

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

**MINUTES OF GENERAL MEETING  
February 12, 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	Present
John Thompson	Member	Present
Carmen Ward	Member	Absent

2. **APPROVAL OF AGENDA.** Mr. Smith motioned to approve the proposed agenda but with the deletion of item 6 (c) (Consolidation of Trash Pick-up). Mr. Corder seconded the motion and the Board voted unanimously to approve the motion.

3. **APPROVAL OF MINUTES.** Mr. Corder motioned to approve the minutes of the General Meeting held on January 8, 2013. Mr. Smith seconded the motion. There was no additional discussion and the Board voted unanimously to approve the motion.

4. **COMMITTEE REPORTS**

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

**Balances.** As of January 31, 2013, CSA checking (operational account) totaled \$120,109.62. The total of CSA reserves (Vanguard Account, First Chatham, Savannah Bank, United Community Bank, and Ameris Bank accounts) is \$570,581.62. We have made a deposit of \$7,500 into CSA reserves for January in accordance with the approved budget. Parcel reserve deposits have been made for January except for Lott's Landing (full payment) and Audubon Park (partial payment) due to inadequate cash available. The grand total of CSA funds (CSA reserves plus operational checking) is \$690,691.24. The total of all GCSA accounts and undeposited funds is \$943,529.07. Aggregate deposits on hand at each financial institution/program include:

Coastal CSA Checking	\$120,109.62	(does not count against FDIC coverage limit)
Coastal Parcel Checking	\$ 18,098.73	(does not count against FDIC coverage limit)
Coastal Parcel MM	\$116,797.06	
Coastal Parcel CD's	\$116,574.96	(\$233,372.02 against \$250K FDIC coverage)
CSA RESERVES		
1 <sup>st</sup> Chatham CSA MM	\$222,992.17	

1st Chatham Checking	\$ 100.00	(does not count against FDIC coverage limit)
The Savannah Bank MM	\$247,340.12	
The Savannah Bank Check	\$ 100.00	(does not count against FDIC coverage limit)
United Community Bank	\$ 40,000.33	(funded by transfer from CSA checking)
Ameris Bank	\$ 55,001.81	(funded by transfer from Vanguard)
Vanguard	<u>\$ 5,047.19</u>	
Total CSA Reserves	\$570,581.62	
CSA Petty Cash Fund	\$ 300.00	
Undeposited funds	<u>\$ 1,367.08</u>	
Total CSA Funds:	\$943,829.07	

**Income and Expenses.** Total income for January was \$82,262.92 which was \$849.55 better than budget. Expenses for the month were \$70,455.72 which were \$3,463.33 lower than budget. Net Income was \$11,807.20 and that was \$4,312.88 better than budget. Suits/Liens expense and Flood Insurance (3 of 4 policies) were \$600.40 and \$716.00 over budget, respectively. They were offset by \$1,126.88 increase in miscellaneous income and significant savings in legal, postage, and utilities.

<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>CSA Capital Budget and Reserves Summary</b>	<b>Annual Budget</b>	<b>Actual Results</b>
<b>Beginning CSA Reserve Balance 1/1/13:</b>	<b>\$556,711</b>	
<b>(+) Allotments/Deposits:</b>	<b>\$132,300</b>	<b>\$ 7,500 (Jan)</b>
<b>(+) Depreciation</b>	<b>\$120,060</b>	
<b>(+) Interest</b>	<b>\$ 1,380</b>	
<b>(-) Planned Expenditures:</b>	<b><u>\$ 13,585</u></b>	
<b>Projected Ending Balance 12/31/13:</b>	<b>\$796,866</b>	

**Past Due Accounts.** The number of past due accounts went up in January from 186 to 423 (because we eliminated the \$1.00 threshold for reporting purposes), and the dollar amount decreased from \$294,744.45 to \$289,356.63. The number of accounts 31-60 days old went up from 18 to 361, but the dollar amount decreased from \$9,620.47 to \$5,991.73. The amounts 61-90 days past due rose from 5 to 361, and the dollar value increased from \$2,745.62 to \$10,279.99.. Accounts over 90 days in arrears

increased from 163 to 302, but the amount decreased from \$282,378.36 to \$273,084.91. The total number of account past due is 423 and that represents 22% of all properties. In January we issued 235 first and second letters (combined), and processed 19 new or updated liens, 5 FiFas, and 18 suits/judgments. We received 39 payments (of \$200 or more) for past due amounts totaling \$15,263.80. 17 of our accounts are in bankruptcy, with \$11,401.54 owed pre-bankruptcy, and \$19,616.44 in post-bankruptcy owed. The total amount in bankruptcy is \$31,017.98. The attached report summarizes the status of accounts that the Board approved special payments.

**Repairs and Scheduled Projects:**

- **Lagoon Survey/Engineering:** The dredging project is essentially complete with only some minor landscaping work remaining. The final survey and engineering report are in process and should be completed within the next ten days. So far, CCI and their subcontractors have done an excellent job.

- **Town Home Sidewalk and Drainage Projects:** Work has been completed and the contractor has been paid. We had to use \$700 of Townhome operational funds to remove 3 trees so that the sidewalk project could proceed. This money was already in the budget for tree removals.

- **COMCAST** is scheduled to install our cable lines and have us transitioned to their phone and internet service on February 16<sup>th</sup>.

- **Playgrounds** are getting new swings and we are painting and preserving other playground equipment. New mulch was added to the Southside Playground in January and we will be adding more sand to both playgrounds in April.

