

President's message

January 2008 was my first month as president of the Grand Haven Master Association and we also mailed the first issue of *The Oak Tree* at that time. In that first issue, we printed the GHMA Mission Statement: To enforce the architectural standards of the community.

Residents cannot paint their home in an olive drab camouflage motif with pink shutters to accompany those plastic flamingos in the front yard. They cannot operate a mini mart in their garage. Some residents have been surprised/insulted to learn that they cannot always do what they want to their own property because Grand Haven is a "deed-restricted community." When you buy into this community you give up certain rights and agree to follow the rules.

Enforcement of these rules is the responsibility of the Grand Haven Master Association. Six months ago, the GHMA increased the personnel available for CC&R compliance inspections. As I review the mid-year reports, I see some positive trends. Initially, the number of residents notified of violations increased. Not surprising, given increased inspections. The percent of resolved issues, however, has also increased and the percent of unresolved issues going to the Fine Committee has decreased. Bottom line, when most residents are notified of a CC&R problem, they fix it.

Enforcement of community standards is a double-edged sword. If the standard affects a neighbor, people tell us to go with the highest possible standard and maximum enforcement. If it affects them personally, they tell us something is wrong with a system that doesn't recognize their impeccable taste. What can I say?

In the last issue, I mentioned the need for residents to keep the trees in front of their homes trimmed up to a height of seven feet to keep sidewalks free of low branches and roads free of cars damaged by low-hanging trees. We thank the residents who have done just that.

In this issue we have included an insert from Hampton Golf informing residents of a membership program. Hampton Golf paid for this insert. The GHMA is considering accepting outside paid advertising to offset the mailing costs of the newsletter.

Kenny O'Connor, President, GHMA



Ospreys get help, eagles comment

A pair of Ospreys built their nest in a tree on Colbert Lane just south of the main entrance to Grand Haven. All went well as the pair raised their young until a storm and high winds arrived.

Suddenly the nest was on the ground along with the young chicks. The youngsters could have been a casualty in nature's bigger picture. But, a Grand Haven resident saw the problem and called for help.

Just in time the cavalry arrived disguised as the Palm Coast Fire Department. Equipped with the latest in bird nest support gear, i.e. a plastic laundry basket, they put the nest in the basket, placed the two babies on top of their new albeit unconventional home and with the aid of a hydraulic lift re-installed the nest in the tree. Unconfirmed was that the rescue crew included an ex-navy guy who tied the ropes such that a category three hurricane could not dislodge the nest.



To the pleasant surprise of local birdwatchers, the parents returned to the partially synthetic nest and continued to feed their chicks.

However, Mr. and Mrs. Eagle, who were featured in the last issue of *The Oak Tree*, commented, "If you build nests right, they don't fall down. That's why eagles are the top birds."

Editor's note: The Oak Tree chooses not to get involved in this bird fight.

Frequently asked questions (FAQs)

Q. Is the Grand Haven Master Association doing anything about residents who have not paid their assessments?

A. Under advice of legal counsel, the practice of tar and feathering non-payers has been suspended. Burning at the stake is still under review. In the interim the GHMA recently filed 80 additional liens against property owners who have not paid their bills.

Q. Do we ever get any money back from liens or fines on homeowners for not complying with Grand Haven rules?

A. Yes - but it takes time. The GHMA has outstanding fines and liens on just a small percentage of the 1,901 properties within Grand Haven. Some are recent, some are years old. In the last three months, the GHMA has collected over \$8,000 for payment of overdue bills, late fees and interest.

If not previously collected, the past due accounts are recovered when a sale occurs and state law requires the owner to settle up to receive a clear property title. While some residents have ignored assessments and fines, those bills accumulate late penalties along with 18 percent interest. In this real estate market, not paying now is a poor economic decision.

Q. Does the GHMA have a web page?

A. Yes, it has been revised and is better than ever. The web site address is www.grandhavenmhoa.com. Why go there, you ask? No reason, unless you are interested in the following:

1. Contact information for Grand Haven board members - makes it easy to send an "Atta boy/girl" for the great job;
2. Meeting schedules for the GHMA, the ADC, Village Forum and the Fine Committee;
3. ADC guidelines and forms needed to make a submittal;
4. PLM schedules for mowing and chemical treatments;
5. Contact information for the property manager;
6. Additional FAQ's;
7. Plus a surprise video (rated G. A G-rated video contains nothing in theme or language that would offend your grandmother.) Sorry, it was the only video we could include.

