

President's message

As this year ends two members of the GHMA are leaving the Board. Wil Hessert retires after two years as Vice President leaving a strong legacy. Wil used his administrative strengths to craft processes that were simple and effective. The procedures for surveying the community, identifying violations, tracking open items and reporting to the Board were all improved. Additionally, Wil was the lead interface with our lawyers. Under Wil's guidance our level of legal enforcement expanded significantly while the costs decreased by 50%. When unusual problems arose, Wil was the one to find the language in the CC&Rs to allow the Board to move forward. Future Boards will benefit from all these improvements.

Also retiring after serving two years as our Treasurer is Ray Smith. Ray's financial abilities provided a solid basis for monitoring expenses. For those of us that have difficult reading financial statements based upon accrual accounting, he developed cash flow statements that clearly showed what had been spent and what was projected to be spent. It was the first time the Board had accurate cash projections. However I rate his contribution as Treasurer second to his role as Communications Director and his work on *The Oak Tree*. Ray wrote most of the articles you have read in this newsletter. When someone said, "I don't understand..." Ray wrote an article. When someone asked a question, Ray wrote an FAQ. His unique sense of humor added some fun to an otherwise boring topic.

As I look back over the last two years I can say with pride that much was accomplished - not to imply everything is done. We have a long way to go. Many of those accomplishments were the work of Wil and Ray. I can think of no greater compliment than to say they leave behind a Board that is better off than the one they joined.

For the community, I thank both of you for your time and effort.



Kenny O'Connor, President, GHMA

What we do

Editor's note: The first issue of The Oak Tree, January 2008, explained the mission of the Grand Haven Master Association. At the close of 2009 it is republished to remind residents and future Board members what this Board is supposed to do.



The mission statement:

"The Grand Haven Master Association seeks to enforce both equitably and in a timely manner all Covenants, Conditions and Restrictions pursuant to the Declaration, while fixing, levying, collecting and enforcing payment from the Association members of all charges and assessments in accordance with Florida Law."

In non-legal language, it is the role of the GHMA to enforce the architectural rules of the community, maintains a budget to do so and collect a yearly assessment from all residents.

Residents just cannot paint their home in an olive drab camouflage motif with pink shutters, to accompany those plastic flamingos in the front yard. They cannot operate a mini mart in their garage, or a bed and breakfast in the house. The Architectural Design Committee, part of the GHMA, will not approve it. And that is a good thing.

Some residents are surprised when they learn that they cannot always do what they want to their own property. Because Grand Haven is a "deed restricted community," residents give up certain rights when they purchase a property.

One of the purposes of The Oak Tree is to clarify these rules.

Fire mitigation project



Steve Davidson and Timber Weller

What started with a March phone call from Steve Davidson, CCD board supervisor, to Timber Weller, Wildlife Mitigation Specialist for the state's Department of Agriculture and Consumer Services, ended in December with a successful fire mitigation project within Grand Haven. Thanks to Davidson's early inquiry, the Grand Haven project was first in line for funding.

The project began with members of the Grand Haven CDD, the Grand Haven Master Association (GHMA) and the Community Response Team (CERT) joining Weller and several Palm Coast firefighters on tours of the area to determine possible wildfire risks. This led to Grand Haven officially becoming a Firewise Community, a nationwide program sponsored in Florida by the State Department of Forestry.

The grant covers the cost of mowing and mulching undeveloped areas that are within 30 feet of homes. The purpose is to remove palmettos, wax myrtles and shrubbery that provide fuel for wildfires. The program does not include controlled burning activities. It also excludes wetland preserves controlled by the St. John's Water Management District.

Officials were initially optimistic that stimulus money would be available immediately (remember the phrase "shovel ready projects") rather than taking the normal eight to ten months. While it took eight months, the good news is Grand Haven's project was funded and completed while other projects in Flagler County continue to wait as the dry fire season approaches.



Clearing the fire hazard

Open GHMA board positions

Two GHMA board positions will be vacated at year-end. Leaving the board will be Vice President Wil Hessert and Treasurer Ray Smith.

The two openings will be filled at the annual meeting held at the Village Center Grand Haven room on January 21st at 5pm. To assure at least two qualified individuals would volunteer the GHMA nominating committee contacted residents with appropriate Grand Haven and outside experience and solicited them to run. The nominating committee is pleased to recommend Gene D'Iorio and Judy Hackstaff. Both have a track record of serving Grand Haven supplemented with valuable business experience.