**New Fence by Culvert next to Audubon Park.** The 8' chain link fence on the west side of the culvert was installed by the County at the request of the Elementary School Principal. The Association did not have any prior notification. We have asked the County if they would consider lowering the fence or allowing a more decorative fence to be built in front of it. The requests were denied or not responded to.

Carmen Ward has submitted her resignation from the Board.

At the end of the General Manager's Report, Mr. Smith asked Mr. Gerard if the Association could be held liable if we installed some green windscreens on this fence and then some child was injured behind the fence and no one could see it to respond. Mr. Gerard replied that one would have to prove a nexus between the two events. Mr. Lindsey recommended the issue be discussed in more depth during open discussion.

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

c. **ARB.** Mr. Yardman reported on the results of the Architectural Review Board meetings of January 15<sup>th</sup> and February 5<sup>th</sup>. During these meetings, the ARB approved: 1 color change, 3 fence constructions, 2 tree removals, 1 landscape change, and 1 parking lot pad construction. The ARB disapproved 1 tree removal.

Total new violations	203	YTD	203
Total violations repaired	254	YTD	254
Hang Tags issued	52	YTD	52
Letters mailed	199	YTD	199
Issues referred to GM/atty	41	YTD	41
Total current violations at the end of January:			475

According to Mr. Yardman, Mr. Matthew Delano of 169 Lion's Gate Road has attended the required ARB meetings and would like to be appointed as a member of the ARB. Mrs. Rabbit motioned to nominate Mr. Delano to the ARB. Mr. Corder seconded the motion. There was no further discussion and the Board voted unanimously to approve the motion.

d. **PARCEL REPRESENTATIVE.** No report

5. **UNFINISHED BUSINESS:** None

6. **NEW BUSINESS**

a. **Briefing by Crime Prevention Officer.** Officer Bryan Harrell from the West Chatham Precinct briefed attendees on neighborhood crime statistics and provided recommendations for homeowners on improving residential security.

b. **Request for Write-off Approval.** The General Manager requested authority to write off as uncollectible four accounts totaling \$2,969.67. Mr. Odom explained that these write-offs involve foreclosures and/or Chapter 7 bankruptcies at 84 Red Fox Drive, 8 Chowning Drive, 216 Westminster Road, and 116 Cormorant Way. As of February 1<sup>st</sup>, we had \$3,429.69 set aside in Balance Sheet line 1260, Provision for Doubtful Debt, to cover write-offs such as this. Total deposits to this account this year are \$6,000. Total write-offs this year, including those recommended above, total \$12,237.69. There are 3 pending write-offs totaling \$8,294.39 and monthly contributions to Line 1260 is budgeted for \$3,000. These 3 pending write-offs include: 60 Beaver Run Drive (\$5,590.38), 6 Factors Place (\$1460.68), and 10 St. Ives Drive (\$1,243.33). As a result, it will take several months to accrue sufficient funds to allow for these pending write-offs (and any others that may surface between now and then). Mr. Smith motioned to approve \$15,000 in write-off authority this month and to clear all pending write-offs while providing some residual funding to increase Line 1260. Mr. Corder seconded the motion. There was no further discussion and the Board voted unanimously to approve the motion.

c. **Soliciting in Georgetown CSA Neighborhoods.** At the request of the President, Mr. Odom briefed the Board on the problems of solicitation in the neighborhoods and the legal methods of addressing it. At the end of the brief, Mr. Odom recommended: (1) Staff and ARB Inspector can continue to request solicitors and handbill advertisement solicitors to voluntarily leave our neighborhoods; (2) residents should contact the Postal Inspector when solicitors, or either handbill or ad solicitors put advertising in or on their mailbox; (3) residents who receive unwanted PennySavers and other advertisements thrown onto their property should contact those entities directly and request they be deleted from distribution; (4) residents should post "No Solicitation" decals on their doors; and (5) residents who hear unexpected knocks on the door should verify who is there before opening the door. If the caller is unwanted, the resident should yell through the door for the caller to leave. If the resident chooses to open the door and confront the caller, the resident should demand to see the caller's license or permit. If he/she is soliciting something and cannot produce a license or permit, the resident should call the Police and report the solicitor. If at any time the resident senses danger or suspicious activity, he/she should likewise call the Police. At the end of the brief, Mr. Smith motioned to approve Mr. Odom's proposals. Mr. Corder seconded the motion. During discussion, Mr. Gerard added that religious groups will not have permits and that handing out literature is not illegal. There was no further discussion and the Board voted unanimously to approve the motion.

d. **Limitations on Accepting Cash Payments.** Mr. Odom requested that the Board establish a policy that allows the staff to continue taking cash as a method of payment, but specifies that change will not be given and that payments in excess of the current amount owed will be reflected on the member's account as a credit balance. Mr. Odom also requested that the Board authorize the President and Secretary to sign Administrative Resolution number 2013-1 which would take effect on April 1, 2013. Members would be notified via the newsletter. Mr. Smith motioned to approve the two proposals by Mr. Odom. Mr. Corder seconded the motion. There was no further discussion, and the Board voted unanimously to approve the motion.

7. **OPEN DISCUSSION.** Mrs. Byers commented that she has witnessed the Police speeding on Red Fox without lights or sirens on. Mr. Odom agreed to discuss it with Officer Harrell.

8. **ADJOURNMENT OF GENERAL MEETING.** At 9:20 p.m., Mr. Corder motioned to adjourn the General Meeting. Mr. Thompson seconded the motion and the Board voted unanimously to approve it.