

The Oak Tree

President's Message

GRAND HAVEN-A HISTORICAL PERSPECTIVE

As we reach a certain age, at some point we ask ourselves "where did all the years go"? And so, it is somewhat amazing to me that my family will soon be celebrating living in Grand Haven for twenty years. As a member of the Association's Board of Directors, I believe that I have had the opportunity to acquire a somewhat unique perspective regarding the evolution of our community, regarding its past, present and vision for the future.

At the time that we purchased our home site in 1999, there were more undeveloped lots than completed homes in Grand Haven. I would estimate that at that time, the population was below 1,500 residents, many of whom had no neighbors but shared a connection with other residents within their Village. At that time, the Golf Clubhouse existed only on paper, the condominiums were not yet built, and Wild Oaks was somewhere in the back of the minds of the developers. A social membership at the planned Golf Club was included with the purchase of any home site and sales were brisk. There were of course some growing pains associated with the evolution of a project that was so expansive. Both the Master Association which was born from the realization that having 27 separate Village Associations was simply not viable and the CDD, which was in its early growth stages were in the process of attempting not only to fulfill the vision of the developers but also establishing their own identities, rules and guidelines. It was a time of rapid growth of the community and of its governing bodies.

Fast forward to the present where there are at last count, approximately 40 undeveloped lots remaining out of the 1901 originally available and a population of approximately 4800 residents. We have some of the best and well maintained amenities of any development in the area, home sites that represent pride of ownership and a Master Association that may not please every resident all the time, but is totally committed to addressing the needs of our property owners in a fair and equitable manner. The GHMA assessments are among the lowest of any comparable community and the Master Association is well invested and fiscally stable. At the current time, the Association has virtually no outstanding debt after having proactively recovered over \$553,000 in outstanding, assessments, fines, legal fees and associated costs since 2013. All indicators point towards Grand Haven as being a community that is stable, prospering and heading towards a full build out and total autonomy from developer control within the next few years.

I have great confidence in the future of our community. Viewed today, the overall property is as natural and pristine as it was in the past. The home sites are as well maintained by our property owners as are the common areas and amenities under the direction of the CDD. It is reassuring to know that despite the residential growth along Colbert Lane and Roberts Road, for the most part, Grand Haven is self-contained and fairly independent of its surroundings. Although traffic may be an issue in years to come, I believe that the surrounding growth will

....continued on Page 3

GHMA Meeting Schedule

The Board of Directors of the Grand Haven Master Association (GHMA) meets on the next to the last Friday of every month (unless otherwise noted.) All property owners are welcome to attend.

WHEN: 2 PM, Friday, August 23

2 PM, Friday, September 202 PM, Friday, October 182 PM, Friday, November 22

WHERE: Creekside Amenities Center

2 North Village Parkway

GHMA Board Members

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The Oak Tree

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The Oak Tree is always looking for articles with ideas and topics for future issues, especially those that would be of interest to Grand Haven residents—Grand Haven activities, clubs, happenings, sporting events, resident volunteer activities and opportunities.

Please contact Nancy Carlton at ncarlton096@gmail.com with your suggestions

To be kind is more important than to be right

Many times, what people need is not a brilliant mind that speaks

But a special heart that listens

F Scott Fitzgerald

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impact our community minimally if at all. Not only is Grand Haven developed, but it is well developed. To many prospective buyers, it is comforting to know what you are actually buying into rather than the developer's promise of the anticipated outcome.

Virtually all of our property owners share in the status of our community and therefore have every right to be proud of both their individual contributions as well as those of Grand Haven in its entirety. It has been my pleasure not only to experience the past twenty years as a property owner but also to have had the opportunity to serve on the Board of Directors and hopefully to some small degree in contributing to the growth and status of Grand Haven.

That said, the best is yet to come!

Submitted by: Rob Carlton, President, GHMA

Don't Forget to Vote

Are you registered to vote in Flagler County? If so, there are several local races that will be decided in the August elections. If you are registered Democratic or Republican, there are several primary elections; however, if you are registered NPA or Independent, there are several races that will or could be decided in the August election.

There is one Universal Primary Contest and that is for Board of County Commissioners, District 1. Both candidates are of the same political party but face no opposition in the General Election, therefore, the winner will be decided in August. The Flagler School Board seats for Districts 3 and 5 are nonpartisan and will also be decided in this election. All registered voters are eligible to vote for these. The City of Palm Coast races are also nonpartisan and if one candidate receives more than 50% of the vote, they will be declared the winner. Otherwise, the top two will advance to the November elections.

