

**GEORGETOWN COMMUNITY SERVICES ASSOCIATION, INC.**  
**BOARD OF DIRECTORS**

**MINUTES OF GENERAL MEETING**  
**May 14, 2013**

1. **CALL TO ORDER.** Mr. Lindsey called the General Meeting to order at 7:45. Mr. Smith took roll with the following results:

Richard Lindsey	President	Present
Kenneth Corder	VP	Present
Warren Smith	Sec/Treasurer	Present
Robin Byers	Member	Present
Butch Braddy	Member	Present
Renee Rabbitt	Member	Present
Barbara Rubin	Member	Absent, proxy to Mr. Lindsey
John Thompson	Member	Present
David Campbell	Member	Absent, proxy to Mr. Lindsey

2. **APPROVAL OF AGENDA.** Mr. Corder motioned to approve the proposed agenda. Mr. Smith seconded the motion and the Board voted unanimously, including the proxies to approve the motion.

3. **APPROVAL OF MINUTES.** Mr. Smith motioned to approve the minutes of the General Meeting held on April 9, 2013. Mr. Corder seconded the motion. There was no additional discussion and the Board voted unanimously, including the proxies to approve the motion.

4. **COMMITTEE REPORTS**

a. **GENERAL MANAGER.** Mr. Odom called the attention of the Board to the general reports provided for April, specifically: the Collection Office Report, Accounting Summary, Profit and Loss Report, and the April 30<sup>th</sup> Balance Sheet. Highlights of the reports are shown below.

**Balances.** As of April 30, 2013, CSA checking (operational account) totaled \$124,702.67. The total of CSA reserves (Vanguard Account, First Chatham, Savannah Bank, United Community Bank, and Ameris Bank accounts) is \$624,520.62. The total of CSA funds, including checking, reserves, petty cash, undeposited funds is \$750,064.41. We made a deposit of 14,400 into CSA reserves for April in accordance with the approved budget. We also transferred into reserves \$60,000 of excess checking. Parcel reserve deposits have been made for April. Audubon Park still owes \$187.50 for January and \$411.50 for February. The Townhomes still owe \$1904 for March. The total of all GCSA accounts is \$1,016,926.10. Aggregate deposits on hand at each financial institution/program include:

Coastal CSA Checking	\$ 124,702.67 (does not count against FDIC coverage limit)
Coastal Parcel Checking	\$ 19,599.64 (does not count against FDIC coverage limit)
Coastal Parcel MM	\$ 130,389.77
Coastal Parcel CD's	\$ 116,872.61 (\$247,262.38 against \$250K FDIC coverage)

**CSA RESERVES**

1 <sup>st</sup> Chatham CSA MM	\$ 219,319.72
1st Chatham Checking	\$ 100.00 (does not count against FDIC coverage limit)

The Savannah Bank MM	\$ 244,930.60	
The Savannah Bank Check	\$ 100.00	(does not count against FDIC coverage limit)
United Community Bank	\$ 99,984.27	
Ameris Bank	\$ 55,038.72	
Vanguard	<u>\$ 5,047.31</u>	
Total CSA Reserves	\$ 624,520.62	
CSA Petty Cash Fund	\$ 300.00	
Undeposited funds	\$ 540.81	
Total CSA Funds:	\$ 750,064.41	(includes checking, reserves, petty cash & undeposited funds)
Total GCSA Funds:	\$1,016,926.10	

**Income and Expenses.** Total income for April was \$82,228.19 which was \$914.82 better than budget. Expenses for the month were \$64,840.25 which were \$1,255.99 lower than budget. Net Income was 17,387.94 and that was \$2,170.81 better than budget.

<b>Capital Budget Execution:</b>	<b>Budget</b>	<b>Actual Cost</b>	<b>Difference</b>
<b>January: Lagoon Dredging (down payment)</b>	<b>\$13,487.78</b>	<b>\$13,487.78</b>	<b>0</b>
<b>Lagoon Dredging (1<sup>st</sup> phase pmt)</b>	<b>\$20,231.66</b>	<b>\$20,231.66</b>	<b>0</b>
<b>TH Sidewalk &amp; Drainage</b>	<b>\$15,020.00</b>	<b>\$15,020.00</b>	<b>0</b>
<b>February: Lagoon Dredging (final payment)</b>	<b>\$33,719.44</b>	<b>\$33,719.51</b>	<b>0</b>
<b>Lagoon Eng &amp; Surveying (final)</b>	<b>\$ 3,344.51</b>	<b>\$ 3,344.51</b>	<b>0</b>
<b>March: No activity</b>			
<b>April: No activity</b>			

