

OFFICIAL MINUTES

FINNS COVE II HOMEOWNERS ASSOCIATION BOARD OF DIRECTORS MEETING June 4th, 2024

CALL TO ORDER:

The meeting was called to order at 5:35 p.m. by the President, Carla Kilgo at the Waterford Lakes Community Center.

STATEMENT OF QUORUM:

A quorum was not met. The following directors and officers were in attendance:

- **Carla Kilgo**, President - **Hermi Velazquez**, VP **Sylvia Braswell**, Secretary
- Bob Seltzer (LCAM) from MSI was in attendance.

PROOF OF DUE NOTICE:

The meeting sign was posted at the front entrance 48 hours in advance in accordance with FL Statutes.

MANAGEMENT ISSUES:

Approval of Previous Meeting Minutes:

The draft minutes from the Apr 9, 2024 Annual Meeting were reviewed in advance and at the meeting by the Board members for accuracy. No edits were provided, as such Carla motioned that the minutes be approved as submitted, Hermi seconded the motion and the motion was unanimously approved.

Official Board:

Management Report: The report was submitted in advance of the meeting by e-mail. A copy of the report was provided for the HOA files. MSI reviewed the report with the Board and highlighted the noteworthy items. Highlights and updates from the report are noted under “Old Business”.

Old Business:

- A) **Previous Year Assessments:** There are no previous year assessments delinquent.
- B) **2024 Assessments:** As of Mar 27th, all (143) Homeowners have paid with (79) by PayPal (2023: (70) used PP; 2022: 71 used PayPal; In 2021: 66 used PayPal; 2020: 50 used PP);
- C) **Renewed insurance:** GL/DO/Crime policy increase;
- D) **YTD Financial Summary:** Projected Jun-end assets: \$22,758 (Chk: \$16,447 + MM: \$6,311)
- E) **Closings:** None this period
- F) **Welcome Letters:** None this period
- G) **Landscaping:**
 - **Pond:** Looks fine
 - **Entrance:** Looks good
- H) **Island Rock Cleaning:** The VP (Hermi) cleaned the rock in the entrance island with a product with good results.

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- I) **Homeowner Correspondence for Sale:** Numerous maintenance e-mails sent and interfaced with Property Mgr and owner at 12424 Willcox about Trailer/car with flat and general run-down condition of the homes exterior.
- J) **Community Walk-Through:** MSI performed the latest community walk-through on Jun 3rd and on May 11th with Carla. *See appendix Table at end of minutes.*
- K) **Homes for Sale:** None currently.

New Business:

- A) **Home Inspection Process:** The President mentioned that she is on the new WLCA committee coming up with how home violations should be inspected going forward. They have had one meeting so far. In the meantime MSI will proceed with contacting homeowners as it has in the past.
- B) **Insurance for Volunteers:** After the President raised the possibility of high schoolers getting credit hours for doing HOA community service, the topic of insurance coverage came up. MSI took an action to determine what kind of liability insurance coverage the HOA has for volunteers.
- C) **Mold on Island Rock:** The VP raised the issue that the island rock is covered with mold and should be cleaned. The VP volunteered to try cleaning it with an appropriate chemical solution.

TREASURER ASSESSMENT REPORT:

- Previous Years: All have paid
- 2024: See page 1

FINANCIAL REPORT:

- Monthly Financial Report: The Apr. Monthly Financial Report was reviewed with the Board with no items for discussion.
- YTD Financial Summary: Projected Apr-end assets: **\$26,873** (Chk: \$20,564 + MM: \$6,309)

Association Bills Paid between Meetings:

Chk #	Date	Amount	Description
EFT	5/28/2024	\$45.00	Electricity: Progress Energy
On-line	5/28/2024	\$1,800.00	Contract Maintenance: Merrick Landscaping- Lawn main. - Apr/May/Jun (\$600x3)
On-line	5/17/2024	\$59.13	Admin./Office expenses: Revere Legal Compedium - 2024-1
TOTAL:		\$1,904.13	

Association Bills Paid/Approved at this Meeting:

Chk #	Date	Amount	Description
EFT	6/28/2024	\$46.54	Electricity: Progress Energy
995135	6/4/2024	\$1,875.00	Contract Management Fee: MSI Mgt Fee - Apr/May/Jun 24
On-line	6/4/2024	\$61.25	FL Corp Rept Reimbursement (R. Seltzer)
On-line	6/4/2024	\$232.00	PO Box Reimbursement (R.Seltzer) - Was \$226 in 2023 [Due 4/30/24 every year]
TOTAL:		\$2,214.79	

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ARCHITECTURAL REVIEW: ARB's: This period (6) ARBs were submitted with (5) approved.