For more details and information on the candidates, visit **Flagler Elections.gov**, the Supervisor of Elections

Early voting: August 10—August 17

Election Day—August 20



GRAND HAVEN MEMBERS:

Keep your social calendars full all summer!

Join us for Fine Dining Fridays and, remember, Sunday Brunch is the first Sunday of each month.



Be sure to check the Club's website to stay up to date on everything going on including the next installment of our live music series and complimentary golf clinics.

We can't wait to see you at the Club!

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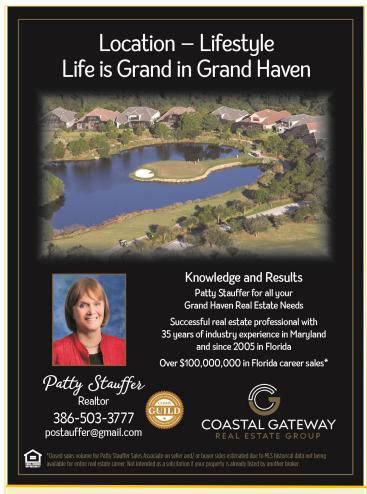
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3:00PM SHOTGUN START SCRAMBLE FORMAT

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MONDAY, OCT. 21ST, 2024

REGISTRATION FORMS

AVAILABLE AT GRAND HAVEN WOMEN'S CLUB WEBSITE & GRAND HAVEN GOLF SHOP

FOR MORE INFORMATION CONTACT THE CO-CHAIRS:

SANDI WALKER SANDIWALKER14@GMAIL.COM SALLY NORD WMSLNORD@CFL.RR.COM

The Eagles' Nest

The Florida Bald Eagle Nesting Season starts October 1 through May 15. Typically, the resident eagle pair arrive at their nest earlier than that. They often vacate their nesting area around mid-May. Gabby (the resident female Eagle) departed on April 27. Beau (the male Eagle) departed on May 8. Their early departures were no doubt due to their lack of production.



It was indeed a disappointment they did not raise eaglets in the past season, but they showed every sign they were a strong, bonded pair. Gabby and Beau's commitment and bonding grew considerably over the past two seasons. It was educational and a joy to observe. We have every hope they will "make it happen" in the next nesting season.

In the off-season several bird species have visited the nest including Wood Storks, Black Vultures, Ospreys, Blue Birds, Red-Bellied Woodpeckers, Pileated Woodpeckers, Red Shouldered Hawks and a variety of song birds. This nest is a "penthouse" that attracts!

All eyes will be focused on their return the end of August or early September. Until then, they are likely enjoying their summer hiatus, but we look forward to their return!

Submitted by: Gretchen Butler Audubon EagleWatch Nest Monitor/Volunteer (16 yrs) American Eagle Foundation Volunteer (11Yrs)

MADC Corner

As of June, 2024, we have released our **New 2024 Standards**. Every three years our Standards are updated. These Standards supersede all other Standards. You can see the most recent Standards on the Grand Haven website https://grandhavenmhoa.com/ under the **ADC tab**.

Please remember for **ANY ALTERATION TO THE OUT-SIDE OF YOUR PROPERTY**, you must submit an application to address that change. Because something was allowed years ago it may not be allowed now, so it's important that you check the Standards before you start any project.

There is no fee to make an application for any minor alteration you would like to make like propane tanks, generators, landscaping, tree removal, etc. Major alternations such as pools, a screen enclosure, patios, additions, etc. will require a \$1,000 Refundable Construction Deposit.

The Modification Architectural Design Committee (MADC) is here to help you with your change if it meets the current Standards. The last thing we would like to see is a homeowner spending a lot of money on something they thought would be OK, but for various reasons it doesn't meet our requirements.

But, if you don't submit for a change and Southern States, our management company, discovers the change, then there will be a \$100 fee to get your change reviewed and approved.

We all want to keep our home values high and keep Grand Haven very special. That is why we moved here and that is why we have Standards. If you take down trees, add a generator or change your total landscape plan, etc., without permission, then you are changing the look and feel of Grand Haven. No one wants that, so please follow the rules.

Let's keep Grand Haven beautiful and keep it up so everyone can be proud to live here and tell family and friends what a wonderful paradise it is.