<b>CSA Capital Budget and Reserves Summary</b>	<b>Annual Budget</b>	<b>Actual Results Jan-Apr</b>
<b>Beginning CSA Reserve Balance 1/1/13:</b>	<b>\$556,711</b>	<b>\$556,711</b>
<b>(+) Allotments/Deposits:</b>	<b>\$132,300</b>	<b>\$ 40,800 OK *</b>
<b>(+) Depreciation</b>	<b>\$120,060</b>	<b>\$ 40,020 OK</b>
<b>(+) Interest</b>	<b>\$ 1,380</b>	<b>\$ 338 (-122)</b>
<b>(-) Planned Expenditures:</b>	<b><u>\$ 13,585</u></b>	<b><u>\$ 70,881</u></b>
<b>Projected Ending Balance 12/31/13:</b>	<b>\$796,866</b>	

\* Does not include \$60,000 in excess checking deposited into reserves in April

**Past Due Accounts.** The number of past due accounts went up in April from 539 to 577, and the dollar amount increased from \$313,804.44 to \$317,314.36. The number of accounts 31-60 days old went down from 539 to 375, and the dollar amount decreased from \$42,168.89 to \$30,235.15. The number of accounts 61-90 days past due declined from 350 to 281, but the dollar value rose from \$27,718.38 to \$30,655.38. Accounts over 90 days in arrears decreased from 249 to 245, but dollar value increased from \$243,917.17 to \$256,423.83. The total number of account past due (577) represents 29% of all properties (up 2% points from March). In April we issued 183 first and second letters (combined), and processed 30 new or updated liens, 6 FiFas, and 5 suits/judgments. We received 79 payments (of \$200 or more) for past due amounts totaling \$29,634.44. 16 of our accounts are in bankruptcy, with \$21,932.39 owed pre-bankruptcy, and \$15,157.07 in post-bankruptcy owed. The total amount in bankruptcy is \$37,089.46 and that amounts to a \$3,065.45 decrease over March's figures. The attached report summarizes the status of accounts that the Board approved special payments.

**Repairs and Scheduled Projects:**

- **Phone Service Transition has now been completed.** Both Clubhouses are now running on COMCAST service for phones, and the Southside is running on COMCAST internet.
- **Playgrounds.** We have painted the equipment and fencing at both playgrounds and installed additional sand.
- **Pine straw/mulch** has been delivered to CSA and parcels per the normal schedule.

**Board Elections** are scheduled for May and ballot packages were delivered to the print shop and have been mailed to all owners. Ballots are due on June 10<sup>th</sup> and results will be announced at the Annual Meeting on June 11<sup>th</sup>.

**Summerfest** is scheduled for Saturday, June 8<sup>th</sup>...10:00 a.m. to 2 p.m. There will be the usual inflatable amusements along with hamburgers, hot dogs, cotton candy and more.

**Dead and Leaning Trees at NS Clubhouse.** Tidewater Solutions has replaced the dead trees and straightened the leaning ones. As a result, we have released the final payment of \$2500 from the 2012 landscaping project relating to the Georgia Power easement purchase.

b. **SECRETARY/TREASURER.** Nothing to add.

c. **ARB.** Mr. Yardman reported on the results of the Architectural Review Board meetings of April 16<sup>th</sup> and May 7<sup>th</sup>. During these meetings, the ARB approved: 2 fence constructions and forwarded two lawn maintenance fee waiver requests to the Board of Directors.

Total new violations	386	YTD	1223
Total violations repaired	464	YTD	1396
Hang Tags issued	35	YTD	312
Letters mailed	472	YTD	1279
Issues referred to GM/atty 102__		YTD	280
Total current violations at the end of April:			452

d. **PARCEL REPRESENTATIVE.** No report

5. **UNFINISHED BUSINESS:** None

## 6. NEW BUSINESS

a. **Request for Write-off Approval.** The General Manager requested authority to write off as uncollectible five accounts totaling \$6,511.73. Mr. Odom explained that these write-offs involve bankruptcies and foreclosures at 6 Green Iris Court, 8 Goldfinch Court West, 104 Huckleberry Court, 105 Chalice Way, and 17 Brandy Lane. As of May 1st, we had \$8,425.19 set aside in Balance Sheet Line 1260, Provision for Doubtful Debt, to cover write-offs. This figure includes the additional \$15,000 the Board added to this account at the February meeting. Total deposits to this account this year are \$30,000. Total write-offs this year, including those recommended above, total \$33,871.77. Mr. Smith motioned to approve the requested \$6,511.71 write-off authority this month. Mr. Corder seconded the motion. There was no further discussion and the Board voted unanimously, including the proxies, to approve the motion.

