

Board's Corner...

Volume 6, Issue 3

Dec 22, 2007

Winter is Here!



(904) 757-7010

CAROLINE COVE OWNERS' ASSOCIATION, INC.

Caroline Cove

Your new board of Directors would like to thank all the homeowners that came to the annual meeting. Thank you too for the two homeowners who stepped forward to run for the Board of Directors. It is thrilling to have new faces running the community!

Your new Board is made up of the following officers: Tina Mekara, President, Tim Maciolek, Vice President Brian Cripe as Secretary/Treasurer. We also had 3 volunteers come forward for the new state-mandated Fine Committee.

It was great to see many new faces and hear fresh new ideas from those who attended. This was not a meeting for new business or to vote on new issues. The association is required by state law to have an annual meeting with homeowners to go over the upcoming budget (which is included with your invoice and this newsletter). It is always a nice thing

when homeowners take a greater interest in our community especially if you desire to change or modify the rules and regulations that we all must follow. If you, the owner, want changes in these rules then they must be voted on. That's the kicker, if we want change we can't change without you the home owner showing up to vote.

Remember these are your homes we are talking about and you've elected us to represent your interests in the neighborhood.

Help us help you, come to our meetings. If you have problems or questions, please contact Florida Property & Association management at the numbers listed below. They will ensure we get the message!

Thanks as always,

Tina Mekara, President



2008 ANNUAL ASSESSMENT DUES...

The dues have been raised by \$10.00 to \$120.00 for 2008. That is just below the 5 percent cap allowed for in the covenants.

This decision was based mainly on inflation and higher costs for our liability and Directors & Officers insurance. Please note, as per the governing documents the annual assessments are due on January 1st of each year and will be considered late if not **POSTMARKED** by Friday February 1, 2008.

Please help us hold down the association's up-front legal fees by paying your 2008 dues on time.

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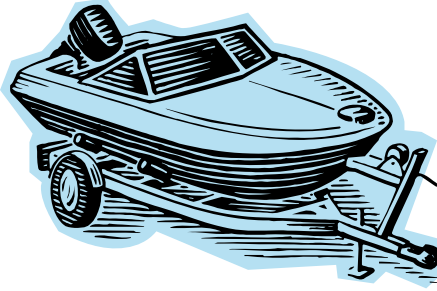
**NEXT SCHEDULED HOME-OWNERS' MEETING:
SPRING 2007, WATCH FOR
FUTURE ANNOUNCEMENT.**

Boats, Trucks, RVs and Other Such Vehicles

The covenants which were amended in 2002 banned parking of Boats, Trailers, Trucks (above a pickup, or SUV), Recreational vehicles, and Commercial vehicles. This is a residential area with very limited parking and that's why this prohibition was enacted by the owners of the neighborhood in 2002.

The Board was considering recommending a vote to change the covenants to allow for overnight parking of trailers and RVs for out of town guests but did not receive enough support and has tabled discussion on this matter until the Spring meeting.

If you want to voice your opinion as to whether the Board should bring this item up for a vote, e-mail us at: board@carolinecove.com We will review and tabulate your responses and have them available for the Spring meeting.



Boats can not be parked on the street or on your property at any time unless they fit inside your garage.

Until the covenants are changed our guidelines specify a warning letter will be issued and the owner will have 10-days to remove the vehicle. If they do not remove the vehicle they may be subjected to a fine of \$50.00 per-day up to the state maximum of \$1,000.00. A towing order will then be sought from the courts.

We certainly don't want any of these actions to occur so we're publishing this reminder of this prohibition. If you want to read the full text of the covenants, go to www.carolinecove.com and look under our community tab for a complete text.

Yard of the Month Returns in April...

The Board approved the continuation of awarding \$25.00 Gift certificates for Yard of the Month winners in 2008.

The program will return with the April inspections. This was a big hit with those who won as well as those who put in the ex-

tra effort to make our community a better place to live.

All of us look forward to getting past the winter months and back into the sunny, warm Florida weather. So start planning now for the coming spring.

If you visit <http://turf.ufl.edu/residential/residential.htm> you will find a wealth of resources for maintaining St Augustine turf grasses as well as your landscapes. It's a site you'll certainly want to bookmark!

