlord who offered various lease options throughout the year, then pulled each of them off the table. (The previous Board in November 2014 attempted to negotiate a three year lease but the landlord would not accept it. This Board was willing to negotiate a five year payment upfront for ten years that the landlord offered in September, but then took it away in October. Again, in October, the landlord offered either a two year lease or a four year upfront payment for six years. The Board again was willing to negotiate the four year payment for six year option, but it was taken off the table as well).
- A Board member (Mark) was hesitant to accept the landlord's two year lease but was willing to accept the clubhouse committee's two year lease. Shirley, J.P. and Nancy were willing to accept either the landlord's lease or the committee lease.

- While the committee was trying to negotiate with the landlord, the Board, required by law to show fiduciary responsibility to all homeowners when using Association funds, conducted a building inspection. Homeowner Jimmie Fuller, a certified building inspector offered his services, at no cost to the GHOA. We thank you Jimmie for your time and effort on our behalf.
- The inspection noted two significant issues, the air conditioning unit and handler were inadequate; and the low capacity of the septic system in the bathroom. The landlord does not intend to address these two issues at this time. The landlord will consider replacing the a/c when the current system no longer works. Our half share of the utilities continues to increase; the a/c unit is 20 years old. The landlord provides a key for the GHOA to use the bathrooms located in the main building. The Board has asked the landlord multiple times for a copy of the septic report and has not received it.
- Other general comments noted in the discussions were: the safety issue of having the bathrooms unlocked at the main building during the evening hours when meetings and social events are taking place and requiring homeowners to walk across the parking lot to use them. Sign in sheets should be considered since 100 percent of Association funds are now being used for the clubhouse and social membership fees are no longer collected as income. With the aging infrastructure, eliminating both the clubhouse and newsletter would save over \$10,000 per year, and over time would pay for culverts or a portion of road paving. It is not a mandatory state law that homeowner associations must provide a recreational lease to its members. The GHOA's first priority

is a place to hold meetings if a recreational lease cannot be negotiated.

- Since the only offer is a two year lease, Shirley made a motion to accept the landlord's lease at \$400 plus 1/2 utilities for two more years. (Landlord already is holding \$400 security deposit from this current lease). Nancy seconded the motion. It was approved by Shirley, Nancy, J.P. Those opposed were Victor, Rose, Connie and Mark. George voted yes to force a tie. (Reminder: The president can vote to break or make a tie.) Since the Board was tied, further discussions continued to break the tie. As mentioned above, Mark was not in favor of the landlord's lease but was in favor of the clubhouse committee's lease.
- Mark made a motion to accept the clubhouse committee lease. Shirley seconded the motion. Those approved were Mark, J.P., and Shirley. Those not in favor were Rose, Victor and Connie. Nancy did not feel comfortable with the clubhouse lease and Shirley then abstained from her earlier vote. This confusion during the vote led to further discussion and clarification of the committee lease and the in-process vote. Victor commented that the landlord's lease offers more protection than the committee's lease. The committee's lease is indemnifying the landlord as a co-insured party. After the discussion and clarification, the vote on the motion to accept and act on the clubhouse committee lease was retaken. Mark made the motion to accept the clubhouse committee lease. Shirley seconded the motion. It was approved by J.P., Shirley, Mark, Nancy, George. It was opposed by Connie, Rose and Victor.
- The motion passed 5-3 in favor of renting the clubhouse for another two years. (J.P. also suggested that during the next

two years, alternative places can be looked into for the future).

2016 Assessments:

- The 2016 budget is not a balanced budget. Our aging infrastructure is going to cost us now and into the future. We will need \$500,000 for future road paving in addition to the upkeep of the aging culverts (listed in November's meeting minutes). At the end of 2015, we may have a balance of approximately \$150,000. Our accounting firm advised that we will spend 50 percent of our monies saved from the earlier year and assessments should be raised. The Board feels that raising the assessments, a small portion at a time, would be favorable rather than having homeowners pay their assessment and later be billed a special assessment of \$100-\$200.
- J.P. commented that he would like to make a motion to raise the 2016 assessment fees to \$200. Victor agreed with J.P. and said we should keep GH the nicest community around and it is better to raise a little now than do a special assessment later in the year. He also said the clubhouse costs will go down with the two year lease but the lakes will increase because of their problem.
- Mark commented that a financial analysis should be conducted before considering a raise in assessments. Mark spoke of doing a spreadsheet over five years, projecting revenues and expenses over the period to arrive at an accurate answer about the timing and the amount of an assessment increase. The liabilities for infrastructure improvement will continue for many years and taking action on a fee assessment based on one budget year is

shortsighted. Victor commented that he provided a few alternative budget scenarios for 2016 only.

- J.P. made a motion to raise the 2016 assessment to \$200. Connie seconded the motion. J.P., Connie, Rose, Victor, Nancy and Shirley approved the motion. Mark did not approve. The motion passed 6-1 in favor of raising the 2016 assessment fee to \$200. (J.P. also noted the proposal to raise the assessment has nothing to do with the clubhouse or any lease involved).

Homeowner questions:

1. A homeowner was on the Board in the late 1990s and made a 12 year plan on road paving that concluded in 2005. Roads are being paved that do not need paved at this time. Answer: Board agreed and said money should be set aside to allow for future paving and budgeted accordingly.
2. Another asked why we did not recycle past paving debris. The Board had no answer to the question but will look into it with future projects.
3. Another asked why the assessments are the same for everyone when everyone does not have a home on a lake or pond. Answer is that the lakes and ponds are a critical component to the development drainage system.
4. Another questioned the hardship on those on a fixed income and can the raised amount be less than \$35. Answer is that raising the assessments to \$200 (\$35 more) will generate \$26,000 in revenue and in a few years will pay for the 2016 deficit allowing a saving for infrastructure maintenance.
5. Another asked how much is in “reserve?” Answer is that there are state guidelines that must be followed when holding a “reserve” account and GHOA does not hold such an account.

6. Another mentioned that assessments have generally stayed the same over a 14 year period and are reasonable. They were \$150, increased to \$175, dropped back to \$150 and then increased last year to \$165.

New Business:

None.

Homeowner Comments and concerns:

- A homeowner thanked the Board for taking time to research issues and explaining them to the community; realizing Board members have other jobs that take up their time as well.
- A homeowner asked when the assessments will be mailed. Answer is that the accounting firm will mail them after the first of the New Year and will be due by March 1, 2016.

Approximately 40 residents were present at this meeting.

Next Meeting:

The next meeting is our annual meeting held on Saturday, January 16, 2016 at 2:00 P.M. at Sebring Christian Church.

Motion to adjourn the meeting:

A motion was made by J.P. to adjourn the meeting and was seconded by Connie.

It was approved by J.P., Connie, Victor, Rose, Shirley, Nancy, and Mark. The meeting ended at 8:33 P.M.

Submitted by: Rose Chupka Cookman, Secretary