

**GOLF HAMMOCK OWNERS ASSOCIATION MONTHLY BOARD MEETING MINUTES**  
**(Draft) November 10, 2025 Activity Center**

Meeting was called to order at 7:00 pm by President John Waddell.

**Board Directors Present:**

C. Brian Simmons, Norm Sochia, Nancy Beatty, John Waddell, John Rovero

**Approval of Meeting Minutes**

Motion made by John Rovero to approve October 13, 2025 Board meeting Minutes. Norm Sochia Second. Motion approved unanimously.

**Officer Reports:**

**President: John Waddell**

Matt Nelson has resigned as Board Member and Secretary. He sold his home in Golf Hammock and is no longer a property owner. He is taking the minutes for the November meeting as a courtesy to the Board.

**Vice President: John Rovero**

No Report

**Secretary: Open**

No Report

Treasurer: Antonia D'Elia

Golf Hammock Owners Association				
Treasurer Report				
OCTOBER 2025				
		Budget		
Description		Line#	Amount	Memo
Date	CHECKING ACCOUNT			
10/1/2025	Beginning Balance		\$475,418.29	
10/1/2025	RUTHIE O'NEILL - BILL PYMT - 4BW1I1OL	31	(\$325.00)	Web Hosting
10/6/2025	TILLMAN CONSTRUCTION - CHECK#9658	29A	(\$25,000.00)	Drainage Project
10/6/2025	HEARTLAND REAL ESTATE INC - BILL PYMT - SBF1I8AK	15A	(\$300.00)	Activity Center Fee
10/6/2025	LAWN MASTERS OF HIGHLANDS, INC. - BILL PYMT - YBW1H8AK	17D	(\$2,460.00)	Mowing - Septemeber 2025
10/9/2025	PELLA & ASSOCIATES P.A. - BILL PYMT - 1BK12IZU	25	(\$950.00)	Accounting Fees
10/9/2025	DUKE ENERGY - BILL PYMT - IBV1Y8YL	21	(\$33.40)	West Entrance
10/9/2025	DUKE ENERGY - BILL PYMT - 5B91K8YL	21	(\$43.95)	Fountain
10/9/2025	DUKE ENERGY - BILL PYMT - 4BG1X8YL	21	(\$866.67)	Lights
10/15/2025	AQUATIC WEED CONTROL, INC - BILL PYMT - ZB71L8WO	17	(\$1,156.00)	Common Grounds-Lakes & Canals
10/15/2025	LERMA'S LANDSCAPING - BILL PYMT - VBV1M8WO	17B & 16E	(\$3,900.00)	Common Grounds - October, Rocks, & Beds
10/24/2025	Deposit		\$300.00	
10/27/2025	HIGHLANDS COUNTY SHERIFF - BILL PYMT - FB916JZ2	28	(\$450.00)	Traffic Control & Meeting Security 10/13/25
10/27/2025	GOLF HAMMOCK GOLF & COUNTRY CL - BILL PYMT - LBI14JZ2	29A	(\$2,000.00)	Drainage & Road Project
10/30/2025	Deposit		\$75.00	
10/31/2025	SWAINE, HARRIS, & WOHL, P.A. - BILL PYMT - 7BA1TJXE	24	(\$520.74)	Legal Services
10/31/2025	Ending Balance		\$437,787.53	
	Total Deposits		\$375.00	
	Total Payments		(\$38,005.76)	
	Net Change		(\$37,630.76)	
SAVINGS ACCOUNT				
10/1/2025	Beginning Balance		\$ 138,816.86	
10/31/2025	Credit Dividends		\$ 1.18	
10/31/2025	Ending Balance		\$ 138,818.04	
Total Accounts Receivable as of the end of October 2025 was \$26,121.27. 41 Lot Owners owe the GHOA money, resulting in over 5.3% of the Total Lot Owners.				
GOLF HAMMOCK OWNER'S ASSOCIATION				
REPORT OF AMOUNTS OF \$100 OR MORE OWED				
AFTER PAYMENTS RECEIVED THRU 10/31/2025				
Amount Owed	Address	Lot#		
\$ 380.63	3800 Par Rd	00023		
\$ 400.00	3709 Par Rd	00026		
\$ 833.41	2501 Par Lane	00031		
\$ 833.41	2511 Par Lane	00032		
\$ 399.71	3402 Par Rd	00041		
\$ 4,915.72	2300 Fairway Circle	00053	Lien	
\$ 833.41	2814 Par Rd	00082		
\$ 400.00	2808 Par Rd	00083		
\$ 383.41	2802 Par Rd	00084		
\$ 862.37	3109 Par Rd	00094		
\$ 400.00	3003 Divot Rd	00122		
\$ 406.41	3601 Divot Rd	00181		
\$ 400.00	3806 Duffer Rd	00188		
\$ 400.00	2762 Duffer Rd	00228		
\$ 400.00	3810 Divot Rd	00236		
\$ 427.09	1800 Chip-It Way	00282		
\$ 827.00	4109 W. Mulligan Ct	00299		
\$ 2,923.13	4309 Duffer Loop	00304	Lien	
\$ 3,441.69	4609 SandWedge Way	00323	Lien	
\$ 399.75	4604 Duffer Loop	00363		
\$ 400.00	4624 Duffer Loop	00367		
\$ 400.00	1905 Dog Leg Dr	00371		
\$ 400.00	2154 Dog Leg Dr	00394		
\$ 400.00	4520 Bunker Dr	00406		
\$ 400.00	2408 Lost Ball Dr	00424		
\$ 846.88	4611 Bunker Dr	00460		
\$ 400.00	4605 Bunker Dr	00461		
\$ 400.00	2537 Dog Leg Dr	00483		
\$ 400.00	2900 Lost Ball Dr	00504		
\$ 400.00	2921 Summertree Dr	CP049A		
\$ 400.00	2714 Par Rd	PR019		
\$ 400.00	2408 Golf Hammock Dr	GPV02A		
\$ 400.00	2702 Golf Hammock Dr	GPV08B		
\$ 400.00	2401 Golf Hammock Drive	00001-1		
\$ 26,314.02	Report Total			