Submitted by: Joanna Salkovitz, Chairperson Modification Architectural Design Committee (MADC)



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Grand Haven CERT

GHC is a group of volunteers who have been trained by Flagler County Emergency Operations. We are here in Grand Haven to aid neighbors AFTER an event i.e., hurricane, wildfire, tornado, or other disaster. We can use volunteers of all abilities, as everything we do is not always physical.

Training will help you take care of yourself, and your neighbor both before and after an emergency. We meet in the Grand Haven room monthly on the second Wednesday. If interested contact Larry Wolfe at lwolfe46@aol.com or 717-377-3510 for information and application.

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Please Don't Feed the Alligators

Please be reminded that Florida law prohibits the feeding of alligators.

Florida statute 372.667 states, "No person shall intentionally feed, or entice with feed, any wild American alligator or American crocodile."

Your cooperation in keeping our community safe is greatly appreciated.

Residents with questions or concerns can contact the CDD Office directly at 386-447-1888 or office@ghcdd.com



CDD Corner

In February, a presentation by the CDD to the Board of County Commissioners resulted in several steps in an effort to keep the feral hogs on the outside of Grand Haven:

- 1. The County and the CDD are working together to manage hogs across boundaries;
- 2. The County will be replacing the broken fencing along Colbert Lane along Graham Swamp by the end of September. The hogs live in Graham Swamp and we prefer to keep them there!
- 3. The County has purchased additional pig-brigs allowing for many hogs to be trapped in a single set;
- 4. The County has allowed the Land Management office to hire additional staff to manage the hog population;
- 5. The County has created a dashboard for the community to report hog sightings. This allows them the opportunity to assess their location and set up pig-brigs for trapping. The County cannot access private property to set up the traps. Nonetheless, once the sightings are reported (and using the dashboard will expedite the reporting) they prepare within their properties to trap them within the conservation areas as activity increases. As of June, they removed 654 hogs over the last year with 308 being trapped in the Graham Swamp area. Please bookmark this on your computer: flaglercounty.gov/departments/land-management/feral-hog-reporting
- The CDD District Engineer is evaluating the stem wall in the Crossings for possible repair and extension.

As a reminder, the feral hogs love acorns! Our mature oaks and manicured lawns are highly targeted because it makes less work for the feral hogs to forage. They are expected during periods of high rain. When wet areas get wetter, they migrate to the dry edges. Sometimes the high water and the acorns happen at the same time and once the acorns start to drop in the fall, they will be out looking for the acorns. Let's be diligent and report them immediately.

Submitted by: Nancy Crouch CDD Supervisor

No Rest for the Wicket

On June 3, the **Grand Haven Croquet Club** and the world celebrated National Croquet Day. National Croquet Day (NCD) gets people together to have fun and share croquet with community, friends and members.

This year's theme was "Flying Colors" and participants dressed as their favorite solid or stripe ball color. To help promote NCD, the United States Croquet Association (USCA) has an informal competition amongst the clubs to see who can have the largest, loudest, or most colorful gathering. The **Grand Haven Croquet Club** won the "Splashiest Party" Award. This year we



had over 75 participants, 8 invited guests from a newly formed club called St. John's Croquet Club, and best of all we had 12 curious residents who came out for fun, be social and learn the game. If you would like to see more pictures of NCD, you can visit the USCA site at: www.croquetamerica.com and click on Review the Entries under the National Croquet Day logo.

**If you are interested in learning more about croquet, there will be Introduction to Croquet classes starting in October.

Those interested in **free** lessons to learn croquet contact us at <u>www.ghcroquetclub.com</u> or our Membership Director, **Cheryl Adamonis** at <u>Cheryladamonis@icloud.com</u>.

Come join us and try something new, make new friends, and just have fun.

See you on the courts!

Submitted by: Patti Paukovich

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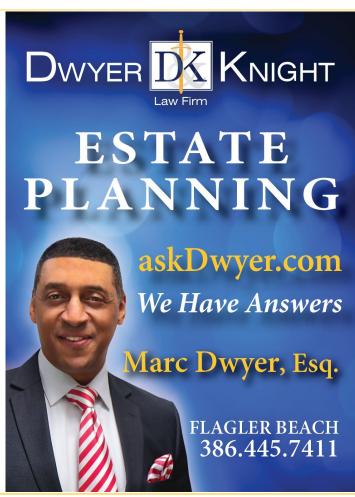


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COMMUNITY PICKLEBALL PROTOCOLS

Community pickleball is an integral component to our amenity program at Grand Haven. It allows everyone a chance to participate without regard to level of skill or who you know. To clarify how the program works the following provides an outline of times and which courts are open for play. The protocols for all participants then follow.

