

Cormorant Point Homeowner Association (CPHOA) Meeting Minutes – May 3, 2023

The CPHOA monthly meeting was called to order at 4 p.m. by President John Waddell. Board members present; Mark Walczak, V. Pres., Lillian Kacheiries, Welcoming, Mike Hessel, Compliance/Harmony, Tony Miller, Architectural, Nancy Beatty, Treasurer and Marcia Lee, Secretary. John Vanhavermeat was absent. The meeting was held in the Activity Center at the Golf Hammock Country Club. There were three residents present.

Pres. John Waddell motioned to approve 04/05/23 meeting minutes with date correction. Board unanimously approved.

President Report.

There appears to be an issue with homeowners not submitting Architectural Review forms for replacing roof shingles. This may seem a maintenance item and therefore does not require prior approval, but **ANYTHING DONE OUTSIDE THE HOME OR YARD REQUIRES ARCHITECTURAL APPROVAL**. The roof shingle colors are in the book provided to the resident when they moved in.

Vice President Report.

Continuing to review information regarding our current general liability, business liability, and fidelity/crime insurance coverage for C.P. with insurance company providers. Currently reviewing two liability policies. Travelers provides the Association and its Directors and Officers with liability coverage for mistakes, errors, omissions, fidelity/theft. Southern Owner's Insurance provides liability coverage for claims arising from regular business operations, including protection from bodily injuries and medical payments. This coverage is comprehensive, but we may be buying more coverage than we need for our business operations. Cormorant Point Homeowner's Association does not OWN anything, has no employees, no equipment – do we really need it? It is all part of a package and am not sure it can be purchased separately. It is extra protection. There is nothing cheaper currently available. We are paid up for this year – suggest we shop before renewal next year.

Treasurer Report. There are four or five homeowner's who have not paid their quarterly maintenance dues and will be assessed a \$50 late fee.

Balance forward 4/1/23:	\$137,520.08
Deposit of maintenance fee/estoppel:	\$ 9,025.00
Expenses (Lawn, Insurance/Landscape:	\$23,137.00
Ending Balance:	\$139,148.58

Welcoming Report

No New residents.

Compliance/Harmony Report

There have been some complaints about sprinklers being broken by the lawn mowing crew. The lawn crew accepts that sprinklers do sometimes get broken from mowing. The lawn crew is not reckless. There are hundreds of sprinkler heads throughout our neighborhood. If the homeowner has sprinkler heads being disturbed or broken on a regular basis, they need to take a good hard look at why and what you as the homeowner can do to prevent this. Sprinklers should be well protected, and if above ground, well-marked. If they are below ground level they should be well supported. It is the Homeowner's responsibility to ensure the sprinklers are installed properly.

There are one or two homes on every street that have noxious weeds taking over their yards. We spend a lot of money and time to have our lawns and bushes maintained. Having these weeds is distracting from the well-groomed and cared for lawns that are a plus for home values in the community.

Please take time to assess your yard, trees, and shrubs. Trees and bushes should be trimmed so that mowers can easily mow under and around them.

A big Thank you to Nancy Betty and Irene Schneider for their efforts with the beautification along entrance drive.

Old Business - None

New Business – Hammock Road closure signs are out for May 15, 2023. Drainage work will be done from Brunns Ave to Lakewood Dr. Detour information will be posted along the road. When this is completed there will be better drainage along the highway which in turn may benefit Cormorant Point.

Homeowner-Questions/Comments

Tony Miller feels the architectural approval forms are necessary. They ensure our neighborhood stays appealing which in turn benefits all. Thank you to Nancy Beatty for her work on the flowers at the entrance and along the entrance road. A shout out to the golf course as well. Having such a beautiful golf course with good upkeep is a bonus to our neighborhood.

A homeowner made the Board aware of tree trimming is needed along Bogey Blvd. Nancy Beatty will advise the Golf Hammock Association of this.

The next meeting will be held on Sep 6, 2023.

Meeting was called to adjourn @ 4:23 p.m.