Questions & Answers...

Q: Is there any way we could list people in the neighborhood who provide professional services on the community website?

A: Great Idea! If you will e-mail us at board@carolinecove.com we will review them and have them posted on our web page and published in the next newsletter. It won't be an official endorsement of the service but may be a help for neighbors to help neighbors.

Q: I noticed my neighbor converting their garage into a living area, I thought this was illegal?

A: The covenants specifically prohibit conversion of garages into living areas and

once we sent the homeowner a letter, they immediately stopped and restored their home to its original state. They had renters who were in the process of removing the garage door to install French doors, so it was easy to see the violation. So long as a functional garage door is maintained on the house, the association will not enter the property to see if a conversion has occurred. The city can enter the property if it is reported or if there is a concern for fire safety or a potential carbon monoxide hazard.

Q: Will I get fined for not maintaining my lawn? I am really upset that the association is doing this. When did this come about?

A: Fines (Special Assessments) have always been allowed in the covenants for non-compliance with the covenants. The Board elected to establish a uniform way of dealing with violations. Copies of this and all association documents are available on the Florida Property & Association Management's website at www.floridapropertymgmt.com and then look under the Caroline Cove tab.

Fines are only applied if a homeowner ignores all written requests to correct a violation and do not respond to the 14-day notice to appear before the fine committee which was mandated by the state legislature in July 2007.

Lawn Maintenance Problems...

(Reprinted from 2005) One item that is always a source of problems in an association is lawn problems. Many of you have done an outstanding job of keeping your lawn in tip-top shape while others of you have started to let your lawns go.

We have even received one complaint that the association should pay the water bills to keep an owner's lawn in shape. We reminded this owner that they purchased a home in our neighborhood that has deed-restricting covenants that specify they must maintain their lawns. We owe it to every owner to enforce the standards evenly and without prejudice.

Many of you have commented *Lawn maintenance is a focus area for the Association...*

that you don't think the association is doing anything about homes with terrible lawns. We're letting you all know that we're taking steps to correct these problems. We will be following the procedures that were enacted in 2005. The Association does intend on taking every step necessary to improve these problems once the growing season started on April 1st.



We will also be monitoring the cutting of lawns behind fences on a more frequent basis. We would like to remind owners who's properties

border the retention pond that it is their responsibility to cut the grass behind their fence down to the water line.

We will have our inspectors start looking more closely at this during monthly inspections, so please help us and keep your lawn cut behind the fence if your home borders the pond.

If your lawn has weed problems, now is the time to consider calling a professional lawn service. They have chemicals which most homeowners don't have access to and they will keep coming back until the weed problem is solved. This is very cost effective when you consider that each reapplication you do costs money. They should be able to control the weed problem without killing your lawn.

SELLING YOUR HOUSE?

You might be surprised to know that every sale or refinancing of property in Caroline Cove requires clearance from the association. Usually this is accomplished by the title agency but occasionally with a For Sale By Owner sale the association clearance is forgotten until the day of closing.

Not only can this cause a delay in the scheduled closing but if an owner has an outstanding balance owed the association or a lien has



been recorded against the property the closing may be delayed for several days while the debt is verified and a lien release is prepared. If you are selling or refinancing your

house, please make note of Florida Property & Association Management's fax number of (904) 757-0170. (Their voice number is (904) 757-7010)

Give this number to your Realtor or agency handling the closing on your property so they can request the necessary clearances well in advance of your closing.

Our management company usually processes clearance requests the same day.

Construction Projects Need Approval...



All Construction projects require pre-approval.

Just a reminder that all construction or repainting projects need architectural control committee approval before you start the project.

This includes erecting fences, painting or erecting commercially built storage build-

ings. In the case of storage buildings, they must be commercially constructed and the building must be permanently fastened to the concrete slab. This specification was called for in the 2002 amendment to the covenants.

One area that has been often misunderstood is repainting of a house the same color. A color swatch must still be submitted for approval.

This requirement also applies to homeowners wanting to have vinyl siding installed. Just like with repainting your home, the ARC needs color chips specifying the exterior color and trim color.

