

**WATERFORD LAKES TRACT N-25A NEIGHBORHOOD ASSOCIATION, INC.
(CYPRESS ISLES)**

Board of Directors Meeting

MINUTES

Location: WLCA Community Center, 453 Mark Twain Blvd., Orlando, FL

November 17, 2020. 6:30 p.m.

Notice:

These Draft Minutes are not official until approved by a majority vote of the Directors at an official meeting.

DIRECTORS PRESENT

Harold Engold , President
Bob Conner, Vice-president
Dennis Horazak, Secretary
Cookie Symons, Director at Large

Treasurer Myron Davis attended by Zoom.

Also present were Terina Stevens, Towers Property Management; Sandy Horazak, Neighborhood Watch Coordinator and Newsletter Editor; and homeowner Gail Strachan.

MEETING SUMMARY

- Call to Order—the meeting was called to order at 6:38 p.m.
 - Proof of Notice—Notice of the meeting was posted in the community as required by Florida Statutes and the Association's governing documents
 - Certification of Quorum—All five directors were present, forming a quorum to conduct business.
1. **Approval of Agenda**— Cookie Symons moved to approve the agenda. The motion was seconded and passed 5:0.
 2. **Approval of Previous Meeting Minutes**— Dennis Horazak moved to approve the minutes of the September 15, 2020 meeting. The motion was seconded and passed 5:0.
 3. **Meet our New Manager** – Terina Stevens, board members, and Gail Strachan introduced themselves to each other.
 4. **Architectural Review Application**— Harold Engold presented the ARC report, including an approved applications for driveway stain at 13731 Crystal River Drive. This application was approved and forwarded to the WLCA ARC.
 5. **Covenant Violations/Inspections**
 - A. **Inspection Planning** – Terina Stevens plans to inspect the neighborhood by the end of November, start a new violation list, and send the violation list to the board for a 3-day review before sending letters to homeowners. CMP had not inspected the neighborhood since August 28th and beginning with an 11-week-old list seemed problematic.
Dennis will send Terina a list of items that are violations in Cypress Isles and she will conduct inspections by herself.
 - B. **Owner Issues** – Terina Stevens delivered the latest Kracht Law Firm legal status report to the board on November 11th, one year after the board received the last status report from CMP. Kracht Law had sent correspondence to four homeowners directing them to remedy persistent

problems with weeds and dirty pavement, and asked for the status of the properties. Sandy and Dennis Horazak inspected the properties and reported that one homeowner had corrected the problem but the other three had not. Terina conveyed their report to the attorney.

A new violation at one of the properties will be included in the next inspection report but not yet reported to the attorney.

