

**MARGARET'S WALK  
HOMEOWNERS ASSOCIATION  
BOARD OF DIRECTORS MEETING**

**July 16, 2009**

**@ 7:00 P.M.**

**FLEMING ISLAND PLANTATION AMENITY CENTER  
2300 Town Center Blvd.**

**I. CALL TO ORDER AND CERTIFY A QUORUM**

Mr. Ferguson called the meeting to order at 7:02 p.m.

**Present:**

Danny Kane, President

Bill Korn, Vice President

Andrea Pressley, Secretary

Don Christofoli, Treasurer

Keith Johnson, Director

Jim Ferguson, Community Association Manager, Severn Trent Services

Several Residents

Attendance was taken and a quorum was established.

**II. PROOF OF NOTICE OF THE MEETING**

Notice of the meeting was posted 48 hours in advance.

**III. OWNERS FORUM:**

A resident reported that kids were skateboarding in the park even though a "No Skateboarding" sign was posted. She requested that the bushes be trimmed because they were blocking the sign. Mr. Ferguson will work with the CDD on this matter.

Ms. Cyndi DeHart reported a deteriorating lawn on Margaret's Walk Way just past the entrance gate. Mr. Kane indicated that this homeowner recently replaced the grass. Mr. Christofoli noted that the grass was dead when the homeowner installed it. Mr. Ferguson suspects that the yard was either infested with Chinch Bugs or over watered and that the homeowner was placed on the violation list.

Mr. Al Alan introduced himself to the Board.

**IV. REPORTS**

• **NAC/MHOA Report**

Mr. Ferguson reported that this committee had disbanded and most of the members were on the Master HOA Board.

Mr. Kane asked Mr. Christofoli about his wife who recently had surgery. Mr. Christofoli reported that his wife was doing well. Mr. Kane gave his regards on behalf of the BOD.

**A. PRESIDENT**

Mr. Kane did not have any report.

Mr. Ferguson noted that Mr. Kane was the only signatory on the checking account at Regions Bank. Mr. Kane requested that the Treasurer, Mr. Christofoli be the primary signatory and he be the designated backup.

**B. VICE PRESIDENT**

Mr. Korn reported at the last meeting he was asked to send out an email blast to the residents requesting volunteers for the Rules Enforcement Committee. He received responses from Judy Welguard, Fran Eiser and Doug Lloyd.

**C. SECRETARY**

• **Approval of the June 18, 2009 BOD Minutes**

The following changes were made:

- Mr. Kane was present by phone.
- “*Madeline Christofoli*” should be “*Madelyn Christofoli*”.
- On Page 3, “*Kathy*” should be “*Kathie*” and “*Cindy DeHart*” should be “*Cyndi DeHart*”.
- The first bullet on Page 9 will be stricken.
- Throughout the minutes, the word “*requested*” will be used instead of “*wants*”.
- The Vice President did not have any report on Page 5.

**A motion was made by Bill Korn, seconded by Don Christofoli to approve the June 18, 2009 meeting minutes as amended; with all in favor, the motion carried.**

**D. PROPERTY MANAGER REPORT**

Mr. Kane questioned whether Mr. Ferguson addressed the tree lying across the sidewalk. Mr. Ferguson confirmed that Mr. Russell Bagg removed the tree.

• **Report on June 30, 2009 Financial Statements**

Mr. Ferguson reported for the month of June, there was a loss of \$522.03, but the expenses remained in line. Some of the bills were being paid out of the excess funds from last year. The District was doing better than 99% of the surrounding communities. The liability and umbrella insurance was renewed.

A resident noted that the written report was different than the verbal report. Mr. Ferguson reported that an adjustment was made after distribution of the agenda for a late check that was not accounted for.