While it normally does not take more than a week for approval if everything is submitted as required, the ARC does have up to 30-days to act on your request.

Inspection Focus for 2008

A reminder to all that holiday decorations must be removed by January 31st. Also, weeds will continue to grow during the winter and must be treated. The association does not stop the monthly inspections of properties just because it's winter.

In 2008 we will continue to emphasize lawns, flower beds as well as exterior paint conditions as many of the homes in this neighborhood are approaching 9-10 years in age. That means exterior paint and the general condition of fencing and siding on a house will need maintenance or repair.

If you do receive a letter for repainting, repair of obvious exterior siding deterioration or for a fence needing repair or replacement, please don't ignore the letter. Submit a resto-

ration plan and then implement your plan. The association will work with you as you implement a written timetable for completing those costly repairs.



If you take no action or do not respond to our requests for action, you can be subjected to a \$50.00 per-day fine up to the state maximum of \$1,000.00 plus re-inspection fees, attorney costs and court filing fees. These generally add up to approximately \$1,850.00 before actually getting in front of a judge to determine the outcome.

Please don't let this happen to you, help us keep our neighborhood looking great by doing your part to make your property look its best.

2008 Operating Budget

Caroline Cove Homeowners Association

December 4th, 2007

INCOME

| | | |
|------------------------|-----------|------------------|
| 133 x 120.00 per year | \$ | 15,960.00 |
| Late Fees 45 x \$25.00 | \$ | 1,125.00 |
| TOTAL INCOME | \$ | 17,085.00 |

CORPORATE EXPENSES

| | | |
|---------------------------------|-----------|-----------------|
| Corporate Annual Report | \$ | 65.00 |
| General Liability Insurance | \$ | 1,500.00 |
| Tax Preparation | \$ | 250.00 |
| TOTAL CORPORATE EXPENSES | \$ | 1,815.00 |

GENERAL & ADMINISTRATIVE

| | | |
|--|-----------|------------------|
| Bank Charges (\$25 per month) | \$ | 300.00 |
| Copying/Duplicating/Printing | \$ | 350.00 |
| Legal Retainer Fee (12 x \$30.00) | \$ | 360.00 |
| Management Fee (\$5.41 per home per month) | \$ | 8,640.00 |
| Newsletter Production & Printing | \$ | 170.00 |
| General Office Expenses | \$ | 200.00 |
| Postage | \$ | 600.00 |
| TOTAL GENERAL EXPENSES | \$ | 10,620.00 |

MAINTENANCE & OPERATING

| | | |
|----------------------------|----|----------|
| Pond Maintenance (350 x 7) | \$ | 2,450.00 |
| Security Services | \$ | 1,500.00 |

TOTAL MAINTENANCE & OPERATING \$ 3,950.00

OTHER EXPENSES

| | | |
|-----------------------------|-----------|---------------|
| Yard of the Month | \$ | 125.00 |
| Miscellaneous Expense | \$ | 500.00 |
| TOTAL OTHER EXPENSES | \$ | 625.00 |

TOTAL OPERATING EXPENSES \$ 17,010.00

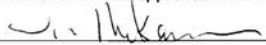
TOTAL INCOME \$ 17,085.00

TOTAL EXPENSES \$ 17,010.00

SURPLUS/DEFICIT \$ 75.00

THE 2008 BOARD OF DIRECTORS HAVE REVIEWED THIS PROPOSAL FOR THE 2008 OPERATING BUDGET AND HAVE DECEMBER 2007 AT APPROVED/DISAPPROVED IT THIS 4th DAY OF THE ANNUAL MEETING OF CAROLINE COVE HOMEOWNERS ASSOCIATION, INC.

CERTIFICATION: I Tina Mekara acting as President of the Board of Directors for Caroline Cove Owners' Association, Inc. have reviewed and approved it on behalf of the Board of Directors the 2008 Budget.


Tina Mekara, President

INPUT BY Florida Property & Association Management, Inc. : This 2008 Budget has been reviewed and input this _____ Day of _____ 2007.

MANAGED BY FLORIDA PROPERTY & ASSOCIATION MANAGEMENT, INC. (904) 757-7010