The ballot, to be mailed in late December, may contain other qualified candidates. All residents are encouraged to vote.

Condensed alphabet soup

GHMA - "Grand Haven Master Association" - The resident controlled Board responsible for enforcing the deed restrictions (CC&Rs) and architectural (ADC) guidelines.

CC&Rs - "Covenants, Conditions and Restrictions" - It places significant restrictions on what you can do with your property. It sets a standard for the community appearance.

CDD - "Community Development District" - A resident controlled board that owns and manages all of the commonly owned property within Grand Haven.

ADC - "Architectural Design Committee" - They approve new house construction, major modifications to properties and minor changes (i.e. landscape changes).

SSMG - "Southern States Management Group" - A Palm Coast based community Management Company hired by the GHMA to execute the day-to-day responsibilities of the GHMA.

PLM - "Private Lawn Maintenance" - This mandatory village wide lawn care program is applicable to 9 of the 28 villages within GH.

CERT - Community Emergency Response Team- a volunteer group of GH residents organized to assist in time of emergencies.



Eagles return

The Wild Oaks resident eagles are back. Bald Eagles return to the same nest site and lifetime mate year after year. They migrated north in May. They spent this four-month hiatus apart and were first seen back together at their local nest site on Sept 3.

Mr. and Mrs. W.O. Eagle have been busy getting re-acquainted and renewing their courtship with frequent beeking (eagle kissing), perching closely side-by-side, vocally greeting each other plus the other necessary actions required to create offspring.



Mr. & Mrs. W.O. Eagle

Since their return they have been making frequent trips to the lumberyard carrying sticks and stuff to their already huge nest. While nestoration is a priority, they have been on high alert guarding their territory. Intruders have been spotted passing through or hanging around in envy of the awesome nest. These intruders may be their own eaglets from last year or prior broods. Young eagles return to their natal territories but are not welcomed back by their parents. They must find a territory and build their own nest.

It has been confirmed that Mr. and Mrs. W. O. Eagle have been sitting on eggs since Nov 18 and hatchlings are due around Dec 23. A nice holiday gift for Grand Haven.

Editor's note: Margie Ford and Gretchen Butler, volunteers for Audubon EagleWatch, keep a daily vigil monitoring the activities and identifying any potential threats to their nesting success. While you are welcome to visit the nest area, please read posted signs and respect the roped off area to prevent any disturbance during the sensitive nesting season.

Volunteer drivers needed

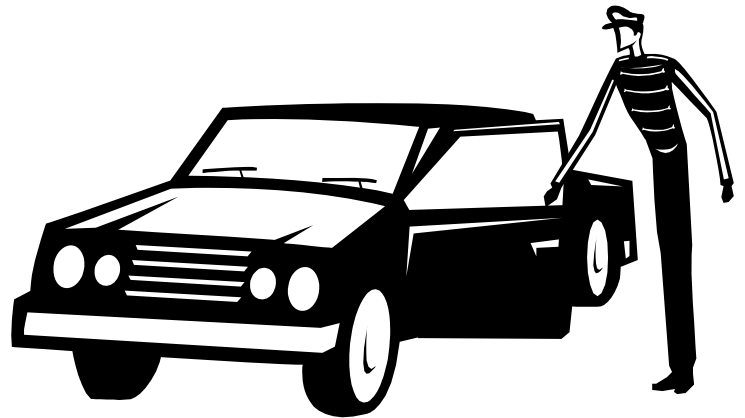
There is a shortage of volunteer drivers in Flagler County to help cancer patients get to treatment appointments. Sometimes transportation to and from medical appointments is one of the most difficult challenges they face.

The American Cancer Society (ACS) coordinates transportation for cancer patients to and from their treatments. Volunteer drivers donate their time and the use of their personal vehicle to transport patients. Some patients don't have a car, some are simply too ill to drive and rely upon a system of volunteers to get them to their appointments.

The ACS "Road to Recovery Program" in Flagler County needs more volunteer drivers. Helping requires a safe driving record, a valid driver's license, some free time - as little as one time a month and a vehicle in good working condition.

Road to Recovery volunteers provide an essential service - the greatest medical advance is useless if a patient cannot get to the treatment.

