

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

**MINUTES OF GENERAL MEETING**  
**March 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	Absent, proxy to Mrs. Rabbitt
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
Vacancy		

2. **APPROVAL OF AGENDA.** Mr. Smith motioned to approve the proposed agenda, but with the addition of New Business item 6 (d)—Appointment of New Board Member. Mr. Thompson 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 February 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 February, specifically: the Collection Office Report, Accounting Summary, Profit and Loss Report, and the February 28<sup>th</sup> Balance Sheet. Highlights of the reports are shown below.

**Balances.** As of February 28, 2013, CSA checking (operational account) totaled \$110,662.17. The total of CSA reserves (Vanguard Account, First Chatham, Savannah Bank, United Community Bank, and Ameris Bank accounts) is \$531,061.25. We made no deposit into CSA reserves for February in accordance with the approved budget. Parcel reserve deposits have been made for February except for Audubon Park (\$56 partial payment) due to inadequate cash available. The total of CSA funds is \$651,778.55. The total of all GCSA accounts is \$909,825.37. Aggregate deposits on hand at each financial institution/program include:

Coastal CSA Checking	\$ 110,662.17 (does not count against FDIC coverage limit)
Coastal Parcel Checking	\$ 19,491.87 (does not count against FDIC coverage limit)
Coastal Parcel MM	\$ 121,979.99
Coastal Parcel CD's	\$ 116,574.96 (\$238,554.95 against \$250K FDIC coverage)
<b>CSA RESERVES</b>	
1 <sup>st</sup> Chatham CSA MM	\$ 185,968.55
1st Chatham Checking	\$ 100.00 (does not count against FDIC coverage limit)

The Savannah Bank MM	\$ 244,868.59
The Savannah Bank Check	\$ 100.00 (does not count against FDIC coverage limit)
United Community Bank	\$ 39,974.95
Ameris Bank	\$ 55,001.93
Vanguard	\$ 5,047.23
Total CSA Reserves	\$ 531,061.25
CSA Petty Cash Fund	\$ 300.00
Undeposited funds	\$ 9,755.13
Total CSA Funds:	\$ 651,778.55
Total GCSA Funds:	\$ 909,825.37

**Income and Expenses.** Total income for February was \$83,149.33 which was \$2,285.96 better than budget. Expenses for the month were \$94,574.70 which were \$10,806.46 higher than budget due to posting an additional \$15,000 to bad debt expense as approved by the Board at the February meeting. Net Income was -\$11,425.37 and that was \$8,520.50 lower 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>CSA Capital Budget and Reserves Summary</b>	<b>Annual Budget</b>	<b>Actual Results Jan-Feb</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>\$ 7,500</b>
<b>(+) Depreciation</b>	<b>\$120,060</b>	<b>\$ 20,010</b>
<b>(+) Interest</b>	<b>\$ 1,380</b>	<b>\$ 178</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>	

**Past Due Accounts.** The number of past due accounts went up in February from 419 to 525, and the dollar amount increased from \$289,356.63 to \$304,109.97 (the effect of a large number of people

getting billed for the rest of the year). The number of accounts 31-60 days old went up from 59 to 198, and the dollar amount increased from \$5,991.73 to \$35,285.72. The amounts 61-90 days past due rose from 58 to 62, but the dollar value decreased from \$10,279.99 to \$9,398.46. Accounts over 90 days in arrears decreased from 302 to 265, and the amount decreased from \$273,084.91 to \$259,425.79. The total number of account past due (525) represents 26% of all properties (up 4% points from January). In February we issued 308 first and second letters (combined), and processed 14 new or updated liens, 5 FiFas, and 11 suits/judgments. We received 48 payments (of \$200 or more) for past due amounts totaling \$17,451.36. 17 of our accounts are in bankruptcy, with \$10,086.11 owed pre-bankruptcy, and \$22,528.57 in post-bankruptcy owed. The total amount in bankruptcy is \$32,614.68 and that amounts to a \$1,596.70 increase over January's figures. 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 final County inspection remaining. Project was completed on budget and to specification. CCI and their subcontractors have done an excellent job.

- **Town Home Tree Work.** Per the February budget, \$700 was spent to remove to large trees that were damaged and were posing a danger to the residents. Additional extractions and trimmings are scheduled for later this year.

- **COMCAST** lines have been run to the buildings, but AT&T has delayed porting the phone numbers to COMCAST. We are now paying month-to-month with AT&T until the two companies can work things out.

- **Playgrounds.** We have painted the equipment in the playgrounds and ordered some rubber berms that will be placed at the ends of the slides and filled with additional sand. This will reduce the distance from the end of the slide to the ground and improve safety. Additional sand will be added to the large sections of both playgrounds in April.

- **Hunter' Green** residents have received new rolling trash bins from Curbie Sanitation and our Maintenance Staff has removed the old cans and the rotting wooden cage structures. The staff also painted the fence along the parking circle.

**Easter Egg Hunt** is scheduled for Saturday, March 30<sup>th</sup> from 9:00 to 11:00 a.m. at the Southside Clubhouse. Children ages 11 and under can participate in the hunt.