For the Month of June 2009

## Severn Trent Management Services

Total Income:	\$5,714.63
Total Expenses	\$6,236.66
Net Loss	\$-522.03

Year to Date June 30, 2009

Total Income:	\$42,826.48
Total Expenses	\$44,204.70
Net Income	\$ 3,621.78

Mr. Kane questioned what they needed the liability and umbrella insurance for. Mr. Ferguson confirmed insurance covered the gates and walls.

Mr. Christofoli questioned whether the extra phone line was eliminated. Mr. Ferguson explained they were going to be billed for one phone line on the next bill and AT&T would make any necessary adjustments.

Mr. Kane noted last month there was a check cut for Austin Outdoor, but this month they were billed for March and April. Mr. Ferguson explained the contract was signed in May and they were billing for March and April to catch up the payments.

- **Delinquencies**

Mr. Ferguson reported that there were 11 delinquent accounts totaling \$6,197.72.

Mr. Christofoli questioned why an outstanding assessment was written off by the Association. Mr. Johnson explained that \$700 was billed to the bank and \$1,400 was written off. Mr. Ferguson clarified the HOA receives payment for 12 months of the outstanding assessment or 1% [whichever is less] from any foreclosures. Mr. Christofoli reported that the foreclosed lot was sold at the courthouse. Mr. Ferguson noted if a foreclosure was purchased through the bank, the purchaser was responsible for paying all of the debt on the property.

Mr. Kane requested all supporting documentation from the County regarding the sale. Mr. Christofoli reported that the Master HOA was paying to cut the grass on the foreclosed lot for over a year. Mr. Ferguson did not believe they would be able to get their money back.

Mr. Johnson expressed concern about his lot being listed on the Delinquency Report for non-payment of annual dues when he had not been billed and questioned how many other lots were listed for the same reason. Mr. Ferguson reported that he told Ms. Johnson not to pay their dues until they received a bill and he checked with the Accountant to make sure all of the lot owners listed on the Delinquency Report received a bill. The owners who did not receive one would receive their bill this month.

Mr. Kane requested that the procedure be changed to have owner pay upfront. Mr. Ferguson suggested changing the format of the Delinquency Report to have one report for the yearly

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assessments and major delinquencies and the minor delinquencies on a separate report. There was consensus from the BOD.

Mr. Christofoli questioned whether any liens were filed for delinquencies. Mr. Ferguson reported that two liens were filed and the owners received 45 day intent to lien letters. He will ask the Attorney for River Hills Reserve to file liens for MW.

**A motion was made by Don Christofoli, seconded by Bill Korn to approve the June 30, 2009 Financial Statements; with all in favor, the motion carried.**

- **Projects Recommended by STM for MW BOD Consideration**

1. Sewer Drain Repairs: The sewer drain on Grande Oaks Way by Lots 173 and 174 needs to be repaired again as there was water between the sidewalk and the road. The sidewalk will be raised to slide the lid back into place. A barrier with a flashing light will be placed to prevent someone from slipping off of the sidewalk.

Mr. Christofoli expressed concern that the drain was not set properly when it was originally installed. Mr. Ferguson explained that water broke the seal and raised the lid and it was just a matter of raising and re-setting the concrete lid and applying the seal.

Mr. Christofoli pointed out the CDD documents state that the CDD deals with stormwater and stormwater retention and they should be handling this. Mr. Ferguson explained this was only in CDD areas and MW owns their streets and sidewalks. Mr. Korn argued that the residents of MW paid a CDD fee that was used to pay for the infrastructure and this was considered CDD infrastructure. Mr. Christofoli will speak to the CDD Attorney, Jason Walters at the next CDD meeting about this matter. Mr. Ferguson will obtain an estimate from the contractor that did other sewer drain repairs within MW.

2. Decorative and Landscape Lighting: Four bollards were purchased for the front island. Mr. Ferguson suggested increasing the wattage of the lights, raising the height of the existing lights in the island and adding two additional lights. He also suggested purchasing seven foot decorative 3-foot pole lamps to highlight the island and planting Jasmine to cover the wires and vines around the poles. Two narrow gold and black visitor signs will be placed at the gate along with a nine watt light shining on the sign.

