

**Silver Creek of Clay County Homeowners Association, Inc.**

Managed By The CAM Team, Inc

2233 Park Avenue, Suite 103 | Orange Park, FL 32073

Phone: 904-278-2338 | Email: SilverCreek@TheCAMTeam.com | Website: www.MySilverCreekHOA.com

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***Board of Directors Meeting Minutes for Thursday, October 2, 2022 | 6:30 p.m. | Grace Angelican***

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Present: Stephen Pinczewski, Dennis Daughtry, Debbie Schirbock, Tim Crutchfield, and Stephanie Stevison. Gina Cabral, LCAM represented The CAM Team. Tammy Lewis was excused.

The meeting was called to order at 6:30 p.m. by President, Stephen Pinczewski. Notice of the meeting was posted on the front entrance sign and on the website in advance of the meeting.

Dennis Daughtry moved to waive the reading and to approve the minutes of the August 4, 2022, meeting. Tim Crutchfield seconded the motion which was unanimously passed.

**Committee Reports:**

Architectural Review Committee:

Reports were provided to the Board to review. Details for various applications were discussed. The documented submissions for the current year are as follows:

Total Submissions	65
Approved	46
Approved with Conditions	3
Declined	9
Not Yet Voted	7

Events Committee:

Committee Chair, Dennis Daughtry discussed tentative future events:

Breakfast with Santa: December 10, 2022

**All dates are subject to change.**

Pool & Park Committee:

Nothing to report.

Maintenance, Ponds & Landscaping:

The left side light at the entrance was reported to be broken. Management will contact to have it repaired.

The sinkholes are becoming worse, Management will contact the Clay County Commissioner for this area and seek help.

Tim Crutchfield moved to approve adding poles to prevent parking on the common areas throughout the neighborhood. Dennis Daughtry seconded the motion which was unanimously passed.

**Management Report:**

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Since January 1, 2022 there have been 42 new homeowners.

There are approximately 195 investment properties giving the Association a 32.5% rental rate. 131 are owned by corporate entities and 62 are owned by non-corporate companies.

Financials

Balances as of September 30, 2022:

Operating Account:	\$182,147.62
Money Market:	<u>\$157,291.08</u>
Total:	\$339,438.70

Collections

Accounts Receivable as of September 30, 2022

Total Owed	\$45,051.08
Collection Accounts	37
Bankruptcy	
First Warning	2
Assoc FCL	4
Bank FCL	2
Intent to FCL	1
Intent to Lien	1
Lien	7
NLA	16
Payment Plan	2
Removed from Tracker	2
Total Collected	\$907.39

**Past Due Accounts had amenities suspended as of August 3, 2022.**

Dennis Daughtry moved to change collection attorneys from Ted Brown to Crabtree Law. The reason for this change is so that there is no upfront cost to the association. Tim Crutchfield seconded the motion which was unanimously carried.

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Violations

Total Open Violations	261
Architectural	4
Landscaping	164
Maintenance	6
Fencing	15
Unsightly	21
Signs	3
Vehicle	28
Rubbish & Debris	11
Sports Equipment	4
Animals & Pets	5

Tim Crutchfield moved to approve filing a lawsuit against 2368 Creekfront Drive for continued non-compliance. Dennis seconded the motion which was unanimously carried.

**Old Business**

Additional Street Light Installation was tabled.

Pool Camera Upgrades Update was that the cameras are still on backorder.

The Board discussed the Leasing Restriction Amendment change in detail. They would like to have a notice sent out in advance and then have an event at the Breakfast with Santa to obtain more votes. Plans will be finalized, and notices will be sent out to the Association.

**New Business**

The 2023 Budget was discussed in detail. Three different budgets provided for review:

- No Increase – No Balanced – Fully Funding the Reserves
- 5% Increase – Fully Funding the Reserves – Under Budgeted
- 10% Increase – Funding the Reserves minus \$6705.12

The Board would like for management to provide two additional budgets, a 15% increase and a 20% increase.

Tim Crutchfield moved to approve not having pool monitors for the next pool season to save on the budget. Stephen Pinczweski seconded the motion which was unanimously carried.

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A motion was made by Tim Crutchfield for management to move forward with the streetlights up to \$25,000. Stephen Pinczweski seconded the motion which was unanimously carried.

**Homeowners Forum:**

Homeowners in attendance addressed the Board with comments and various concerns about the Association.

All business being completed, Dennis Daughtry moved to adjourn the meeting at 8:07 p.m. Tim Crutchfield seconded the motion which passed unanimously.

Respectfully Submitted,

Gina Cabral, LCAM

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Signature

\_\_\_\_\_  
Date