Contact Alexis Simmons, Area Patient Service Representative (386) 274-3274 Ext. 5852 or Alexis.Simmons@cancer.org if you want further information.



GHMA - A short history

In Grand Haven's early days the developer controlled the GHMA. The developer's objective was to sell land to individuals or builders. Enforcement of CC&Rs was not a priority since everything was new and recently approved by the Architectural Design Committee.



Major complaints to the GHMA concerned building debris, construction workers trash and the mess caused by building a dozen homes on one street at the same time. Dirt was everywhere, McD wrappers were scattered over vacant lots and soda cans dotted the landscape to Colbert Lane and beyond.

In 2005 the residents assumed control of the GHMA from the developer LandMar. Transfer of control was a condition defined in the Master Declaration and required by state



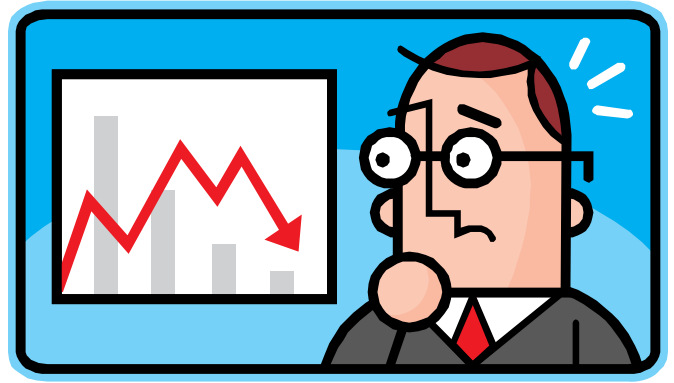
statute. The new board had a majority of elected residents, but still retained three developer appointees for another year.

The transitioning board wrestled with several significant issues. The existing property management company had gone through a computer

conversion and been unable to supply accurate financial statements for seven months. Construction debris continued to be a problem, and resident CC&R compliance, the prime mission of the GHMA, was becoming an issue. Being a deed-restricted community, residents purchased in Grand Haven with the assurance of covenant protection.

The change from a developer-controlled board to a resident controlled board began with several changes. The board terminated the existing management company contract, solicited bids and hired a new property management company. A building site inspection program was implemented. Accurate financial statements were generated. And the first CC&R violation notice was sent to a resident. Subsequent boards refined and improved these processes to

ensure implementation of the board's duties as defined in the declaration, the Association By-Laws and state statutes.



Grand Haven was 80% built out when the economy turned down. A condition new to GH appeared - foreclosures. Some speculators got caught trying to flip properties. With virtually no equity in the properties and no buyers in the down market, they simply walked away. In turn, the city began terminating services when utility accounts defaulted for non-payment. Water, or the lack of it, had the biggest adverse effect on vacant properties. Lawns began dying in previously pristine neighborhoods creating eyesores.

Construction on the northeast Whitehall condo buildings stopped. The building shells were unfinished and a safety hazard. Although the GHMA worked with Whitehall's bank to have the condo area fenced, construction has not resumed.



Solutions to these issues are complex with no easy fix. The GHMA continues to work with banks, owners and real estate agents to minimize the eyesores. The association has filed liens to protect the community's interests. The GHMA has made a great deal of progress in the last few years. It has refined the enforcement process, established reliable financial reporting, implemented contractor performance reviews, and strengthened legal support. The GHMA regularly receives praise and criticism for the things it does or does not do. Ultimately the appearance of Grand Haven rests with resident pride in maintaining properties to covenant standards. The GHMA is merely a mechanism to occasionally prompt resident pride into action.



Frequently asked questions (FAQs)

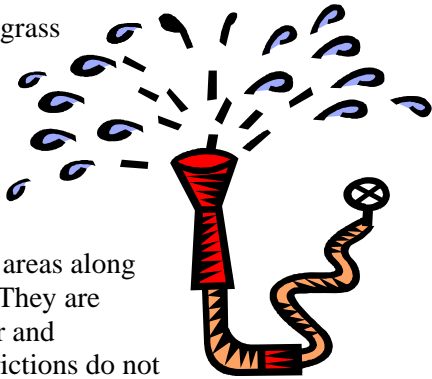
Q. My wife's first cousin's uncle from west Bunnell needs firewood for the winter. I've got too many live oaks in front of my house. I am going to cut them up for firewood and give it to him for Christmas. That's OK isn't it?