Golf Hammock Owners Association, Inc.  
Statement of Operations - Budget vs. Actual - No Disclosures  
January through October 2025

	Jan - Oct 25	Budget	\$ Over Budget	% of Budget
Income				
Assessments	289,500.00	289,500.00	0.00	100.0%
Attorney Fee	1,020.00	0.00	1,020.00	100.0%
Estoppel Fee	4,050.00	3,750.00	300.00	108.0%
Finance charges	0.00	375.00	(375.00)	0.0%
Fees	1,650.00	1,000.00	650.00	165.0%
Garage Sale Income	360.00	260.00	100.00	138.5%
Interest Income	11.56	14.00	(2.44)	82.6%
Assessment Write-off	(666.88)	(50.00)	(616.88)	1,333.8%
Total Income	295,924.68	294,849.00	1,075.68	100.4%
Gross Profit	295,924.68	294,849.00	1,075.68	100.4%
Expense				
Annual Assessments	763.40	1,063.56	(300.16)	71.8%
Annual Meeting	160.61	1,138.56	(977.95)	14.1%
Clubhouse Rental	2,766.81	3,600.00	(833.19)	76.9%
Common Grounds	44,444.30	54,732.00	(10,287.70)	81.2%
Garage Sale Expense	170.16	300.00	(129.84)	56.7%
Insurance	9,240.20	8,000.00	1,240.20	115.5%
Lighting	8,737.17	9,015.00	(277.83)	96.9%
Office Expense	255.29	2,880.00	(2,624.71)	8.9%
Professional Fees	16,434.71	19,800.00	(3,365.29)	83.0%
Security	3,600.00	3,900.00	(300.00)	92.3%
Special Projects	27,669.00	380,000.00	(352,331.00)	7.3%
Taxes	200.00	185.00	15.00	108.1%
Web Site Maintenance	3,634.70	4,100.00	(465.30)	88.7%
Emergency Use	0.00	10,000.00	(10,000.00)	0.0%
Total Expense	118,076.35	498,714.12	(380,637.77)	23.7%
Net Income	177,848.33	(203,865.12)	381,713.45	(87.2)%

## **Committee Reports:**

### **Common Grounds (landscaping – including tree care, irrigation, lighting/electrical, signs, and fences) – Nancy Beatty, Chair**

Had stone put in half the circles in the entrance. Lernas will complete the second half in January. Sprayed around the curbing and had the palms cut in the front as well.

