

GEORGETOWN COMMUNITY SERVICES ASSOCIATION, INC.
BOARD OF DIRECTORS

MINUTES OF GENERAL MEETING
April 9, 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	Present

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

3. **APPROVAL OF MINUTES.** Mr. Smith motioned to approve the minutes of the General Meeting held on March 12, 2013. Mr. Thompson seconded the motion. There was no additional discussion and the Board voted unanimously, including the proxy, to approve the motion.

4. **COMMITTEE REPORTS**

a. **GENERAL MANAGER.** Mr. Odom called the attention of the Board to the general reports provided for March, specifically: the Collection Office Report, Accounting Summary, Profit and Loss Report, and the March 31st Balance Sheet. Highlights of the reports are shown below.

Balances. As of March 31, 2013, CSA checking (operational account) totaled \$134,519.01. The total of CSA reserves (Vanguard Account, First Chatham, Savannah Bank, United Community Bank, and Ameris Bank accounts) is \$550,045.10. We deposited \$18,900 into CSA reserves in March in accordance with the approved budget. Parcel reserve deposits have been made for March except for the Townhomes who made a partial payment but still owe \$1,904. The total of CSA funds is \$687,850.65. The total of all GCSA accounts and undeposited funds is \$953,169.73. Aggregate deposits on hand at each financial institution/program include:

CSA FUNDS

CSA CHECKING

Coastal CSA Checking \$ 134,519.01 (does not count against FDIC coverage limit)

CSA RESERVES

1st Chatham CSA MM \$ 204,901.01

1st Chatham Checking \$ 100.00 (does not count against FDIC coverage limit)

The Savannah Bank MM \$ 244,898.07

The Savannah Bank Check	\$	100.00	(does not count against FDIC coverage limit)
United Community Bank	\$	39,978.13	
Ameris Bank	\$	55,020.62	
Vanguard	\$	<u>5,047.27</u>	
Total CSA Reserves	\$	550,045.10	
CSA Petty Cash Fund	\$	300.00	
Undeposited funds	\$	<u>2,986.54</u>	
Total CSA Funds:	\$	687,850.65	

PARCEL FUNDS

Coastal Parcel Checking	\$	22,863.45	(does not count against FDIC coverage limit)
Coastal Parcel MM	\$	125,880.67	
Coastal Parcel CD's	\$	<u>116,574.96</u>	(\$242,455.63 against \$250K FDIC coverage)
Total Parcel Funds:	\$	265,319.08	

TOTAL GCSA FUNDS: \$ 953,169.73

Income and Expenses. Total income for March was \$82,276.10 which was \$1,212.73 better than budget. Expenses for the month were \$60,486.08 which were \$1,911.16 lower/better than budget. Net Income was \$21,790.02 and that was \$3,123.89 better than budget.

Capital Budget Execution:	Budget	Actual Cost	Difference
January: Lagoon Dredging (down payment)	\$13,487.78	\$13,487.78	0
Lagoon Dredging (1 st phase pmt)	\$20,231.66	\$20,231.66	0
TH Sidewalk & Drainage	\$15,020.00	\$15,020.00	0
February: Lagoon Dredging (final payment)	\$33,719.44	\$33,719.51	0
Lagoon Eng & Surveying (final)	\$ 3,344.51	\$ 3,344.51	0

March: No activity

CSA Capital Budget and Reserves Summary	Annual Budget	Actual Results Jan-Mar
Beginning CSA Reserve Balance 1/1/13:	\$556,711	\$556,711
(+) Allotments/Deposits:	\$132,300	\$ 26,400 OK
(+) Depreciation	\$120,060	\$ 30,015 OK
(+) Interest	\$ 1,380	\$ 262 (-\$83)
(-) Planned Expenditures:	<u>\$ 89,206</u>	<u>\$ 70,783</u> OK

Projected Ending Balance 12/31/13: \$796,866

Past Due Accounts. The number of past due accounts went up in March from 496 to 539, and the dollar amount increased from \$304,109.97 to \$313,804.44. The number of accounts 31-60 days old rose from 455 to 539, and the dollar amount increased from \$35,285.72 to \$42,168.89. The amounts 61-90 days past due increased from 312 to 350 and the dollar value went up from \$9,398.46 to \$27,718.38. Accounts over 90 days in arrears decreased from 265 to 249, and the amount decreased from \$259,425.79 to \$243,917.17. The total number of account past due (539) represents 27% of all properties (up 1% point from last month). In March we issued 231 first and second letters (combined), and processed 13 new or updated liens, 4 FiFas, and 17 suits/judgments and 12 interrogatories (garnishment actions). We received 62 payments (of \$200 or more) for past due amounts totaling \$26,342.98. 17 of our accounts are in bankruptcy, with \$21,683.39 owed pre-bankruptcy, and \$18,471.52 in post-bankruptcy owed. The total amount in bankruptcy is \$40,154.91 and that amounts to a \$7,540.23 increase over February's figures. The attached report summarizes the status of accounts that the Board approved special payments.