ADDRESS	DESCRIPTION	SUB	MASTER	COMMENTS
809 Ard.	Roof – Arch. Charcoal	N/A	APP: 5/21/24	
810 Hal.	Door – Replace rear entry door (Fiberglass/non-impact)	N/A	APP: 5/21/24	
804 Ard.	Fence: Build continuation of white fence up to 10ft from where the house starts on left side.	N/A	DIS: 5/7/24	Needs clarifying info.
804 Ard.	Landscaping – RE-sod + Palm tree in frt of window	N/A	APP: 4/16/24	
809 Wood.	Roof – Arch. Desert Tan	N/A	APP: 4/2/24	
12321 Mar.	Artificial Turf – In backyard	N/A	APP: 3/5/24	

HOMEOWNER MAINTENANCE:

Community Homes:

- **Current House of the Month:** In 2024 Carla is now running the selection as of March 2024.

➔ **Jun 2024 Winner: 836 Ardenleigh**



- **2024 Homes:** Jan: None; Feb: None; Mar: None; Apr: 839 Hal.; May: 908 Wood.; Jun: TBD; Jul: TBD; Aug: TBD; Sep: TBD; Oct: TBD; Nov: TBD; Dec: TBD.
- **2023 Homes:** Jan: 839 Hall; Feb: 811 Hall; Mar: 820 Woodmeade; Apr: 818 Julliard; May: 800 Ard. Jun: None; Jul: 808 Ard.; Aug: 12412 Will; Sep: 12419 Will; Oct: None; Nov: 809 Wood; Dec: 818 Hall.
- **2022 Homes:** Mar: 725 Hall; Apr: 806 Jul; May: 810 Hav; Jun: 546 Hall; Jul: 837 Jull; Aug: 814 Woodmeade; Sep: 522 Hallowell; Oct: 844 Hall; Nov: 12429 Marleigh; Dec: 943 Hall

- **Community Walk-through:**

- MSI completed drive-thru inspections on Jun 3rd and May 11th with Carla. Results and actions taken are documented in the Appendix report.

STREET	CLOSED [14]	OPEN [12]	WATCH [3]
Ardenleigh (2)	804(L)	801(L) , 823(L)	832(L)
Hallowell (5)	717(PWH, Debris), 951(GC) 713(Beds)	509(L), 631(Fen. Posts), 737(PWH/G, Fence, Roof – Spoke to PM), 822(L), 835(Beds)	
Havenwood (2)	818(Xmas, PWH, DW, G), 822(L, W/U), 826(L)	802(L), 810(Broken DW),	802(L), 810(DW)
Julliard (1)	812(L), 843(DW)	806(L)	
Marleigh (0)	12418(DW), 12422(DW) 12414(L)		
Willcox (2)	12307(GC. 12411(GC), 12424(Beds, DW) 12424(Trailer)	12420(L, DW/H), 12424(L)	
Woodmeade (3)	814(L???)	803(Trim Paint), 814(Stump), 845(PWD/H/DW)	

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COMMUNITY FORUM: There were no residents present other than the (3) Board members.

ACTION ITEMS:

- MSI: Send out draft Board minutes within one week of the meeting.
- MSI: Send 508 Hallowell and 801 Arden. Follow-up notes about poor lawn condition
- MSI: Determine what kind of liability insurance coverage the HOA has for volunteers.
- Pres.: Weed beds entrance beds
- MSI: Contact WLCA irrigation (Antonio) to see that the pond berm plants are being watered consistently; Also request a 3rd day of watering if possible [MSI texted Antonio 6/5/24].
- Pres.: Have WLCA share what violation types (e.g., lawns, power washing, driveway weeds, poor lawns, etc.) and how many violations WLCA took past the 3rd violation letter and pursued mediation and what the results of the mediations were that were pursued.
- MSI: Do follow-up inspection of homes with outstanding maintenance violations each month
- MSI: Will coordinate ARB issues with Master Assoc./President

NEXT MEETING:

The next regular Board of Directors meeting is scheduled for Aug 13th, 2024 at the Waterford Lakes Community Center.