Q. My neighbor has a pet rhinoceros, or if not, at least a dog gigantus, and he does not pick up after he walks him. What can I do?

A. As always, local neighborhood peer pressure is the best solution. When you see them out walking an offer of a plastic bag (extra large is recommended for rhinos) or a causal comment by neighbors at a social gathering might get the point across.

If that doesn't work, call the Palm Coast Animal Control Office at 986-2520. Based only on an anonymous complaint, an officer will go to the residence and issue a "courtesy citation." The offending resident will have to supply rabies vaccination documentation and a Palm Coast license for the rhino. If the complaints continue, the Animal Control Office will issue a \$50 fine.



Q. I am very upset because I received a CC&R warning that the trees on the street in front of my house need to be trimmed. I didn't choose them and I don't own them. Someone else should be responsible. Help!

A. Sorry, bad assumption. You own the trees and you are required to trim them so people walking on the sidewalk don't have to duck.

Q. I am leaving for an extended vacation. Can I put up my plywood window covers now, just in case a hurricane comes this way?

A. In a word – no. Your neighbors really don't want to look at your plywood or any other fortress materials while you are enjoying a month or two in the Bahamas, Caribbean or other fun locations.

Guidelines: Hurricane shutters can to be closed when an official hurricane watch is announced and are to be taken down or opened seventy-two (72) hours after the official watch has been lifted. This applies to all homes in Grand Haven.

Bottom line: Make arrangements with someone before you leave.

Q. I noticed you are repeating some FAQs. How come?

A. Because we keep getting asked the same questions. We make no comment on our residents' short-term memory as we have the same problem.

(Continued on page 6)

Bankruptcy may not affect golf course

By Don (Toby) Tobin

Crescent Resources LLC, the parent company of LandMar, the developer of Grand Haven, filed for Chapter 11 bankruptcy protection on June 10. LandMar was one of 120 Crescent subsidiaries and affiliated entities included in the bankruptcy filing.



According to M.G. Orender, president of Hampton Golf, Grand Haven Golf Club is owned by Crescent Resource Inc. and is not included in the bankruptcy filing.

Lex Suvanto of the Abernathy-MacGregor Group, a spokesman for Crescent Resources LLC, also said the bankruptcy filing does not affect the golf club. In the legal documents pertaining to the bankruptcy filing, Crescent Resources, Inc., is not included in the many subsidiaries of Crescent Resources LLC that have filed for Chapter 11. The bankruptcy information is available at www.crescent-resourcesinfo.com.

Crescent Resources LLC created separate legal entities for each development project. Many of the local properties under development by LandMar are owned or partially controlled by entities included in the bankruptcy petition.

Chapter 11 bankruptcy filings are for reorganization – giving a company time to restructure its finances. Crescent owes more than \$1 billion to secured creditors at a time when financing is difficult to find.

Editor's note: Don (Toby) Tobin is a real estate commentator and publisher of GoToby.com, a website providing real estate news, articles, commentary, and analysis. He is a resident of Grand Haven and a licensed Realtor® currently associated with Adams Cameron. Additional commentary on Crescent/LandMar bankruptcy is available on his website GoToby.com

CDD studying how to reduce pond algae

A pilot program is under way on the best method to keep Grand Haven's retention ponds and lakes healthy and free of choking algae. The program, developed by Dr. Mark Clark of the University of Florida, is being run by Clark, along with the CDD, with the aid of residents.

Several alternative programs are being studied. First, five ponds are being monitored each month for their nutrient content. Three ponds have had an aeration system added that include "bubblers" placed at the bottom of each pond. Beneficial organisms (microbes) have been added to the ponds because these microbes eat the algae.

Three more ponds have had extensive plantings added to the shoreline. The plants consume some of the nutrients and provide shade at the water's edge that inhibits the growth of algae.

Submerged plants in three more ponds have been allowed to grow larger by not replacing the grass-eating carp in these ponds. With more plants and less plant-eating carp, the plants will compete with the algae for nutrients.



All the rest of the ponds are still being treated with copper sulfate, which kills the algae in the short term but it is not a permanent solution.

Extensive soil sampling for nutrients has been done throughout the common areas and in some private lots in Grand Haven. The soil here is rich in phosphorus, too rich, the experts say. Homeowners probably do not need to add more in the form of fertilizer. That extra phosphorus, unused by the lawns, will eventually wind up in the ponds and lead to more algae growth. The County Extension Office, located in Bunnell 437-7464, will aid residents wanting to test their soil.