Mr. Korn questioned whether there will be a speed limit sign by the call box. Mr. Johnson preferred an aesthetically appealing sign. Mr. Ferguson indicated he planned to purchase a narrow sign that was decorative. Mr. Christofoli suggested having a bronze sign with a black background.

Mr. Korn questioned the cost for the speed limit sign and lights. Mr. Ferguson estimated the lamps costing \$112 and \$70 for installation. The signs will be ordered from Peachtree. The directional sign will cost between \$15 and \$20 and the speed limit sign will cost \$150. He did not expect the installation cost to exceed \$15 as the power was already in place. The Board previously approved \$2,500 to repair the low voltage lighting to be paid out of the Repair and

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Maintenance line item. Mr. Johnson requested a sign that was not going to tarnish in a couple of months. Mr. Ferguson indicated that Peachtree produces quality signs.

Mr. Johnson agreed with saving money, but requested that Mr. Ferguson purchase high quality lamps. Mr. Ferguson indicated that he saw the lamp he recommended at Home Depot and it was a heavy duty lamp with a good mounting base. Mr. Kane requested that Mr. Korn, Mr. Christofoli and Mr. Ferguson work together on this issue.

Mr. Johnson questioned who was going to keep up with the aesthetic maintenance of the signs and lights. Mr. Ferguson indicated this work would be outsourced.

A question was raised regarding painting of the gates. Mr. Ferguson indicated he planned to obtain a price as soon as the gate replacements were complete.

Mr. Allen questioned whether the original keypad pole was going to be relocated at the front gate. Mr. Ferguson indicated that the pole could not be removed as it was buried five feet into the ground. The plan was to install the speed limit sign on the pole.

3. Paving and Over Coating Entrance Area: Bids were submitted to the BOD. The contractor who completed the paving for River Hills Reserve suggested cutting the roadway, removing the affected asphalt and adding pavers.

Mr. Kane prefers not having the pavers painted. Mr. Ferguson suggested having pavers arranged like a traffic lane and painting the sides. However, he indicated that he was hesitant to make this recommendation until he saw a sample. He suggested cutting a section of crosswalk and placing a paver across to use as a sample. The Board debated whether or not this would work because pavers break and collect water.

Due to a failure of the recording equipment, the remaining portion of minutes could not be transcribed. The following is a summary as dictated by the Community Association Manager.

### **E. ARB COMMITTEE**

Ms. DeHart gave the ARB Committee Report.

### **F. REC COMMITTEE**

**A motion was made by Bill Korn, seconded by Danny Kane to appoint Judy Welguard, Fran Eiser and Doug Lloyd to the Rules Enforcement Committee; with all in favor, the motion carried.**

**G. SOCIAL COMMITTEE**

Heather Labelle gave the Social Committee Report.

**V. OLD BUSINESS**

1. Front Entrance, gate equipment, new lights, new sign, island landscape, gate vendor and issue with sub-contractor. BOD to select island light style and design.

This issue was discussed above.

2. The prematurely deteriorated sections of roadways (and excessive water build-up causing street paving damage).

Mr. Ferguson reported that Mr. Johnson reported excessive water causing deterioration of the roadways. He will check the meter to see if there is an overuse of water.

3. Rules/Violations –update, discussion and process for turnover of the REC and violations process.

After BOD debate and discussion, Ms. Donahue was asked to arrange a meeting with the REC.

There was BOD approval of Violations List.

**VI. NEW BUSINESS**

- **New Business**

This was covered under the Community Association Managers Report.

**VII. ADJOURNMENT**

With there being no further business to come before the Board,

Severn Trent Management Services

**A motion was made by Don Christofoli, seconded by Bill Corn to adjourn the meeting; with all in favor, the motion carried.**

James E. Ferguson, CAM  
Severn Trent Property Management  
For Margaret's Walk