6. Grounds Maintenance

- A. **Weir Repair** – A review of the repair by Associa On Call (AOC) revealed that, although the weir was not restored to its original level condition, it can still function adequately. The board agreed to pay the AOC invoice for the work because further pursuit of the issue seemed futile. The repair should be funded from Account 3404 – Reserves, Retention Ponds.
- B. **Sidewalk Ponding** – sidewalk ponding, such as ponding on the Crystal River side of 733 Spring Island Way, presents ongoing safety and appearance issues. Terina Stevens plans to ask Orange County to fix their sidewalk-related ponding issues.
7. **COPS** – Harold Engold reported that the patrol car that was returned to Orange County to prevent any election-related incidents has not been returned. COPS patrolling in Cypress Isles might be discontinued.
8. **Neighborhood Watch** – Sandy Horazak reported that no criminal or suspicious activity occurred in the neighborhood since the last meeting.
9. **Newsletter and Website** — Sandy Horazak reported that the copy deadline for the next newsletter will be February 1st 2021. The board agreed to plan for mailing one or two printed issues of the *Cypress Isles News* to all homeowners in 2022. Dennis Horazak reported that the neighborhood website has been receiving 20 to 30 hits per week.
10. **New Owner Welcome Committee**—Sandy Horazak reported that Pattie Stacy-Molina plans to present a welcome basket to the new owners at 513 Spring Island Way when Pattie returns from travel.
11. **Management Report**— Terina Stevens discussed financials and delinquencies with the board.
 - A. **Financial Report** Terina Stevens reported that CMP/Associa transferred a portion of funds from to TPM, with the remainder to be transferred by the end of CMP’s contract on November 30th.
 - B. **Fee Waiver Request** – The owner of Account 127-1430 requested by email that the board waive all fees and collection costs that have accumulated since the beginning of 2020. After reviewing the homeowner’s account history, the board unanimously denied the request 5:0
 - C. **Contractor Status** – Terina Stevens has transferred our accounts with Dependable Property Care (landscaping), Aquatic Weed Control (pond maintenance), Kracht Law Firm (legal matters), and Ed Jones (insurance) to Towers Property Management.
 - D. **Collection Policy** – The draft collection policy from Towers Property Management was discussed and amended to align with the current Cypress Isles policy. Dennis Horazak motioned to adopt the amended collection policy, and the motion was seconded and approved 5:0. The approved Collection Policy is attached to these minutes.
12. **Entrance Decoration Upgrade** – Enhanced holiday decorations that were designed by Cookie Symons and purchased in January 2020 will be installed by Harold Engold and Dennis Horazak in early December.
13. The **next board meeting** will be on January 19, 2021 at 6:30 p.m. at the WLCA Community Center.
14. **Adjournment**— Dennis Horazak moved to adjourn, there were no objections and the meeting was adjourned at 8:08 p.m.

Meeting minutes prepared by Dennis Horazak, Secretary

Minutes approved by the Board of Directors at its meeting on _____.

President

DRAFT

Cypress Isles Collection Policy – Effective November 17, 2020

1. We want to collect as close to 100% of assessments as humanely possible.
2. We believe in constant communication with owners as the cornerstone of an effective collection policy.
3. The collection process should provide for graduated sanctions for untimely payments.
4. The collection procedure must be clearly and often communicated to all owners before there are delinquencies.
5. The collection procedure must be written and made a part of the governing documents of the association.
6. The collection procedure must be enforced in a consistent and uniform basis.
7. Owners must be treated with respect throughout the collection process.

Whereas the association is charged with certain responsibilities regarding the care, maintenance, and service of certain portions of the community, and

- Whereas the association must have the financial ability to discharge its responsibilities,
- Whereas the board is required to collect assessments and other charges from owners, and
- Whereas the board desires to adopt a uniform, non-discriminating, and systematic procedure to collect assessments and other charges of the association.

NOW, THEREFORE, BE IT RESOLVED that the ASSOCIATION does hereby adopt the following procedures and policies for the collection of assessments and other charges of the association.

1. Assessments are due on the first of the month.
2. After a 30-day grace period, a late notice will be sent out each month. A late fee of **\$10** and **18%** interest per annum will apply.
3. A notice of Intent to Lien is sent to owners who are still delinquent after another 30 days. The administrative fee for this is **\$25**.
4. Attorney action is directed, and a lien is recorded against any unit owner **90** days after they are past due.
5. Lien foreclosure is directed for continuing delinquencies, by board approval.
6. All payment plans or settlements require board approval.
7. The cost of the above collection actions will be charged to the owner's account.
8. In addition to any charges imposed by the Association's bank, a **\$25** fee shall be assessed against an owner in the event any payment is not honored by the bank, including but not limited to insufficient funds.

Ongoing Evaluation: Nothing in this resolution shall require the association to take specific actions other than to notify homeowners of the adoption of these policies and procedures. The association has the right to continue to evaluate each delinquency on a case-by-case basis.

Adopted by the Board of Directors of Cypress Isles HOA (Waterford Lakes Tract N-25A)

<u>/s/ Harold Engold</u>	<u>President</u>	<u>November 17, 2020</u>
Board Officer	Position	Effective Date