COURT 1—8:00-8:00 Monday to Sunday

COURT 2-8:00-2:00 Monday to Sunday

COURT 3—9:30-11:00 Monday, Wednesday, Friday, Saturday

COURT 4—3:30-5:00 Tuesday—Friday (Beginners only)

- Open to all Grand Haven residents and qualified guests regardless of skill level
- Games are based on 4 players per court
- Games are to 11 points (you must win by 2 points)
- Players waiting to participate will rotate in following completion of games
- Rotation is based on position in wait-line for play
- Players rotating out of a game may rejoin the end of the wait-line for next opportunity to play
- Paddles may be laid on the ground in front of the fence between Courts 1 and 2 to determine sequence of play if a large number of players are present
- Players will supply their own balls and paddles

Outside of these hours and times, residents may reserve court times through the Sign-Up Genius application available through the Amenities Office

(solear@vestapropertyservices.com) or the Grand Haven CDD website (www.ghricpc.com). You may sign up no sooner than 7 AM the day before you plan to play.



Submitted by: Ken Ersbak, Pickleball Committee

Palm Coast's 25th Anniversary is Here!

The City of Palm Coast's official birthday is December 31, 1999 but early incorporation efforts began in the mid-1980's. The first was a short study done in 1985 by the Palm Coast Civic Association. The second was a professional study done in 1987 for the Flagler County Commission by Kelton and Associates.

A serious effort to formally create a city came in 1990 when the Flagler County Taxpayers Association, founded by Catherine Larson, produced a report entitled "Palm Coast Incorporation: To Be or Not to Be?" As ITT withdrew from Palm Coast from 1994 to 1996, the void left by its departure was increasing.

In October 1997 the Palm Coast Civic Association asked, "Is Now the Time?" The Flagler County Commission took a major step toward incorporation in June 1998 by awarding a feasibility study to Daytona State College. Ultimately the consultant concluded that incorporation was feasible, and the County Commission accepted her report and proposed a city charter.

In a series of often contentious meetings the Association forged a coalition of leaders who largely agreed that the Flagler County Commission was not paying sufficient attention to the Palm Coast community, and they would be better off determining their own affairs. Finally in July 1999, a thousand residents jammed in Flagler Auditorium to hear the Palm Coast Home Rule Coalition (PCHRC) square off against the "Not A Done Deal Association" (NADDA).

With interest at a fever pitch and a record voter turnout

predicted for the September 14 vote, Hurricane Floyd stepped in to temporarily foil the march of destiny as Governor Jeb Bush ordered an emergency postponement of the vote. Days later the vote did



take place. More than 60% of the nearly 12,000 voters who cast ballots on the referendum voted YES!

Winning the final election on December 14, 1999 were Jim Canfield, Mayor and Ralph Carter, Jerry Full, James Holland, Bill Venne, City Councilors. The group began meeting immediately and dubbed Palm Coast a "Millennium City" even though the official birth date was still two weeks away.

Submitted by Kathy Reichard-Ellavsky, PCHS President With excerpts from "How Palm Coast Became a City" by Arthur E. Dycke



Did you know?

Waste may only be put out for collection the day before the scheduled pick up day. The current Palm Coast yard waste limit is two cubic yards. If your yard waste is above that amount, the waste contractor for the city may not pick up **ANY** of your waste. You may be required to pay a contractor to haul it away.

The city contractor has until 6 pm to pick up waste. If they fail to do so on the scheduled day contact the City of Palm Coast Customer Service the next day, **not the waste contractor**, and ask for a case number. The City Customer Service representative should provide you information on when your waste will be collected. A case number is required to avoid enforcement action by the Master Association.







Grand Haven Woman's Club

As the Grand Haven Woman's Club has begun its 2024-25 Club year, new officers are in place as are new Community Service Program chairs. Several committees have held meetings and plans are underway. Since the GH residents are welcome to participate in many of the GHWC activities, you may want to mark your calendars to save these dates:

Nine and Dine—November 2, 2024 at GH Golf Club Day of Games—January 20, 2025 Valentine Military Gala—February 15, 2025 Pickleball Fest—April 12, 2025 Kentucky Derby Party—May 3, 2025

If you are new to Grand Haven and unfamiliar with the GHWC, it is a nonprofit organization supporting charitable, educational and civic activities that make a significant difference in the lives of people in Flagler County. Currently 190 women living in Grand Haven are members.

