Grand Haven Master Association, Inc.

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Board of Directors Meeting Minutes
June 19, 2026
2:00 p.m.

Call to Order
The meeting was called to order by Dr. Robert Jay Carlton at 2:00 p.m.

Roll Call—Establish a Quorum

Members Present: Dr. Robert Jay Carlton, Mr. Vic Natiello, Dr. Michael Tebbano, Mrs. Denise Gallo and Mr. Jerry (J.D.) Stratton

Members Absent: None

Others Present: Mr. Troy Railsback – Southern States Management Group

A quorum was established.
Members' sign-in sheet located in Association Meeting File.

Pledge of Allegiance

Audience Comments (Three-minute Rule, Non-Agenda Items)
None at this time.

President's Comments
Dr. Carlton expressed he and the Board's gratitude for Mrs. Gallo's service and commitment to Grand Haven as a Board Member, as this will be her last Board Meeting.

Approval of Minutes
On Motion by Mr. Vic Natiello, seconded by Mrs. Denise Gallo, and with all in favor, the Board Approved the Meeting Minutes of the May 22, 2026 Board of Directors Meeting.

Committee Reports
Community Manager – Mr. Troy Railsback (SSMG)
Mr. Railsback updated the Board with general SSMG activities and accomplishments since the last Board Meeting. Mr. Railsback presented the Board with a proposal for a Water Mist Extinguisher for the Crossings Pool pump, as required by NFPA codes. There was Board discussion.

On Motion by Dr. Robert Jay Carlton, seconded by Mr. Vic Natiello, and with all in favor, the Board Approved the Water Mist Extinguisher.

Finance Report – Dr. Michael Tebbano
The Grand Haven Master Association (GHMA) closed the month of May 2026, maintaining

a robust total cash position of $1,080,118.80 across all funds. While the association's overall liquidity remains strong, the core Operating Fund is experiencing a structural deficit based on the office supplies and legal fees deficits.

For the month of May, the Association reported a net operating loss of -$924.45, bringing the year-to-date (YTD) operating deficit to - $14,452.62. This ongoing deficit is primarily attributed to two factors:

- **Revenue Shortfalls:** The association missed projected income targets, specifically in "Other Contributions" and "Newsletter Advertising," alongside an omission in "Unimproved Lot Maintenance."

- **Operating Over-Expenditures:** spending in administrative areas, particularly office supplies (+$14,581.78 YTD over budget) and legal fees (+$7,107.60 YTD over budget), continues to place pressure on the operating budget. Despite the operating deficit, several areas provided a financial buffer:

- **ADC and CC&R Income:** performed favorably, with the latter yielding $1,100 in unbudgeted income.

- **Sub-Neighborhood Performance:** The neighborhood funds (Crossings, PLM, and River Club) generally show healthy tracking, with the River Club fund notably contributing to reserves and demonstrating favorable maintenance variances.

Total Accounts Receivable as of May 31, 2026, is $9,210.37. A concerning trend persists within the aging of this debt: 68.23% ($6,283.90) is currently classified as "Over 90 Days" delinquent, highlighting a need for continued focus on collection efforts.

Regarding the balance sheet, total consolidated assets stand at $1,145,726.01. The association maintains statutory reserve liabilities of $333,534.55, which remain strictly protected for future capital projects.

In summary, while the association's capital reserves and total assets are well-positioned, the structural deficit in the master operating fund —driven by administrative and legal overages—remains the primary financial challenge for the Board to address when planning the 2027 Budget.

Property Oversight Committee – Dr. Robert Jay Carlton

Dr. Carlton reported on the ongoing collection and resolutions activities of the POC. The POC continues to endeavor to reach full compliance on the open compliance Subject(s) of Concern(s) and remaining account balances to be collected.

Architectural Design Committee (ADC) Liaison – Mrs. Denise Gallo

Mrs. Gallo presented the summary report on the activities of the recent NCADC and MADC meetings.

Private Lawn Maintenance (PLM) Liaison – Mr. Jerry (J.D.) Stratton
Mr. Railsback updated the Board on the prior months' PLM activities, accomplishments and focuses for each of the 3 PLM Vendors and the 9 Villages they are servicing. All 3 Vendors are performing well at this time and currently are pacing the trimming and detail work along with the mowing to look great for the July 4th weekend.

CC&R Compliance Liaison – Mr. Vic Natiello
Mr. Natiello conveyed the most recent month's compliance efforts along with other statistics relating to categories receiving the letters this period and noted trends.

Oak Tree & Neighbor to Neighbor Liaison – Quarterly Report – Mrs. Denise Gallo**
Mrs. Gallo reported on the progress and outcomes of both the Neighbor-to-Neighbor program and Oak Tree Newsletter. There was Board discussion regarding the transition for the Quarterly Reporting from Mrs. Gallo to a GHMA Board Member or directly from the Women's Club and/or Newsletter Editor. Dr. Carlton indicated this was still a work in progress, but will transition as most appropriate.

Fine Committee Liaison – Mr. Troy Railsback (SSMG)
Mr. Railsback stated that the Fine Committee meeting results were provided in the Board Packet for the Board's review.