2024 Board Meeting Schedule:

All meetings are at the Waterford Lakes Community Center on the **2nd Tuesday** of even months at 5:30PM. WLCA POC: Reagan Rivard

Feb 13th — Status collection/Gen. Updates	Aug 13th	Budget planning for 2025
April 9th — Status collections/Gen. updates	Oct 9th	Annual Meeting/Set Budget
June 11th — General updates	Dec. 10th	Finalize next year billing

ADJOURN:

As there was no further business before the Board, the meeting was adjourned at 6:16 pm.

OFFICIAL APPROVAL OF MINUTES:

Approved for Entry to the Finn's Cove II Records, this _____ Day of Aug 2024

Sylvia Braswell

Secretary, Finn's Cove II HOA: _____

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Jun 3rd and May 11th 2024 (W/Carla) Property Review Follow-up Rept

YELLOW = RENTAL;

Address	Violation Description	Status
ARDENLEIGH		
801 Mario Flores & Ana Regus / Blanca & Eduardo Flores	3/6/24: Lawn care needed 11/28/23: PWH & Gutters 2nd	OPEN: 5/11/24: Fill-in Bare spots – send Owner Text 3/31/24: N/C – sent – texted homeowner on 4/1/24 homeowner said he would work to improve it. 3/6/24: Lawn care CLOSED: 3/6/24: Gutters done 2/6/24: Sent email 1/27/24: Still need to do gutters 12/23/23: House looked ok .. but not gutters 11/29/23: Sent e-mail whiteflowersALF@msn.com; floresjosh@msn.com;
801	11/28/23: GC	On-hold until new Guidelines come out
802	11/28/23: GC	On-hold until new Guidelines come out
804	3/30/24: No lawn (with large oak tree) 11/28/23: GC	CLOSED: 5/11/24: RE-sodded 4/3/24: Homeowner responded – working the issue 4/1/24: Sent homeowner 1 st email GC On-hold until new Guidelines come out
823 DiWolters@msn.com;gndwo lter@att.net; redfishman347@hotmail.com	6/3/24: Lawn care needed – bare spots and weeds	OPEN: 6/4/24: Sent Owner EM 6/3/24: Observed
828	11/28/23: 11/28/23: GC	On-hold until new Guidelines come out
832 Truc Tran & Quyen Nguyen	5/11/24: Lawn Care - Weeds trucran251289@gmail.com;trucquan170893@gmail.com;	WATCH: 6/3/24: Just adequate 5/15/24: Sent homeowner EM 5/11/24: Observed
HALLOWELL		
509 (Rental)	3/31/24: Lawn needs fertilizer and water	WATCH: 5/11/24: Needs water – Send Owner EM 3/31/24: Emailed homeowner 3/30/24: Observed
631 Tah Ms Borrower LLC No listed email – Sent e-mail to Ana for correct one Jenny E. Rico – for Main. Issues jerico@triconresidential.com	3/15/24: Clean stained DW 3/6/24: Clean leaves 11/28/23: ARA: Remove fence posts-2nd	OPEN: 5/15/24: N/C – Sent EM 3/31/24: Posts still there – spoke to tenant – would do it if he had the tools. CLOSED: 3/31/24: DW cleaned and leaves cleaned 3/9/24: Sent 2 nd e-mail to include clearing leaves 3/6/24: N/C – send another email 1/27/24: Spoke to tenant – said it was hard – but would cut them out 12/23/23: Same – send note in assessment mailing 11/30/23: Jenny emailed back ...will take care of it. -
713 galaxylegend946@gmail.com;wilqueen713@att.ne	5/11/24: Weed/mulch beds	CLOSED: 6/4/24: Corrected 5/15/24: Sent homeowner EM 5/11/24: Observed
717 Robert & Candice Singer rcaug27@comcast.net ;	3/6/24: Dispose tree trunk sections in frt of garage 11/28/23: BDF left side + PWH + Throw fence away	CLOSED: 5/11/24: Spoke to homeowner – plans to paint house by end of Jun. 3/29/24: Send 3 rd Notice EM 3/6/24:Dispose tree trunk sections in by garage – send EM CLOSED: 3/6/24: Debris left side of house
737 Luis Hernandez	5/11/24: Clean roof trim, Re-sod (lawn dead) lawn, replace left fence 3/6/24: Replace roof	OPEN: 5/11/24: Sent Property Mgr 2nd EM 3/29/24: Spoke to Prop. Mgr at length – he will communicate to the owner the importance of replacing the