A. OK, if you don't mind incurring a fine of \$1,000 from the GHMA plus other penalties from the City of Palm Coast and then having to replace the trees. Tree removal requires Grand Haven ADC and Palm Coast approval. www.grandhavenmhoa.com.



Q. You are watering the grass along Waterside Parkway in the middle of the day. I thought that was not allowed?

A. The CDD owns and irrigates the common areas along Waterside Parkway. They are using reclaimed water and residential water restrictions do not apply.



Q. I wanted to throw my brother-in-law into one of our lakes - preferable a deep one with alligators - but I was told it is CC&R violation. It would really serve the common good if I could do this.

A. Putting things into the detention ponds, be they grass clippings, tree trimmings, chemicals or brother-in-laws,acerbates the algae problems. Find another solution.

Q. What is happening with the unfinished condos near the Golf Club house?

A. BankAtlantic controls the property. The GHMA has supplied information to two major builders wishing to finish the condos. Thus far the bank has taken a position that is economically unacceptable to the potential builders. It may be a long time before the Condos are finished.



Q. You keep talking about CCRs. I never read mine, cannot find it anyway but you have finally embarrassed me enough. Maybe the next day it rains and I have nothing to do, I will read them. How do I get a copy?

A. Contact Southern States Management Group, the management company, at 386-446-6333 and ask Troy Railsback for a copy, or wait till January as they will be available on the website www.grandhavenmhoa.com.

Q. I want to rent my residence. What are the rules?

A. The CC&Rs limit rentals within Grand Haven. Their objective is to prohibit short-term rentals. Grand Haven does permit longer-term leases. Generally the rules restrict rentals to a minimum of 30 days; a property may be rented only twice per year; and the leases have to be on file with the CDD and the GHMA. Give your copy of the lease to the CDD office and they will get it to the GHMA.



Q. I just hit the jackpot! My Great Uncle F. Cracker, from Lake George, has willed me his 1934 Ford Roadster. Its lacking wheels and an engine, but my driveway is level and I'm thinking that's the perfect place to rebuild it. My nosey neighbor says he doesn't think I can do it without incurring a fine. It's my driveway, so why not?

A. Please read your CCRs which are also know as "so you thought it was your property". You can't overhaul or work on anything mechanical such as a car, boat, etc. outside your garage in sight of the neighborhood. Such a labor of love may incur a fine. Your neighbor is just being a good guy and looking out for your pocketbook.

Q. I just read the above FAQ (using virtual time method). What do you mean it's not my property and I can't do what I want?

A. Read the next issue of The Oak Tree that will republish the articles about a deed-restricted community.



Mr. Organizer

Bill Holland read the words about low hanging trees in *The Oak Tree* newsletter. He looked at the two oak trees along his sidewalk, bent down to walk under them and concluded "They are taking about me." But when he looked up and down Marlin Dr. he saw he was not alone. He found the same situation in Fairways Edge, Front St., Lake Haven, Link Side, Marsh Crossings and other villages.

Holland has long been an organizer. His philosophy - if it works for one it is a lot more fun/easier/efficient if there are twenty. To play golf he organizes a bunch of foursomes. To enjoy NFL competition he organizes a forecasting pool - strictly legal of course. Given a reason like college basketball, NHL, Super bowl, Grand Haven Olympics Holland will be an active organizer.



Mr. Organizer - Bill Holland

Soon Bill Holland has a list of twenty residents that want their trees trimmed. He arranges with a local business, T&D's Tree Service, for reduced rates. The plan is in place. But as always is the case within Grand Haven, the word spreads. The number grows to 30. T&D Tree Service will

bring in special hydraulic lifts to cost effectively handle the volume. As the start date approaches the number grows to 40.

The morning of the start date Tony Depta, owner of T&D, met with Holland and Kenny O'Connor, President GHMA. Ms. O'Connor sought assurance that the trees would be pruned using the guidelines developed by the Grand Haven gardening exchange Master Gardeners. Those pruning guidelines lead to healthier trees with a high canopy.

It took a week to complete the work and the number of residents grew to 51. Feedback from the residents has been positive and Holland can now walk along his sidewalk without having to duck. Just another small project for Mr. Organizer.

Editor's note: T&D Tree Service continues to offer Grand Haven residents a discounted rate, so get a group together.