The testing is an ongoing program; no conclusions have yet been reached. Additional volunteers are needed for this program. Anyone who would like to help should call Jim Cook at 447-8450.

Letter to the editor:

You can pay me now or pay me later

Every Grand Haven resident faces the issue of providing services daily:

- Do I cut my lawn or hire a gardener?
- Do I service my pool or hire a company?
- Do I paint the house or hire a painter?
- Do I prepare my own taxes or hire someone?

Given the current state of our economy, these decisions require more consideration these days. Our homeowners' association faces decisions on providing services - but can't just "do it themselves" - relying on contractors, which translates into increased association fees.

I wonder why individuals choose to invest time and effort as "sweat equity" in their residences, yet those talents are overlooked in providing community services. People volunteer for charitable activities, why not to benefit the community?

When I was president of an Atlanta homeowner's association for nine years, we made extensive use of volunteer talent to provide many services, including landscaping and maintenance, accounting and legal, and contractor oversight

Within Grand Haven, how many retired attorneys and CPAs could do homeowners' association taxes/audits/legal filings and home gardeners could plant prepaid flowers in their village's common areas.



Residents could inspect villages where they don't live - and make a courtesy phone call regarding violations, or could provide oversight for lawn care services provided to their own village.

We currently pay service providers for all the above activities and more. Our choice is simple - get involved and reduce expenses or sit back and complain about fees!

Bob Van Nostrand

Editor's note: The author came to Grand Haven from New Hampshire in 2002, where he was in charge of claim adjustments for Liberty Mutual Insurance. Volunteers should contact a GHMA board member.

Eagles have flown the nest

It was a successful year for the Grand Haven eagles as both eaglets have successfully fledged (bird talk for reaching full development). The nest, in the Wild Oaks section of Grand Haven, has drawn scores of visitors for months.



The eaglets' first flight was clearly a fright (for the birds as well as for Gretchen Butler and Margie Ford, who monitor the nest for the local Audubon Society chapter). The return flight to the nest was preceded by a lengthy delay as the youngsters gathered their courage to fly again and coordinate a successful landing.

As the eaglets were building their flight skills, they were seen landing in bushes, on top of trees (instead of a branch) and landing on a vacant lot, waiting hours for a wind gust to assist with altitude. They soon found favorite trees to perch and were spotted "cartwheeling," which builds the fighting skills they will need to survive in the wild.

The parent eagles continued to provide food (mostly fish) as long as they were in the nest. The eaglets were last seen on May 11, while the mother eagle was viewed perched in her favorite tree; she was last seen May 25.

In October, the parents are expected to return to the area to begin their nesting season all over again. They will be seen courting, mating and keeping busy with home improvements, while guarding their territory. The two fledglings may return as well, although they may not be welcome. The parent eagles will quickly escort the juveniles and any other intruders away.

Board clarifies fence guidelines

Anyone riding or walking through Grand Haven will see manicured lawns, palm trees, old and new oak trees, tall pines, and scenic vistas across the community's many lakes. What they won't see are fences.

The lack of fences did not happen by accident; it is a result of the Grand Haven Master Association's Architectural Design Committee guidelines.



Restrictions against fences have been in place since Grand Haven was developed by LandMar, though they have been interpreted in various ways by past board members over the years.

According to the guidelines, "Walls and fences shall be considered as an extension of the architecture of the residence." An example would be the homes in Lake Haven, with white porch railings and matching white fences in the front yard.

Over the years, if a resident submitted a request to the ADC to enclose a courtyard, it most likely would have been approved, but a fence around the perimeter of a backyard would have been denied. Past boards did not allow a single property boundary fence within Grand Haven.

The current ADC board has approved perimeter/boundary fences on properties abutting both lakes and the golf course. While the guidelines have remained the same, the interpretation of them has changed. The current ADC board has decided these fences are acceptable. The Master Association board was concerned that this could be a radical change from the original concept.

Wishing to maintain the original vision of Grand Haven, the GHMA board has revised and approved a fence guideline that supports the original guidelines but is more definitive. The new regulation specifically bars boundary/perimeter fences, fences on small lots (less than 20,000 square feet.), and fences on properties abutting the golf course, a lake/pond, a side road or the esplanade. To see the full guidelines, go to GHMA's website www.grandhavenmhoa.com and click on "ADC."

