

Cormorant Point (CP) Homeowner Association (CPHOA) Meeting Minutes

November 5, 2025

Meeting was called to order at 4:00 p.m. by President John Waddell. Seven residents were present.

Board members present:

John Waddell-President, Mark Walczak-Vice President, Nancy Beatty-Treasurer, Anthony Miller-Architectural Review, John Vanhavermaat- Architectural Review, Marcia Lee- Secretary. Lillian Kacheiries -Welcoming.

Approval of Meeting Minutes:

Motion made by Mark Walczak to approve October 1, 2025 minutes as presented. John Vanhavermaat seconded the motion. Minutes approved unanimously.

President Report.

Cormorant Point HOA 55 + Community status with the federal and state recertification process – which is a requirement every two years and it has not been done for Cormorant Point in over two years. This would require a document signed by the homeowner and/or occupant confirming the homeowner and/or occupant is at least 55 years of age OR the homeowner provides a copy of their driver's license. In addition, the homeowner would provide address, phone number, email address, full or part time status to assist in creating a database that could be used for future communications.

Options for completing this is either A) mailing the documents to each homeowner and have the form completed and returned to the HOA or B) door to door canvassing by volunteers. It was decided that mailing the documents would be costly and the President asked for anyone who is interested in volunteering to contact John Waddell at (614) 980-2831 call or text) or email him at

John.c.waddell@sbcglobal.net.

Nancy Beatty made a motion to complete the form and do door to door canvassing, John Vanhavermaat 2nd the motion. Motion passed with Mark Walczak opposed.

Secretary offered to create a form that can be left at a home when there was no answer asking the homeowner to contact the volunteer so the certification and homeowner information forms can be completed.

And 2) to discuss actions required to comply with and implement Florida Chapter 720 Statutes (Florida Homeowner Bill of Rights) for Cormorant Point HOA. John and Nancy met with Pella CPA firm to discuss the quote previously provided. John felt the quote was too high. Pella CPA firm agreed it could be lower and will be resubmitting the quote.

The CPA firm will produce additional reports, including monthly financial reports, required by the Florida State Bill using information provided by the Treasurer. This complies with the Florida Chapter 720 financial reporting, but there are other sections of the statute that will need to be addressed in the future.

Vice President Report.

Mark reviewed the by-laws and he determined there were six proposed and specific changes to consider. Mark will resend the documents to the Board members again to review.

At this time there was a discussion regarding purchasing external drives to each of the Board members to save their reports on the drives. The drives cost approximately \$50 each. This would allow this data to be kept in one resource and easily transferred to a new Board member as needed. Marcia Lee made a motion to purchase the external drives, John Vanhavermaat seconded the motion. Motion passed with Mark Walczak opposing.

Mark also serves as Compliance Officer. He addressed 5 violations – all landscape issues.

Treasurer Report.

Nancy presented the 2025 revenue and expenditures spreadsheet report with the last entry of the month of October.

- Beginning balance \$103,317.84
- Deposits
 - \$22,020.00 maintenance fees
- Expenses
 - \$16,797.98 (\$16,000 Monthly lawn, \$475 Legal, \$300 bank and \$22.98 replace a flower)
- Ending balance \$108,539.86

Welcoming Report

Lillian made an at home visit to the following residents. Marcella Morris at 3413 Cormorant Point Dr, and William and Peggy Shaffer at 3409 Sugar Pine Drive. Lillian provided a welcome packet and answered any questions the new residents had regarding the HOA.

Lillian is retiring as the Welcoming Chairwoman in December 2025. Nancy Shere has offered to take over this position when Lillian leaves. Lillian will discuss with Nancy that she must take the HOA Board member certification class.

Architectural Review

Per John Vanhavermaat there was a water leak issue, but as it turned out it was on the City of Sebring's line so the city took care of it. The President asked if they had received any anonymous complaints which has been an issue in the past. John said he had not. Anthony Miller believes he has made progress in streamlining the process and asks that the requests be submitted before the Board meeting so approvals can be processed as quickly as possible for the homeowner.

Old Business

None

New Business

Treasurer, Nancy Beatty advised that Sunny South will be at the December 3, 2025 meeting to answer questions homeowners may have and to ensure homeowners are aware of the services Sunny South provides.

Treasurer did a quick review of the proposed 2026 budget that will be formally presented at the annual meeting. The Secretary inquired if the rollover funds were in an interest-bearing account? The Treasurer said it was not and she would research making a change.

The Vice President said, in his opinion, the budget and process proposed does not comply with the Florida 720 Statute regarding Budgeting. It needs to be re-formatted and communicated more completely to the membership.

Once the CPA firm takes over the financial reporting, Treasurer will be giving the checks to Pella to be deposited. Nancy advised that Pella will strictly adhere to the \$25 late fee assessment for those payments RECEIVED after the 15th. Therefore, homeowners need to ensure the payment is sent in time to be received by the 15th.

The President said the Golf Hammock web administrator is looking into having the minutes put on the website rather than an email sent to each homeowner. There have been some issues in the past with homeowners advising they are not receiving the minutes. The Secretary has reported on occasion she has had a problem with the distribution. Putting them on the website will expedite that. John will advise

John Waddell advised that after the Annual meeting in January 2026, he will be resigning as President of the Cormorant Point Homeowners Association Board. He will be staying on as the Golf Hammock President. Therefore, please consider volunteering for a Board position effective after the annual meeting.

Homeowner comments

A homeowner inquired about the annual picnic usually held in March. Karen Sasher chaired that event in years passed. Karen no longer lives in CP and we were not sure if anyone else had volunteered. Secretary reviewed the prior minutes and does not see that anyone has offered to take over the event. If any homeowner is interested in chairing the event, please contact John Waddell. It is a great event looked forward to each year. Karen had many volunteers who assisted her, so the chair gets a lot of help.

Another question was regarding the possibility of getting an updated Golf Hammock Directory.

Motion made to adjourn the meeting made by Anthony Miller and John Vanhavermaat seconded. Approved unanimously. Meeting adjourned at 5:26.

Next meeting is scheduled for December 3, at 4:00 p.m. at the Golf Hammock Activity Center.
REMINDER: SUNNY SOUTH WILL BE AT THIS MEETING.