

CURLEW LANDINGS HOMEOWNERS ASSOCIATION, INC.
BOARD MEETING MINUTES
April 21, 2011

The meeting was called to order at 7:00 p.m. Present: Beverly Bartholomew, John Bavlish, Debbie Beaty, Karin Daley, Tom Serridge and Rick Simon. Absent: Manny Borg

Approval of Minutes

The minutes of the March 17, 2011 Regular Meeting were presented for approval. A correction was made to the Finance Report, as follows: ***Tom Serridge reported that we have a total of \$22,400 in the checking account, with a total uncollected assessments in the amount of \$22,400 \$22,800 from the three foreclosures.***

It was moved Beverly Bartholomew, seconded by Tom Serridge and carried with a 6-0 vote to approve the minutes of March 17, 2011 Regular Meeting, as corrected.

Finance Report

Tom Serridge reported that we have a total of \$21,000 in the checking account, with a total uncollected assessments in the amount of \$23,165 from the three foreclosures. It was moved by Karin Daley, seconded by Beverly Bartholomew and carried with a 6-0 vote to approve the report and file for audit.

Old Business

Tom Serridge reported that five (5) units are late on their monthly maintenance fees, as of this date, in addition to the three foreclosures. Tom has sent the appropriate notices to those homeowners.

Tom reported that Citizens Insurance is still threatening a possible 25% increase in July; and, that the flood insurance could change in 2012. The Board emphasized that the HOA is not required to provide 100% flood insurance; and, that it is each individual owner's responsibility to increase their flood coverage, should they so choose or their lender require.

John Bavlish reported that April 22, 2011 is the date for the title of the DeLoach property to be auctioned off; the HOA placed their bid of \$100 to secure the Certificate of Title, should no other bid be received; and, that within ten days, the Board should be notified on the results of the auction.

New Business

Tom reported that Citizens Insurance is requiring an updated appraisal of our property for insurance coverage; and, that our insurance agent received two bids to perform the appraisal; and, that he is recommending the bid submitted by Prestar in the amount of \$1120. It was moved by John Bavlish, seconded by Rick Simon and carried with a 6-0 vote to award the contract to Prestar in the amount of \$1120.

Karin Daley reported that she has seen 3 dogs at 584 Walden Court, a home being used as a rental. Tom will make contact with the homeowner. The lease application, which does not presently seem to reflect the number of people and dogs residing at the property, has an ending date of 5/28/11.

The concern was also mentioned that there are renters at 574 Walden Court; and, that no application and fee were received by the Board from the owners. A letter will be written from the Board to the owner demanding that they follow the bylaws and covenants each time they rent their home.

The concern was brought forward that those presently residing at 592 Hanover do not match the rental application submitted by the homeowner. A letter and new application form will be mailed to the homeowner.

The concern was brought forward that an incident occurred with underage drinking that involved four young men; and, that the young men were not known/identified, possibly and most likely nonresidents, and using the pool/spa area. All Board Members and homeowners are advised to be on the alert and report such concerns, in order to best protect our property.

Board Members request that homeowners notify the Board when they are going away for an extended vacation so that someone will be looking out for anything out of the ordinary. This information is also important during bad weather and other situations that would be considered an emergency.

John Bavlish offered to do an update letter to homeowners sharing concerns that have been mentioned here, reminding them of the pool rules that are mandated by the County, the need to pick up after pets, the need to notify the Board should the owner be leaving for a period of time, etc.

A document will be prepared by Debbie to provide a contract/agreement with homeowners wishing to rent the clubhouse. The document will serve to notify/remind them of the rules & guidelines for the use of the clubhouse; and, require their signature indicating their agreement to ensure all of their guests will follow these rules/guidelines.

A letter will be written to the owners of 613 Duchess to inform them that a frequent visitor to their FL home drives a large pickup truck with a trailer hitch that extends at the rear of the truck; and, that the visitor placed a large hole in the stucco when he backed into that driveway with the hitch. Attempt has been made to get this repaired through the agent who handles the leasing of the home – at no avail. A letter will be written to the homeowner to require the repair be made within a allotted time; or, the HOA will arrange for that and a bill, and fine, will be forwarded to the homeowner.

Tom informed the Board that Dan Railey has indicated that he would like our insurance back. The Board, through their discussion, indicated that they were pleased with the present agent; and, have not intention, at this time, to consider going elsewhere. Tom will relay our decision to Mr. Railey.

Presentations From the Audience

Nancy Sinclair mentioned that the flood insurance at City Group lenders did not increase when the argument was made that property values have, in fact, decreased.

There being no further business to be brought before the Board, it was moved by John Bavlish, seconded by Rick Simon and carried with a 6-0 vote to adjourn the meeting – meeting adjourned at 8:00 p.m.

Respectfully submitted,
Karin Daley, Secretary – May 19, 2011