### **Common Grounds (Lakes and Ponds) - Norm Sochia, Chair**

All the reports are satisfactory.

### **Complaints and Violations – Judy Trier, Chair, John Waddell, Board Director**

No Report

### **Roads and Drainage — John Rovero, Chair**

Eagle to Birdie to Golf Hammock to Par Rd drainage line project is proceeding without issue. Final pipe sections laid today. Casting of drainage boxes ongoing. Repairs, repaving and sodding to begin shortly. Target completion is approx 21 November.

Contractor performed exploration of drainage washout at 4812 Duffer Loop. Pipe displacement causing the washout. Repairs initiated.

### **Architectural Review- C. Brian Simmons, Chair**

Three approved requests.

### **Activity Center and Special Events - C. Brian Simmons, Chair**

No Report

### **Welcoming – Mary Lou Woodard**

No Report

## **Website - Ruthie**

Website Monthly Report for October 2025

Emails/New Subscriptions Received:

New Subscribers: 11

Contacted Us: 0

ShoutOuts: 5

- October 13, 2025 Meeting Agenda
- GHOA Board Member & Committee Chairpersons changes
- Trick or Treat
- Bear Sightings in Golf Hammock
- Trick or Treat Reminder

Website Postings/Other:

- September 8, 2025 Draft minutes
- May 12, 2025 Final minutes
- September 8, 2025 Final minutes
- October 13, 2025 Draft minutes
- Updated changes to Board Members & Committee Chairperson to GHOA Document Center
- Regular monthly updates

Missing from the website:

- GHOA Financial Statements for 2024-2025
- CPHA Missing Annual Budgets for 2023-2025
- CPHA Missing Meeting minutes for Sept/Oct

**Street Captains - Cindy Bowser and Janet Phipps, Co-Chairs**

No Report

### **Old Business:**

- Storage Unit Rental Storage: 10 x 10 climate controlled units. Gathered info from 3 different places and prices ranged from \$100-\$145 per month. Brian recommended the Storage facility near Lowes for \$110 per month.
  - Brian made a motion to rent the recommended unit for \$110 per month. John Rovero Second. Motion approved unanimously.

### **New Business:**

- Opening on Board as well as the open Secretary position. 5 positions will be available in January at the annual meeting. Brian and Nancy intend to run for positions again.
- President John Waddell presented a proposed budget to the board.
  - Decreased the Roads and Drainage budget from \$380,000.00 to \$200,000.00 for 2026
  - Activity Center lease is increasing to \$700.00. All utilities included.
  - Approval of 2026 Budget tabled to December's Meeting.
- Made arrangements with Sebring Christian Church for the Annual Meeting. It will be January 24, 2026 at 1:00pm.

President John Waddell entertained comments from homeowners present at the meeting.

Sign-in sheet of Property owners that spoke with topics attached.

Next Meeting Monday December 8, 2025 7:00 pm at the activity center.

John Rovero made a Motion to adjourn. Norm Sochia Second. Motion approved unanimously.

**Members are encouraged to access the GHOA Website to reference the meeting minutes that are subject to approval, and to review the Restrictions, Covenants, and Standing Rules that apply to meeting discussions. [www.ghoaonline.com](http://www.ghoaonline.com)**

# Golf Hammock Owners Association (GHOA) Monthly Meeting Sign-In Sheet

Date: Nov. 10, 2025

Time: \_\_\_\_\_

**Location:** \_\_\_\_\_

[illegible]