How Do We Do That? Members fund raise and volunteer in support of 22 nonprofit organizations in Flagler County. In 2023-24, members volunteered 12,980 hours, raised \$55,000 in contributions and \$68,168 in cash and in-kind goods.

The Impact We Have: Members cook for and feed the homeless, provide homemade comfort items to women recovering from cancer, provide musical instruments to students, scholarships to deserving student, supplies for the domestic violence shelter, support those needing free medical care, provide shoes, clothing, hygiene items and school supplies to students in need.

Many thanks to all of the GH residents who have supported the work of the GHWC over the years. If you would like more information about the activities of the Grand Haven Woman's Club, please visit our website at: GHwomansclub.org.



All About Volunteering

The Haven Family Fund, Inc. is a non-profit corporation (501c3) that was organized in November 2016, and has succeeded in serving residents of Grand Haven thanks to many dedicated volunteers.

Bill Holland, cofounder of The Haven Family Fund, has recently stepped aside as President, but will continue to guide us as a Board Member. Thank you Bill for your continued heartfelt dedication to our community. Jim Morelewicz is the current President.

Since its inception, The Haven Family Fund has provided financial assistance to 35 individuals affiliated with our community. A total of 476 residents have attended our Estate Organization Program, with another 443 residents attending other education programs. The Haven Family Fund education programs and other events are announced through the Village Center email blasts. Volunteers made 725 home visits, supporting primary caregivers in our community. We have run annual Arts & Craft Shows and held several other fund raising events.

Through dedicated volunteers, we have provided transportation for residents to 1,300 medical appointments since 2016 – residents may contact Jackie Morelewicz at (386) 597-7585 to arrange a ride with one of our volunteers. We have recently established the L.A.N.E. (living alone not easy) Program, which brings residents together to share ideas for navigating the challenges they face. We provide visits to assisted living and memory care units in Flagler County for those considering that level of care – contact Bet Fraioli at (386) 503-6947 for more information.

As the newly elected leader of The Haven Family Fund, my focus is to continue providing meaningful services for the Grand Haven community. I am grateful for the many volunteers that serve our various programs. We could not have achieved the accomplishments noted above without the time and talent that so many of our volunteers have provided to our residents in need. If you wish to volunteer for one of our programs, see Brittani Thomas at the Village Center for a volunteer application.

If you would like to financially support our non-profit corporation, please send a check to our Treasurer, Jim Griswold at 19 Sand Pine Drive, Palm Coast, FL 32137.

Submitted by: Jim Morelewicz, President

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Let's make and keep Grand Haven Grand!!

Excellent efforts by all to keep your property maintained and in great shape. As we come out of the summer and go into the fall/winter, please make sure any sidewalk and driveway deflections are addressed, lake banks are maintained and have the required amount of spartina (if applicable), your street tree canopy is lifted and in compliance and mold/mildew/rust from hard surfaces and the exterior of your property is removed.

Having all these items tuned up in this fall/winter will make the Grand Haven community really shine!! And as always, if you are planning on making changes to the exterior of you property and/or landscaping, please contact our office to go through the approval process prior to making any of those changes/improvements you are considering.

Naturally, if you have any questions regarding the above items and/or any other questions or concerns, please do not hesitate to contact our office at 386-446-6333.

Submitted by: Troy Railsback, SSMG Community Manager



A Bit of Paradise

Meandering through our beautiful Grand Haven communities, do you feel calmer, more content, at peace surrounded by the beauty around us. Meet

Louise Leister, the mastermind behind all this splendor.

Hers is not a job, but an avocation, a dedication to esthetics, economy, and the natural environment. Over her 15 plus years employed at Grand Haven, she has melded a concern for ecology and wildlife with a desire to

make every sight line as visually pleasing as possible. And she has a gift for managing this endless task with a tight budget; bartering, and thoughtfully economizing in order to maximize funds for still more amazing projects.

Louise grew up in upstate New York, and decided to study horticulture, arboriculture, and ornithology. She came to the University of Florida to work on grant programs focused on environmental landscaping and nonsource pollution.

When she arrived at Grand Haven, it was a very different place. Gnarly invasive vines choked desirable native species and threatened fire danger. Heavily manicured landscaping was expensive to maintain and unsustainable. The ponds needed work. She brought grad students in to do soil and water samples and discovered an unstable environment with high ph. She brought in the spartina grass to filter the runoff and preserve the banks.