Women's club

The Grand Haven Women's club was started in 2005. It is a member of the General and Florida Federation of Women's clubs. As a non-profit volunteer organization its purpose is to promote and provide educational and charitable activities. During the four years of its existence the group has donated over \$18,000 to local and state charities including five scholarships to local high school seniors, Flagler County Family Life Center, Flagler County Library, Canine Companions and state Special Olympics.

They have knitted over 200 baby hats that were donated to the St. Augustine Hospital and over 20 afghans donated to The New Beginnings Program and the St. Gerard Campus. This year they joined with other Federated Women's Clubs in Florida in raising over \$100,000 for Heifer International, a charity that provides animals and education to families in need.



There are currently about 107 members in the Grand Haven Woman's Club. If you would like further information contact President Sally Nord at 445-7159 or past President Nancy Richards at 445-6246.

Board adopts budgets

The GHMA board held a general review of all its proposed budgets at its Oct. 23 board meeting. Besides its own budget, the GHMA is responsible for the budgets of nine villages with Private Lawn Maintenance (PLM) contracts, the Architectural Design Committee (ADC), The Crossings Village and The River Club Village. The board adopted budgets for each of these groups at its Nov. 20 meeting.

The approved 2010 GHMA budget results in an annual assessment of \$114 per Grand Haven resident. The 2009 budget required an assessment of \$109.



The ADC budget for 2010 was merged into the GHMA budget therefore no additional assessment was necessary. ADC 2010 expenses are budgeted at 18% less than 2009 budget.

The 2010 River Club budget increased \$1,730 above its 2009 level - \$174,526 for 2010 vs. \$172,798 for 2009. The assessment for 2010 will be \$202 per resident vs. a 2009 level of \$200. Additionally, after evaluating three bids the board authorized the cleaning, caulking and repainting of the 19 buildings within The River Club. Since adequate reserves had been accumulated for this \$140,000 project no special assessment was required.

The 2010 Crossings budget increased \$11,180 above its 2009 level - \$221,844 for 2010 vs. \$210,662 for 2009. The operating expenses within the budget were level. Bad debt accounted for the entire increase. The assessment for 2010 will be \$139 per resident vs. a 2009 level of \$132.

Private lawn maintenance (PLM) budgets vary by village. The scope of services and/or the number of residents determine contractor bids for PLM. Individual village bad debt experience and reserve levels resulted in fees changing from minus 13 percent to plus 10 percent.

GHMA information

Residents are welcome to write articles about something they feel may be of interest to others - a Grand Haven activity, club, happening, sporting event, etc. - for this newsletter. They can also submit questions for *The Oak Tree's* Frequently Asked Questions column.

Help wanted

Job: Person needed for one hour per week to help keep Grand Haven grand. Required qualifications: You care.

Contact Kenny O'Connor at koconnor12@cfl.rr.com or Ray Smith at raymondsmith@cfl.rr.com for submissions or more information.

Members of the GHMA board

President	Kendra O'Connor	446-3587	koconnor12@cfl.rr.com
Vice President	Will Hessert	446-5204	Whessert@cfl.rr.com
Treasurer	Ray Smith	445-3666	raymondsmith@cfl.rr.com
Director	Roy Search	445-4519	rsearch@cfl.rr.com
Director	Bob Witty	931-6167	rwitty@bellsouth.net

2010 GHMA meeting schedule

The annual meeting of the Grand Haven Master Association will occur on Thursday, January 21, 2010, at 5 p.m. in the Grand Haven room at the Village Center. All residents are welcome to attend.

The ADC meets at 9 a.m. on the first and third Wednesday of each month at the Creekside Amenities Center.

The Oak Tree staff

Kenny O'Connor, President, GHMA
Ray Smith, GHMA communications
Troy Railsback, Production manager



GHMA NEWSLETTER
Grand Haven Master Association, Inc.
P.O. Box 354785
Palm Coast, FL 32135

Southern States Management Group	(386) 446-6333
Community Development District	(386) 447-1888
LandMar Group	(386) 446-6428
Grand Haven guard gate	(386) 445-2376
Village Center office	(386) 447-0192
Village Center café	(386) 447-0239
Grand Haven Golf Club pro shop & tee times	(386) 445-2327
Grand Haven Golf Club restaurant	(386) 445-1027
Palm Coast City Hall	(386) 986-3700
Flagler County property appraiser	(386) 313-4150