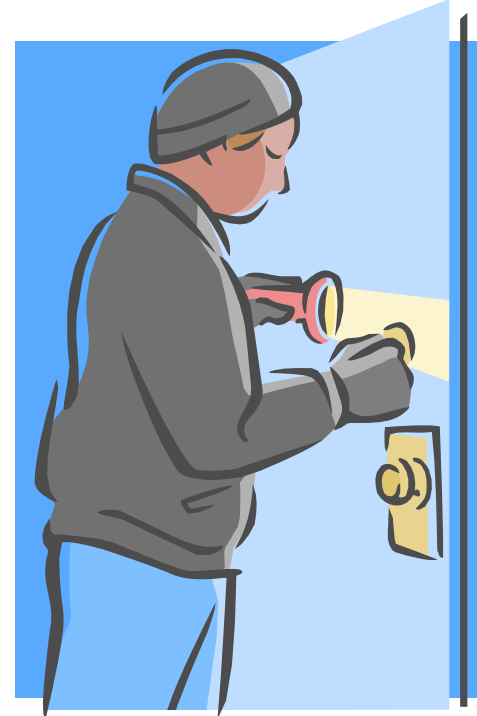
In addition to clarifying the fence regulations, the GHMA has begun reviewing all the criteria in the ADC guidelines.

Local group aids in crime prevention

The Grand Haven Neighborhood Watch is a resident program organized to raise awareness of crime and crime prevention tools within the community. The leadership consists of a steering committee responsible for communication and liaison with the Flagler County Sheriff's Department.

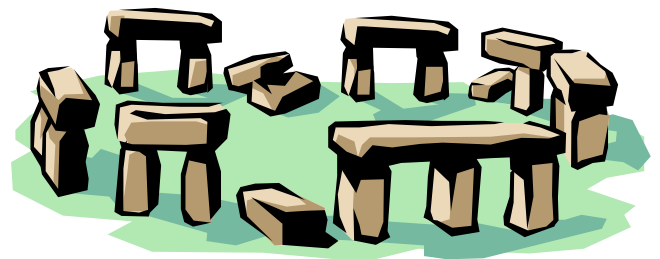
The Grand Haven team has appointed village captains and block leaders who are responsible for communication from the villages.

Periodic communications to all residents is handled through the Village Center's E-Blast system, along with presentations at the Grand Haven Village Forum meetings. Those interested in joining the Neighborhood Watch team or would like more information should contact: Rob Sedelmyer, (386) 447-8664, or Murray Salkovitz, (386) 986-4491.



History on hold this month

Art Dycke's History of Grand Haven series will not appear in this issue of *The Oak Tree* since our erstwhile historian is out of the country.



The next article in the series will cover the building of the Village Center, the construction of new roads going south to Osprey, Marsh Crossing, South Lake Village, and The Crossings, and the development of the Wild Oaks section to the north.

(FAQs)

(Continued from page 2)

Q. Someone is cutting the vacant lot near me but it isn't done very often. Do you know anything about this?

A. Within Grand Haven there are 363 vacant lots, including 164 within Wild Oaks. Since most vacant lot owners are not residents, the GHMA offers a mowing program for these lots. The intent is to provide an inexpensive method to keep the lots in compliance with the CC&Rs until a house is built. The program costs \$250 per year and the lots are cut every 20 days during the growing season. Vacant lot owner who wish to sign up for this service should contract Troy Railsback at 386-446-6333.

Q. I heard there was a survey sent to residents. I didn't get one. What was it about? I would have voted no, because that is the way I am. Unless I get something free - in which case I vote yes - three times.

A. There are eight Grand Haven villages that have private lawn maintenance (PLM) as a service specified in their CC&Rs. It is basically a contracted lawn service that includes cutting, edging, trimming and fertilizing lawns for the all the houses in that village. The GHMA manages the contracts. New contracts were awarded in January 2009 and resulted in eight villages getting service from a new vendor.

Any change generates the need to be evaluated after the fact. The GHMA sent out a customer satisfaction survey to all PLM residents with the purpose of measuring how the new and old vendors were performing. The ratings, as well as comments, were shared with the vendors to facilitate continuous improvement in their service. The survey results are on the GHMA website www.grandhavenmhoa.com click on "PLM Villages" then click on a Village to view their "Survey Results." Since there were no free prizes with this survey, voting three times was not necessary.



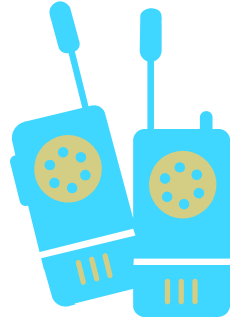
Local emergency response team organized

By Frank Benham

Forty five Grand Haven residents are part of a team of emergency responders organized to aid neighbors in the event of a hurricane, wildfire, tornado or other disaster.