Community Development District (CDD) Liaison – Dr. Michael Tebbano
Report: Community Development District (CDD) Meeting Update
Supervisor John Chism resigned at the May 28th meeting. New Appointments to the CDD Board are Kathy Myers (Seat #4), and Janet Greenwood (Seat #5). The CDD Proposed Budget was presented at the May 28th meeting. The General Revenue will increase by $261,288 (5.63% increase to $4,904,098. Resident impact will be $145.48 per single family lot. When combined with the Capital Reserve Fund increased to $3,298.31.

Howard MacGaffney, new District Manager presented his 90 Day plan to the Board, introducing a number of initiatives to update the CDD planning and operations. Paving has been completed on Waterside Pkwy. Escalante has signed the agreement with the CDD for the liability of the Tract K property. Hogs are back in the community. A trapper has been removing them.

Future CDD meetings will be live-streamed on YouTube. A proposal to create a fact-finding committee to look into an idea to establish an impact fee on new residents.

Action Item Review List – Mr. Troy Railsback (SSMG)
Mr. Railsback reviewed the status of the Action Item(s) as reported in the packet, and SSMG & the Board identified those that had been completed and/or needing to stay on the report.

Unfinished Business
Street Tree Inspection Report – Mr. Troy Railsback (SSMG)
Mr. Railsback reported on the current status of the ongoing Street Tree inspection.

MADC Applicant – Update – Mrs. Denise Gallo

Mrs. Gallo reported that as of the last GHMA Board Meeting there were 2 open MADC positions, however since 2 of the remaining MADC Members were appointed to the GH CDD Board there now are 4 open MADC Positions. Mrs. Gallo and Dr. Carlton reminded the Board that the Board previously appointed Mr. Hal Schwartz to the MADC as an alternate to fill the next open position, resulting in 3 open positions. Mrs. Gallo and Dr. Carlton reported that they recently interviewed Mrs. Elaine Murphy, as part of the Volunteer selection process, and recommended Mrs. Murphy to fulfill one of the open MADC positions. There was Board discussion.

On Motion by Mrs. Denise Gallo, seconded by Dr. Michael Tebbano, and with all in favor, the Board Approved candidate Elaine Murphy on MADC committee member.

The Crossings Holly Tree Replacement Program – Update – Mr. Troy Railsback (SSMG)
Mr. Railsback reported on the status and recommendations from the GHMA Arborists regarding the Nelly B. Stevens Holley Tree choice for replacement of the significantly declining/dead Palatka Holley Street Trees in the Crossings. There was Board discussion regarding the size of the replacement trees, timing of when trees should be replaced and potential issues with sourcing of the trees. SSMG will work to get answers/updates to the Board's questions and present them at the next Board Meeting.

New Business
River Club Chimney Removal/Roof Repair – Mr. Troy Railsback (SSMG)
Mr. Railsback reported the details, pictures and cost options related to River Club faux chimneys that are causing reoccurring roof leak in units that have the decorative component on the roof above their townhome unit. The Board discussed costs and options for phasing out this non-functional component to further prevent unnecessary roof leaks and interior damage due to the poor design and lack of reinforcement of the faux chimneys.

On Motion by Mr. Vic Natiello, seconded by Mrs. Denise Gallo, and with all in favor, the Board Approved removing ½ of the faux chimneys this year asap and the other ½ in 2027, with priority given to previous leak issues and having both chimneys removed from each building.

GHMA Board Applicant – Dr. Robert Jay Carlton
Dr. Carlton presented Mr. Bill Delaney as a candidate to fulfill the remainder of Mrs. Denise Gallo's term that she is vacating after this Board Meeting. There was Board discussion.

On Motion by Dr. Robert Jay Carlton, seconded by Mr. Vic Natiello, and with all in favor, the Board Approved Mr. Bill Delaney as a new GHMA Board Member.

Management Contract – 2027-2029 – Overview and Proposal – Dr. Robert Jay Carlton
Dr. Carlton reviewed the contract renewal proposal provided by SSMG for Management Services for 2027 through 2029. The Board discussed the option of formally bidding the contract versus working with SSMG to continue the partnership with SSMG to enhance the community management services provided by SSMG while keeping the management fee relatively level with a minor cost of living adjustment. There was Board discussion related to the

consistency of the high rating in the semiannual performance reviews and the individuals on the SSMG Grand Haven Team that serve Grand Haven.

On Motion by Dr. Robert Jay Carlton, seconded by Mr. Jerry J.D. Stratton, and with all in favor, the Board Approved the SSMG 2027 through 2029 contract renewal pricing and personnel structure as presented.

CDD Proposal – Capital Contribution Fees – Amended Item – Dr. Robert Jay Carlton
Dr. Carlton presented a summary proposal and related details that involves the GHMA working along with the GH CDD on a fact-finding ad hoc committee to identify the opportunity for the GHMA to collect Capital Contributions on property ownership changes, using the GHMA Estoppel & Closing process and passing those fees collected to the GH CDD. There was lengthy Board discussion, along with a presentation and questions/answers by Mr. Kevin Foley of the GH CDD.

On Motion by Mr. Vic Natiello, seconded by Dr. Michael Tebbano, and with all in favor, the Board Approved Dr. Carlton representing the GHMA on the fact-finding ad hoc committee for collecting and distributing Capital Contributions by the GHMA for the GH CDD.

Non-Compliance Issues Requiring Board Review
None at this time.

Director's Requests
None at this time.

Adjournment
On Motion by Mr. Vic Natiello, seconded by Dr. Robert Jay Carlton, with all in favor, the meeting was adjourned at 4:47pm.