**Board Elections** are scheduled for May and the results will be announced at the Annual Meeting on June 11<sup>th</sup>. 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](http://www.georgetowncsa.com)). Candidacy petitions must be completed and returned by April 26<sup>th</sup>.

**GA Power Right Of Way.** At the last meeting, the West Chatham Precinct Crime Prevention Officer and the Board asked the GM to see what could be done to clear the brush from the right-of-way to make it easier for the Police to pursue perpetrators in the area. Mr. Matt Henry, GP Land Department, reviewed the situation and replied that the area is due for herbicidal treatment later this year but is not scheduled for bush-hogging until 2014 (on a 5-year schedule). Georgia Power used to mow ROWs every other year but ceased that practice several years ago.

**Dead and Leaning Trees at NS Clubhouse.** 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.

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

c. **ARB.** Mr. Yardman reported on the results of the Architectural Review Board meetings of February 19<sup>th</sup> and March 5<sup>th</sup>. During these meetings, the ARB approved: 1 color change, 2 Utility Shed, and 1 tree removal.

Total new violations	277	YTD	480
Total violations repaired	353	YTD	607
Hang Tags issued	95	YTD	147
Letters mailed	279	YTD	478
Issues referred to GM/atty	76	YTD	117
Total current violations at the end of January:			467

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 \$9,778.43. Mr. Odom explained that these write-offs involve foreclosures at 134 Stockbridge Drive, 5 Bitterroot Lane, Georgetown Place Unit 13, and 24 St. Ives Way. As of March 5<sup>th</sup>, we had \$11,314,55 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 last meeting. Total deposits to this account through March are \$24,000. Total write-offs this year, including those recommended above, total \$22,016.12. Mr. Smith motioned to approve the requested \$9778.43 write-off authority this month. Mrs. Rabbitt seconded the motion. There was no further discussion and the Board voted unanimously, including the proxy, to approve the motion.
- b. **Georgetown Place Homeowner's Insurance.** Mr. Odom requested Board approval on a plan to have our attorney send letters to homeowners who have either not provided a current copy of their policy, or those whose policies lack the requisite amount of coverage or policy features. Mr. Smith motioned to approve the GM's proposal. Mr. Braddy seconded the motion. During discussion, Mr. Smith asked if the Association purchases the insurance for those who have not done so, will we charge Georgetown Place? Mr. Odom replied that the initial check would be cut from GTP funds, but would be reimbursed through charges to the accounts of those specific owner(s) in question. Mrs. Byers commented that if people don't pay and there is a write-off, then it would be punishing those who took the steps to be compliant. Mr. Gerard recommended we pose a question to the owners at the next budget hearing as to whether they want their funds used to force-place insurance. At the end of discussion, the Board voted to approve the motion. Mrs. Byers abstained.
- c. **Petition to Adjust the Account of Lucy Poole.** Ms. Renee Neher, daughter of Mrs. Lucy Poole (deceased) of 64 King James Court, petitioned the Board to set up two accounts for the property so that the large past due amount accumulated by her late mother would separate from the amount owed from now on. She also requested that all late fees/finance charges be deleted from the account. Mr. Odom explained that

the Association only creates separate accounts upon court directive in bankruptcy cases where the law requires the pre-bankruptcy and post-bankruptcy amounts be separated. He also added that the Association follows the covenants regarding assessments and finance charges, and that removal of finance charges has only occurred when it has been determined that an owner has been erroneously billed. He concluded by saying that his review of the record reflected no indication of an erroneous billing. Mr. Smith motioned to deny Ms. Neher's appeals. Mr. Thompson seconded the motion. During discussion, Mrs. Byers asked what the benefit to the owner would be. Mr. Odom responded that Ms. Neher stated that her daughter was going to be moving into the unit and she "would like her to start with a clean bill." Mrs. Rabbitt stated that she felt the late fees could be waived. Mr. Gerard commented that the outstanding bill stays with the property and that the executor of the estate has the responsibility to pay for the debts. At the end of discussion, the Board voted to approve the motion. Mrs. Rabbitt and Mr. Corder's proxy abstained.

- d. **Appointment of New Board Members.** Mr. Lindsey noted the recent resignation of Mrs. Ward for medical reasons and stated that the Association had received letters from two interested candidates...David L. Campbell, Sr. of 24 Red Fox Drive, and John Graves of 34 Cutler Drive. Mr. Lindsey acknowledged that both candidates were in the audience and allowed each to address the attendees. When both candidates were finished, the Board voted to approve the appointment of David L. Campbell, Sr. to complete the unexpired term of Mrs. Ward.

**7. OPEN DISCUSSION.** Mr. Braddy asked if the Board was going to further discuss the issue of the chain-link fence the County constructed by the ditch on King George Boulevard. Mr. Smith replied that the County is not going to allow further changes. He added that the County had removed the inboard guard rail. Mrs. Rabbitt commented that she saw a child on the other side of the fence and questioned whether the new fence provided improved safety.

**8. ADJOURNMENT OF GENERAL MEETING.** At 8:35 p.m., Mrs. Rabbitt motioned to adjourn the General Meeting. Mr. Smith seconded the motion and the Board voted unanimously, including the proxy, to approve it.