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Address	Violation Description	Status
	11/28/23: BDF-3rd – left side+ PWH/G-see Pic.,	fence and cleaning the gutters. If he has no luck with owner...this is one worthy of being fined or brought to mediation. 3/8/24: Called Property mgr and left voice mail. 3/6/24: Call Property Mgr – Cory (321-436-7189) 2/6/24: Sent Prop. Mgr email 1/27/24: Send 2 nd Violation 12/23/23: Same – send note in assessment mailing 11/30/23: Emailed Property Mgr - Cory
822 Teresa & Terry	5/11/24: Care for Lawn – treat Weeds 11/28/23: GC	5/15/24: Sent homeowner EM 5/11/24: Observed On-hold until new Guidelines come out Brent Montey & Christina Markowski
835 Franchefductant@gmail.com ; iveyductant@gmail.com;	5/11/24: Weed/mulch beds	5/15/24: Sent homeowner EM 5/11/24: Observed
914	11/28/23: GC	On-hold until new Guidelines come out
951 Richard Lansel	11/28/23: GC 11/28/23: wDW rocks	CLOSED: 5/11/24: GC Hidden 12/23/23: Looked better WDW 11/29/23: Sent e- gabe12@gmail.com ;
HAVENWOOD		
802 Rosalyn & Ashley Davey	3/6/24: Lawn care Needed rdavey1120@bellsouth.net; adavey@gmail.com;	CLOSED: 5/11/24: Better 3/29/24: Some improvement 3/7/24: Sent Gen. EM 3/6/24: Observed
810 Christopher & Michelle Stevens chrisstevens@awtv.com	2/6/24: Repair Broken DW	OPEN: 5/15/24: Sent owner EM 5/11/24: N/C – Send Contractor Recommendation 3/29/24: N/C = Need Board recommendation – what has Master done in past? 2/6/24: Violation observed
818 Fred & Kyle Savitz kylearnp@aol.com ;	1/27/24: Remove Xmas lights 11/28/23: PWH + DW + Gutters 11/28/23: GC	CLOSED: 5/11/24: Done 4/6/24: Sent 3rd EM 3/29/24: N/C – send 2 nd email. 2/6/24: Sent 2 nd email notice 1/27/27/24: N/C – Send 2 nd Violation 12/23/23: Same – send note in Assessment mailing 11/29/23: Sent email
822 Travis Montey and Christina Markowski travis.montey@knights.ucf.edu ;	3/6/24: Lawn Care Needed 1/27/24: Weed lava rock area by front 12/23/23: PWD	CLOSED: 5/11/24: Re-sodded & Weeded 3/30/24: Emailed owner 2 nd time 3/29/24: No real change 2/6/24: Violation observed/sent email CLOSED: 2/6/24: DW is good 1/27/24: N/C – Send 2 nd Violation OPEN: 12/23/23: Violation Observed – Send note in Assessment mailed
826 Jonathan Lansel jlansel@gmail.com ;	3/6/24: Lawn Care Needed	CLOSED: 5/11/24: Much better 3/30/24: Emailed owner 2 nd time 3/29/24: No real change 3/7/24: Sent Gen. EM 3/6/24: Observed

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Address	Violation Description	Status
JULLIARD		
806 Kerrie & Harry Moberly 119 Jacks Terrace Richmond, KY 40475-8484 Kerrie Cell: 859-358-7660 Harry Cell: 859-625-5184	5/11/24: Repair/Re-sod lawn in Easement	OPEN:5/15/24: Sent homeowner EM; Hocowner responded tha they are in the process of repairing. See note at end of Table. 5/11/24: Observed kerrie.moberly@gmail.com ; harrymoberly@gmail.com
812 Maria Gomez & Angel Acevedo megomez1977@gmail.com ;	3/6/24: Lawn Care Needed & Put plants in Beds	CLOSED: 5/11/24: Better now 3/29/24: Only small improvement 3/7/24: Sent EM 3/6/24: Observed
831	11/28/23: GC-2nd	On-hold until new Guidelines come out
843	3/31/24: Clean DW	CLOSED: 5/11/24: Looked good 4/1/24: Emailed homeowner 3/29/24: Observed
MARLEIGH		
12414 or Marleigh Thomas ryanthomas2920@yahoo.com ;	3/29/24: Brown Lawn — needs care	OPEN: 6/4/24: Good now 4/1/24: Email homeowner 3/29/24: Observed
12418 Catherine Chaney Glyndajan@aol.com ;	3/6/24: PWD; Homeowner replacing with pavers at end of April	CLOSED: 5/11/24: Pavers now installed <i>Homeowner responded: I am scheduled to have my driveway, sidewalk and porch replaced with pavers later this month</i> 4/6/24: Sent EM 3/29/24: N/C – send 2 nd email 3/7/24: Sent EM 3/6/24: Observed
12422 Steven & Jaime Miller Stmiller30@outlook.com	2/6/24: PWD	CLOSED: 5/11/24: Looked good now 4/6/24: Sent EM 3/29/24: N/C – send 2 nd email 3/7/24: Sent EM 3/6/24: Observed
12429 Thomas Potter & Kimberly Randall	11/28/23: GC + ARA-GC-B-2nd-bricks	On-hold until new Guidelines come out
WILCOX		
12407	11/28/23: GC — needs barrier	CLOSED: 5/11/24: Not visible – behind shrubs On-hold until new Guidelines come out
12411	11/28/23: GC — needs barrier	CLOSED: 5/11/24: Not visible – behind shrubs On-hold until new Guidelines come out
12420 Gary Noel gary.s.noel@gmail.com ;	5/11/24: Clean DW + House frt 2/6/24: Lawn Needs care	OPEN: 6/3/24: Sent Owner EM regarding lawn and DW 5/11/24: Added DW/House 3/30/24: Sent 2 nd email 3/29/24: no real improvement 3/7/24: Sent EM 3/6/24: Observed 2/6/24: Violation observed/send email
12424 Deborah Ballin	5/29/24: Trailer in street 2/6/24: Lawn needs to be resodded;	CLOSED: 6/3/24: Trailer Good now OPEN: 6/3/24: Lawn still sub-par