Repairs and Scheduled Projects:

- **COMCAST** telephone and internet service has been installed at the Southside Clubhouse but we are still waiting for installation at the Northside. AT&T has dug its heels in porting the phone numbers to COMCAST. This transition has been a very difficult and exasperating process. We will be paying more for communications in April because of some overlap in service and from start-up costs.

- **Parcel Parking Lot Work** (crack repair, surface cleaning/sealing, and re-striping) will be solicited in April and the work will be conducted in May.

Pool Certification. The pools passed inspection and have been certified by the Health Department.

The Southside Front Yard is being re-sodded and we have made adjustments to the trees and sprinkler system to enhance the chances for longer-term health of the sod.

Spring Pine Straw delivery has been made.

The Easter Egg Hunt on March 30th was a success and we had over 200 attendees.

Board Elections are scheduled for May and the results will be announced at the Annual Meeting on June 11th. Four seats are available (currently encumbered by Warren Smith, Robin Byers, Kenneth Corder, and Barbara Rubin). Candidacy packets are available at the office or at the web site (www.georgetowncsa.com). Candidacy petitions must be completed and returned by April 26th.

Dead and Leaning Trees at NS Clubhouse. As previously reported, Mr. DeLoach from Tidewater Solutions has agreed to replace and straighten the trees in question before receiving the final payment of \$2500 from the 2012 landscaping project relating to the Georgia Power easement purchase. So far, the trees have been straightened and braced, but we are still waiting for the dead/dying trees to be replaced.

New Sidewalks are scheduled to be installed by the County this summer on the east side of King George Boulevard from Knightsbridge north to King Henry Court.

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

c. **ARB.** Mr. Yardman reported on the results of the Architectural Review Board meetings of March 19th and April 2nd. During these meetings, the ARB approved: 2 fence constructions, 1 color change, and 1 deck construction.

Total new violations	357	YTD	837
Total violations repaired	325	YTD	932
Hang Tags issued	130	YTD	277
Letters mailed	329	YTD	807
Issues referred to GM/atty	61	YTD	178
Total current violations at the end of March:			477

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 four accounts totaling \$5,344.48. Mr. Odom explained that these write-offs involve foreclosures at 3 St. Ives Place, 109 Sugar Mill Drive, 6 Cane Grinder Court, and 6 Green Iris Court. As of April 9th, we had \$9,063.59 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 through April \$27,000. Total write-offs this year, including those recommended above, total \$27,360.06. Mr. Smith motioned to approve the requested \$5,344.48 write-off authority this month. Mr. Corder seconded the motion. There was no further discussion and the Board voted unanimously, including the proxy, to approve the motion.

b. **Appeal of Assessments by Ernestine Murray, 26 Cutler Drive.** Mr. Benjamin Murray made an appeal on behalf of Ernestine Murray to have the remainder of the year's assessments removed from her account. Mr. Murray stated that a payment for the first 3 months assessments was dropped off last Friday (April 5th). Mr. Odom stated that he could not confirm at the moment whether the payment had been received and posted. Mr. Smith motioned to table the motion until the next meeting, at which time that information would be available. Mr. Corder seconded the motion. During discussion, Mrs. Rabbitt noted that it appeared from reviewing the available records that Mrs. Murray has a recurring issue with not paying her amenities in a timely manner. Mrs. Byers stated that approving this appeal would set a precedent and that many owners would come and ask for the same treatment. Mr. Odom reminded Mr. Murray that payments are due on the first of each month and recommended that Mrs. Murray ensure that the assessments for April and May are paid prior to the next Board meeting on May 14th. At the end of discussion, the Board voted unanimously including the proxy to approve the motion.

7. **OPEN DISCUSSION.**

a. The Crime Prevention Officer for the West Chatham Precinct, Bryan Harrell, briefed attendees on crime issues in our area. Officer Harrell stated that the Police are making headway on crime and that, in the past 30 days, there have been 6 official Part 1 crimes, but only 2 are worthy of mention. Those involved burglaries—one of which was in our HOA on Cormorant. One of the two burglaries had been solved and an arrest had been made. The burglary on Cormorant is still under

investigation and the Police are looking for a dark color Dodge Intrepid with a white male driver and a black male passenger. At the end of his presentation, Mr. Smith asked the General Manager to follow up on pricing for removing the brush in the Georgia Power right of way adjacent to our tennis court fences and some homes along Barksdale Drive. Officer Harrell had mentioned that assailants were using this area to escape capture. Mrs. Rabbitt mentioned that she had called 911 a couple of weeks ago to report kids setting fire to the woods behind her house, and that it took 45 minutes for the Police and Fire Department to respond. Officer Harrell said he would investigate why it took so long.

b. A resident of Barksdale Drive asked why he can't use the clubhouse without paying, and why renters of the clubhouse cannot arrange for the own security. Mr. Smith provided background on why the Association requires armed security. Mr. Lindsey added that there is an insurance component to that rationale as well. Mr. Smith noted that the Board considers appeals on clubhouse rental requirements on a case-by-case basis.

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 proxy, to approve it.