b. **Contract for Maintenance of Parcel Parking Lots.** At the request of the President, Mr. Odom briefed the Board on a proposal to accept Rivers Landscaping's proposal of \$1,550 to bush-hog the Georgia Power easement running between the Southside campus and Barksdale Drive, and the LDS Church, storage facility, and apartment complex on Grove Point Road. Mr. Odom explained that the Police had requested the Board consider this project because burglars were cutting through this area after roaming our neighborhoods. The heavy brush provided cover for them to escape. He further stated that Rivers Landscaping was the low bidder of 3 qualified proposals submitted. Mr. Smith motioned to approve the project, payable out of CSA reserves, and to award the contract to Rivers Landscaping. Mr. Corder seconded the motion. During discussion, Mrs. Byers pointed out that there have been a number of homeowners who have come before the Board in the past with requests for the Association to clear, or address some other issues, with non-CSA property that bordered the Association. In those cases, she said, the Association chose to do nothing. Mrs. Rabbitt cited an example of the strip of property between St. Ives Drive and St. Ives Way that has been problematic and has been known to have squatters residing on it. Mr. Thompson expressed concern that it would set a precedent and recommended that if the Association does the work this time, the owners be notified and requested to do any follow-on work. Mr. Smith responded that this area is the only one the Police have specifically requested our action on, and that it would provide improved safety and aesthetics for the residents. At the end of discussion, the Board voted 6-2, including proxies, to approve the proposal.

c. **Use of Playground by Elementary School.** Mr. Warren Smith motioned to allow Georgetown Elementary School Kindergarten to utilize the Southside Playground and restrooms during a walking field trip scheduled for Friday, May 31<sup>st</sup>. The vast majority( 83%) of the students and supervisors are members of the Association. Mrs. Rabbitt seconded the motion. There was no further discussion and the Board voted unanimously, including proxies, to approve the motion.

d. **Appeal of Assessments by Ernestine Murray, 26 Cutler Drive.** This issue was originally briefed at the April 9<sup>th</sup> General Meeting and was tabled pending review of the Murray account to verify whether a payment was received and posted to the account as Mr. Murray (for Ernestine Murray) has claimed. At the request of the President, Mr. Odom briefed the Board on the account status and recommendations. Mr. Odom confirmed that the Murrays had made a payment of \$117.40 dated Friday, April 5<sup>th</sup> that was posted to the account on Monday, April 8<sup>th</sup>. He went on to say that the Murrays had been provided a past due notice on February 8<sup>th</sup> indicating the potential for assessment acceleration if the account became 60 days past due. According to Mr. Odom, the account became 60 days past due and the remainder of the year's assessments were posted to the account on March 14<sup>th</sup>. On that day, a final past due notice and lien notice was sent to the Murrays. Three weeks later, the payment of April 5<sup>th</sup> was received. Mr. Odom pointed out that Article V Section 7.8 of the Covenants,

and Article V Section 2-1 of the By-laws authorizes the Board to accelerate assessments when they become 60 days past due. He further stated that Admin Resolution 2012-1 directs the General Manager or Accounts Receivable Manager to add the rest of the year's assessment to the account as due immediately upon becoming 60 days past due. He closed by saying that articles in every monthly newsletter since Admin Resolution 2012-1 was approved has covered this issue and reminded members that once the rest of the year's assessments have been posted, it will not be removed in trade for partial payments. The President noted that the Murrays were not present this evening to provide any details from their perspective. Mr. Warren Smith motioned to deny the appeal. Mr. Corder seconded the motion. There was no further discussion and the Board voted unanimously, including proxies, to approve the motion.

e. **Appeal of Assessments by S. Kidd, 156 Lion's Gate Road.** At the request of the President, Mr. Odom briefed the Board on an appeal submitted by Mrs. Sharon Kid to waive a \$65.00 lawn maintenance fee. In her appeal, Mrs. Kidd explained that she was out of town dealing with a death in the family when the notice was delivered and she did not return until the evening before the Association's contracted landscaper arrived to do the work. Mr. Odom explained that the contractors arrived at 12:08 p.m. and edged the property before Mrs. Kidd came out to ask them to leave. He provided before and after pictures as evidence, then explained that the contractor performed measureable work and was required to be paid in accordance with the service agreement. He added that the Murrays had the opportunity on that morning to call the office and request more time to do the work themselves—but did not. During discussion, Mr. Smith noted that the Murrays have made an effort to maintain their yard well. Mr. Yardman concurred that the owner has taken an active role in maintaining their yard. At the end of discussion, Mr. Smith motioned to waive half of the lawn maintenance fee. Mr. Corder seconded the motion. There was no further discussion and the Board voted unanimously, including proxies, to approve the motion.

7. **OPEN DISCUSSION.** Mr. Lindsey requested that since Mrs. Byers and Mrs. Rabbit had indicated that there may be other properties adjacent to the Association that may need Board consideration for potential clearing or other action, the staff should take an inventory of these areas and come up with recommendations and budget proposals when we go through the budget cycle this fall.

8. **ADJOURNMENT OF GENERAL MEETING.** At 8:45 p.m., Mr. Smith motioned to adjourn the General Meeting. Mr. Corder seconded the motion and the Board voted unanimously, including the proxies, to approve it.