Known as the Grand Haven CERT (Community Emergency Response Team), the group is part of a nationwide organization whose members have been trained to respond to a natural disaster.



All of the local CERT members have been trained by the county emergency operations staff in team organization, disaster preparedness, basic first aid, light search/rescue operations, damage assessment, and fire suppression. The members have also been provided with two-way radios

In a disaster situation, first responders such as the sheriff's department and fire department may not be able to get to Grand Haven immediately. The CERT team would be the "first boots on the ground" under such circumstances and can keep the first responders informed about conditions at Grand Haven and offer basic assistance to residents.

The Grand Haven CERT team meets monthly and is preparing for the hurricane season by holding periodic simulated drills including radio communication exercises. Advance preparation will help save valuable time during a real emergency.

The CERT team is always looking for new members; anyone who wishes to join CERT should contact either Steve Davidson (sdavidson13@cfl.rr.com 386-447-9169) or Frank Benham (fbenham@cfl.rr.com 386-864-7004).

Editor's note: Frank Benham has been a resident of Grand Haven since 2005. He and his wife moved to The Bluffs from New Jersey after he retired from an engineering management position.

GHMA information

Residents are welcome to write articles about something they feel may be of interest to others - a Grand Haven activity, club, happening, sporting event, etc. - for this newsletter. They can also submit questions for *The Oak Tree's* Frequently Asked Questions column.

Help wanted

Job: Person needed for one hour per week to help keep Grand Haven grand.

Required qualifications: You care.

Contact Kenny O'Connor at koconnor12@cfl.rr.com or Ray Smith at raymondsmith@cfl.rr.com for submissions or more information.

Members of the GHMA board

President	Kendra O'Connor	446-3587	koconnor12@cfl.rr.com
Vice President	Will Hessert	446-5204	Whessert@cfl.rr.com
Treasurer	Ray Smith	445-3666	raymondsmith@cfl.rr.com
Director	Roy Search	445-4519	rsearch@cfl.rr.com
Director	Bob Witty	931-6167	rwitty@bellsouth.net

2009 GHMA meeting schedule

The board meetings are scheduled on Thursdays at 2 p.m. in the Creekside Amenity Center. All residents are welcome to attend.

Upcoming meeting dates:

August 20
October 22
November 19

The ADC meets at 9 a.m. at the Creekside Amenities Center.

The Oak Tree staff

Kenny O'Connor, President, GHMA
Ray Smith, GHMA communications
Diane S. Zeeman, Editor
Troy Railsback, Production manager



Firewise program a boon for Grand Haven

The threat of wildfires is a constant worry in northeastern Florida and despite the recent heavy rains, the problem remains. But help is on the way through a nationwide program known as Firewise/USA, a resident fire prevention education program that aids local communities in handling wildfire assessment. The program is sponsored in Florida by the State Department of Forestry and the Florida Division of Emergency Management.

Grand Haven has now become a Firewise Community and by doing so is eligible to receive priority treatment from the United States Forestry Service when requesting grants for fire mitigation.



To become a Firewise Community, says Stephen Davidson of the CDD, Grand Haven has to meet specific criteria, which include the establishment of a board of directors, perform a community wildfire assessment, develop a plan to mitigate wildfires, and educate residents about Firewise.

Fire mitigation grants could be worth tens of thousands of dollars and obtaining such a grant would support wildfire mitigation in Grand Haven. The community has met the criteria, and the grant application has been filed with the forestry service. It is now in the approval process.

Wildfire mitigation for Grand Haven involves mowing and mulching the preserve areas that are within 30 feet of homes. It does not include controlled burning activities anywhere within Grand Haven. The Firewise board expects to hear about the grant within the next several months.

Members of the Firewise board include Davidson; Kenny O'Connor, president of the Grand Haven Master Association; Barry Kloptosky, CDD operations manager; Murray Salkovitz of Neighborhood Watch; Vic Natiello of the Village Forum; and Chip and Sue Howden of CERT.

GHMA NEWSLETTER
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Palm Coast, FL 32135

Southern States Management Group (386) 446-6333
Community Development District (386) 447-1888
LandMar Group (386) 446-6428
Grand Haven guard gate (386) 445-2376
Village Center office (386) 447-0192
Village Center café (386) 447-0239
Grand Haven Golf Club pro shop & tee times (386) 445-2327
Grand Haven Golf Club restaurant (386) 445-1027

Palm Coast City Hall (386) 986-3700
Flagler County property appraiser (386) 313-4150

