

Homeowners Association at Westwood Lakes, Inc.  
Board of Directors Meeting Minutes  
Farnell Middle School Library  
October 14, 2013

**Call to Order/Establish Quorum:**

President Linda Bailes called the meeting to order at 7:02 PM. Present were Linda Jones Bailes, Tim Delikat, Pam Hazel, Chuck Fuller, Susan Rose, and Walter Pilat. Jill Ellis, our community manager, was present as were several residents. The meeting was properly noticed and a quorum of Directors was present.

**Approval of Minutes:**

The September meeting minutes were approved as corrected by motion of Walt Pilat, a second by Linda Jones Bailes and a unanimous vote.

**President's Report:**

1. President Bailes thanked Walt Pilat for acting as President while she was not available a week during the month of September.
2. An Emergency Preparedness document is being edited and included on our official website.

**Treasurer's Report:**

As of September 30, the Operating Account is \$198,369 with the Reserve Fund at \$498,707. Expenses are currently under budget by \$27,549.

**Accounts Receivable: \$27,549**

- 10 accounts owe more than one assessment
- 9 accounts owe the August assessment only

**Collections Review:**

- 26 accounts are in attorney status
- 20 of these are Bank Foreclosures
- 3 of these accounts are HOA Foreclosures
- 1 of these accounts is in Bankruptcy
- 2 are for non-payment of assessments (all have liens placed).

**Review Lot 05018: Status of Lender Foreclosure and HOA Foreclosure**

- Homeowner currently owes \$1036.75 plus unbilled legal fees.
- Homeowner has HOA Foreclosure and Motion for Summary Judgment is close to being filed. Homeowner was defaulted due to lack of response to lawsuit.
- Homeowner has Lender Foreclosure that started moving quickly with Motion for Summary Judgment filed on 9/18/13.
- It would not be advantageous for Association to race the Lender Foreclosure and possibly take title for a short period of time.

- Tim Delikat made a motion to place the HOA Foreclosure for Lot 05018 on hold and have our attorney work to complete the Lender Foreclosure. The motion was seconded by Linda Jones Bailes and the vote to approve was unanimous.

**Review Lot 04039: Status of Lender Foreclosure**

- Homeowner was in Lender Foreclosure and bank took home back at Foreclosure Sale.
- Lender made payment of \$1043.64 which is the amount owed per Florida Statute (1 year assessments and small amount of legal fees)
- Remaining balance of \$3536.79 is in Other Receivable account and it is not cost effective to go after prior homeowner.
- Our Association sets aside an estimate for Bad Debts each year for cases similar to this.
- Tim Delikat made a motion to write off remaining balance of \$3536.79 for Lot 04039 to Account 655-Bad Debt Allowance. The motion was seconded by Chuck Fuller and the motion to approve was unanimous.

**Review Lot 11019: Status of HOA Foreclosure**

- Homeowner currently owes \$3233.69 plus unbilled legal fees.
- Motion for Summary Judgment in favor of our Association on 8/27/13.
- Foreclosure sale has been set for 10/18/13 at which time a 3<sup>rd</sup> party bidder or our Association will take title.

**Review Lot 04058: Status of Payment Plan and HOA Foreclosure**

- Board approved a Payment Plan at September meeting and homeowner has not returned the signed document.
- Tim Delikat made a motion to move forward with the HOA Foreclosure on Lot 04058 as payment plan has not been returned. The motion was seconded by Chuck Fuller and the vote to approve was unanimous.

**Review Lot 02056: Status of Lender Foreclosure**

- The bank took this home back at the Lender Foreclosure sale.
- We will continue demand cuts until we hear from the bank.
- It was suggested to send a 10 day notice to the bank to maintain property.

Tim has reviewed the 2014 Budget and made some changes. The final version will be voted on in November. Walt Pilat made a motion to submit the budget to the membership at the Annual Meeting. The motion was seconded by Linda Jones Bailes and the motion to approve was unanimous.

The next Reserve Study will be done in 2014.

**Pam Hazel made a motion to accept the Treasurer's Report. The motion was seconded by Walt Pilat and the vote to approve was unanimous.**

## **Manager's Report:**

1. First notice of Annual Meeting was mailed out on September 13<sup>th</sup> and the 2<sup>nd</sup> notice on October 11<sup>th</sup>. Three bios were included: Pam Hazel, Walt Pilat and Julie Morales.
2. Advanced Insurance provided a proposal for our insurance with a savings of \$4000 from last year. The renewal premium check has been ordered.

## **Board Action Items/Any Committee Related Proposals:**

### **Old Business:**

1. **Sawgrass Gate Concerns.** New boards were installed in the Sawgrass gates at the expense of the gate company. So far there have been no issues with the gates but there may not have been any lightening storms either.
2. **Review of ongoing E&FP candidates.**
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### **New Business:**

#### **3. Review of E&FP Candidates:**

##### **A. September 9, 2013 Candidates:**

1. **Lot 10010:** Tim Delikat made a motion to continue the E&FP and to assess a fine if conditions are not corrected. Pam Hazel seconded the motion and the vote to approve was unanimous.

##### **B. October 14, 2013 Candidates:**

1. **Lot 07044:** Per Tim Delikat, the bank took this property back. We need to start over with the regular violations letters.
2. **Lot 04058:** Tim Delikat made a motion to move this property into the E&FP and to assess a fine if conditions are not corrected. Walt Pilat seconded the motion and the vote to approve was unanimous.

## **Committee Reports:**

**Lakes Committee:** There was a meeting with Lake Masters. They will be submitting a new contract which will show a substantial increase due to materials. It was suggested that we may need to prepare an RFP to send out to other vendors as well.

**Landscape Committee:** The annuals will be changed out to fall colored plants on September 17<sup>th</sup>. There is still some sod in front that needs to be replaced but OneSource is having trouble getting sod. Walt Pilat will remind OneSource to trim the front and back of the Leatherleaf berms. Pine trees will be trimmed in the winter with the palm trimming. Two pine trees along WWL boulevard need to be removed as they may fall. Ariel said the charge will be \$550.

**Activities Committee:** Susan Rose has taken over the Welcoming Committee as the volunteer left.

Activities Dates: Garage Sale—October 19<sup>th</sup>, 9AM-3PM  
Halloween Costume Party—October 27<sup>th</sup>, 4PM-6PM  
Chili Cook-off and Pot Luck Party—November 17<sup>th</sup>, 3PM-6PM

**Adjournment:** The meeting was adjourned at 8:55 PM by motion of Chuck Fuller, a second by Pam Hazel and a unanimous vote.

**Next meeting: November 12, 2013**  
**Philippine Cultural Center**

**Submitted by Pam Hazel, Secretary.**