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Address	Violation Description	Status
deballin@gmail.com ;	Beds weeded and mulched 12/22/23: Remove white Landscape Trailer (see pic) + White car with flat 11/28/23: W/U — Lawn Spring	5/29/24: Sent Owner/PM EM 5/11/24: Beds have been weeded & Mulched; Lawn still not good → Sent EM with contractor recommendations 3/29/24: Tenant evicted/Cars gone/locks changed; Spoke to Realtor – lot on interior restoration and exterior work now required. 1/27/24: Numerous correspondence w/Prop. Mgr & Owner – Tenant last day is feb 15 th . Says will address lawn. 12/23/23: Sent Property Mgr and owner email about trailer and lawn to address in Spring – Letter in Assessment mail
WOODMEADE		
803 Charles Ramdatt	2/6/24: Christmas Lights(??) 11/28/23: PWH-paint white trim	OPEN: 6/3/24: Left note at door 5/11/24: N/C 3/29/24: N/C CLOSED/OPEN: 3/6/24: Xmas lights off; Trim the same 1/27/24: N/C – send 2nd violation 12/28/23: Sent Ltr in Assessment Mailing
814 terrence.s.williams.jr@lmco.com; tsw09c@my.fsu.edu ;	5/29/24: Remove stump Rt side of garage 3/6/24: Lawn Care Needed	OPEN: 6/3/24: Sent Homeowner EM CLOSED: 5/11/24: Looked good now 3/29/24: Some improvement 3/7/24: Sent Gen. EM 3/6/24: Observed
815	11/28/23: GC + ARA-GC VB-lattice	On-hold until new Guidelines come out
845 Sherry Kiburz sherhibz@bellsouth.net ;	3/6/24: Lawn Care Needed + PWD/PWH	OPEN: 5/11/24: N/C 4/6/24: Sent EM 3/29/24: N/C – send 2 nd email 3/7/24: Sent Gen. EM 3/6/24: Observed

806 Julliard NOTE:

We were at our home at 806 Julliard Court last month and discovered that a large vehicle had destroyed our irrigation line between the median and sidewalk. We contacted 3 different firms for quotes on repairing and replacing the line. This necessitated shutting down the irrigation system in that Zone for several weeks until repairs could be scheduled. We were advised that this is the “busy season” for all of the landscaping/irrigation contractors. I flew into Orlando last week and the irrigation line between the sidewalk and roadway was completely replaced. The previous owner had one irrigation head and utilized a water saver feature for the entire median area. We have replaced it with four heads that have full watering capability.

We discussed with the installers replacing the sod. They advised that we should give the existing sod, now properly watered, the opportunity to see if it will come back. They also advised that we had just missed the window for suggested sodding and should wait until fall...or could have to replace it multiple times.

We have every intention to replace the sod during the recommended time frame suggested by the landscapers should it not re-establish with the new watering system.

We hope that this is satisfactory to the HOA. We have also installed additional sprinkler heads and adjusted existing ones to improve the watering to all of the landscaping in our yard. We also replaced /planted several plants in the front landscaped area and mulched to improve the appearance.