

**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, August 4, 2022 | 6:30 p.m. | Grace Angelican***

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

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.

Tim Crutchfield moved to waive the reading and to approve the minutes of the July 7, 2022, meeting. Dennis Daughtry 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	57
Approved	38
Approved with Conditions	3
Declined	9
Not Yet Voted	7

Events Committee:

Committee Chair, Dennis Daughtry discussed tentative future events:

Fall Garage Sale:       October 1, 2022  
Breakfast with Santa:   December 10, 2022

**All dates are subject to change.**

Pool & Park Committee:

President, Stephen Pinczewski presented a standard request for proposal for the possibility of adding a dog park on Firefly Drive. Management requested quotes from two companies: United Land Services (\$22,400) and Southern Recreation (\$30,354.28). The Board agreed to table this at this time and will revisit quotes in 2023.

The Association has received complaints about the monitors at the pool and their lack of service. The Board discussed future possibilities on how to keep the pool open and safe without monitors. Discussion will continue over the next few Board meetings.

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**Maintenance, Ponds & Landscaping:**

Last month the Board of Directors approved approximately \$13,000 of repairs to the irrigation system. The repairs are on-going currently. The front entrance has been completed down Silverado Circle.

A front entrance enhancement proposal will be provided before fall. The Board requested color in the front entrance all year round, so the flowers for this rotation should be bright.

**Management Report:**

The alligator at pond 11 was reported to FWC. They were advised that this gator likes to travel.

The Florida Health Department inspected the pool and asked that the main pool drain cover be replaced. Arsenault pools advised that they can be done for \$500. Management approved and it was completed.

Since January 1, 2022 there have been 33 new homeowners.

There are approximately 186 investment properties giving the Association a 31% rental rate. 125 are owned by corporate entities and 61 are owned by non-corporate companies.

**Financials**

July 31, 2022:

Operating Account Balance:	\$207,880.27
Reserves Account Balance:	<u>\$155,069.73</u>
Total Checking/Savings:	\$362,950.00

**Budget Snapshot**

July 31, 2022:

Percentage of the Year:	58%
Total Budget Spent:	66.4%

The monthly budgeted expenses are \$24,958.35 for 2022 and the Association has averaged approximately \$28,407.92 per month in spending. The Association is forecasted to be over budget by \$9,000 by the end of the year.

**Collections**

Total Accounts Receivable as of July 31, 2022: \$57,120.22

- Accounts in Collections 29
- Bankruptcy 2
- Foreclosure-Association 5

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• Foreclosure-Bank	1
• Intent to Foreclose	1
• Intent to Lien	10
• Lien	3
• Notice of Late Assessment	1
• Owner-Small Balance	2
• Payment Plan	2
• Sale Pending	2

<b>Accounts Removed from Collections</b>	<b>10</b>
<b>Total Amount Collected</b>	<b>\$3,935.86</b>

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

Violations

<b>Total Open Violations</b>	<b>109</b>
• Architectural	3
• Landscaping	72
• Unsightly	7
• Vehicle	8
• Maintenance	5
• Rubbish & Debris	3
• Fencing	5
• Sports Equipment	3
• Animals & Pets	3

Tammy Lewis moved to file a covenant enforcement lawsuit against a property on Creek Ridge Drive that has failed to follow the agreement made at mediation. Dennis Daughtry seconded the motion which was passed unanimously.

American Homes for Rent is evicting a tenant on Creekfront Drive. They have been advised that the Association has no more patience for the way the tenants are treating the property and they must act fast.

**Old Business**

Additional Street Light Installation was tabled for the Board to obtain additional boring quotes.

**New Business**

The budget was discussed. The reserve study provided calls for \$43,400 to be added into the reserves for 2023. Overall, the operating budget will have to be increased due to additional costs in all vendors. Management will begin contacting vendors for anticipated increases for their contracts in 2023.

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**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 7:54 p.m. Stephen Pinczewski seconded the motion which passed unanimously.

Respectfully Submitted,

Gina Cabral, LCAM



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Signature

\_\_\_\_\_  
Date

10/6/22