Our ponds are continuously protecting us from water level rise and provide delightful habitats for fish and birds. While they have reached maturity, they still need careful supervision. And homeowners should never allow their pets near water's edge. If it's fresh water, expect alligators...it's mating season now and they're very active.

Early on, Louise recognized the value of the developers' dedication to a tree canopy. They lower the ambient temperature 10-20 degrees, and protect us from dust, noise and pollution. Also surprisingly, they often prevent roof damage during storms by shielding our homes from wind. Today you can help maintain their value by limiting fertilizer and water and by keeping them trimmed away from lamp posts, street signs, and high enough to allow emergency vehicles enough height to get through the streets.

Louise continues to study and train, researching the latest science and technology for maintaining a healthy landscape. She is intensely committed to making living things thrive, and suffers mightily when one doesn't, whether it is one of her pets, or one of the massive oaks on our property. She is constantly assessing risk from fire and tree fall and makes those issues a priority.

Forever at the mercy of Mother Nature, Louise fields complaints and concerns daily. Working within a limited budget, she often does triage, with safety of residents taking priority. But Grand Haven is, in her opinion, the most beautiful community for the buck. Take a leisurely stroll or bike ride and see if you don't agree.

Submitted by: Linda Lake





What's Happening?

Frequently people will ask, "What is happening in Flagler Beach?" Sometimes they are wondering about the pier, the new hotel or beach renourishment. If you want to stay informed, there are two great Facebook pages that you can "Like" and you will receive information in your Facebook feed about things happening in that city. They are: City of Flagler Beach and Flagler Beach Police Department. The Flagler Beach City Manager frequently posts "FOOTNOTES" on the City's FB page, which is a column about various current activities in the city. If you don't want to go onto Facebook, you can visit Cityofflaglerbeach.com to learn more.

Of course, if you don't receive the weekly updates from the City of Palm Coast, you can visit their website as well at Palmcoast.gov. You can click the "Connect" button to report concerns or request services from the city. Are you curious about what a parcel of land is being cleared for? Visit palmcoast.gov/maps and click on development projects, where you will see lots of stars. If you click on a star, it will provide information about the proposed application for that parcel.

These are good ways to stay informed about things happening in our community.

Submitted by: Nancy Carlton

30 MPH

Please remember that the Speed Limit on the streets in Grand Haven is 30 Miles Per Hour.

Many of our streets have curves and those traveling at fast speeds can endanger oncoming drivers.

Please obey the speed limit!

No Dumping, PLEASE!

Algae growth in our storm water detention ponds (lakes) continues to be a challenge to our entire community. By adhering to the Best Management Practices in your yard, *you can make a difference* in algae growth even if you do not live directly on a pond. Remember that most runoff and waste material from your yard is likely to find a way to a pond through the storm water sewer system.

MANAGEMENT OF GRASS CLIPPINGS AND VEGETATIVE MATERIALS:

"In no case should grass clippings, vegetative material, and/or vegetative debris either intentionally or accidentally, be washed, dumped, swept, or blown off into storm water drains, ditches, conveyances, water bodies (ponds), wetlands, sidewalks or roadways."

Your cooperation in adhering to the above represents a significant step towards minimizing unsightly algae growth in the ponds throughout Grand Haven.



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When these donations are sold, the proceeds go directly toward helping Flagler Habitat for Humanity build homes for Flagler families who are in need of safe and affordable housing.

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Assignment of Declarant's Rights to the Grand Haven Master Association

When reading either our Master Declaration or any of the Village Declarations, you will encounter language that specifies certain rights of the Declarant. Prior to the time that the developer moved on from Grand Haven, a representative of the developer, with the title of Declarant, was designated to oversee the promotion, future growth and ultimate build out of the community. That individual initially was Jim Cullis and currently is Lindsay Dolamore. In 2013, Jim Cullis assigned his rights regarding the architectural control of changes in the exterior of all developed properties, the Modification Architectural Design Committee (MADC), to the Master Association. At that time, this assignment was considered a major shift in rights and responsibilities from the Declarant to the Master Association.

However, of much greater significance, in May of this year, our current Declarant agreed to assign all remaining rights and responsibilities, with the exception of the New Construction Architectural Design Committee (NCADC) and the Preferred Builder Program to the Master Association. It is anticipated that as the community approaches full build out, these last remaining rights will either no longer exist or also be assigned to the Master Association. At that time, the transition of governance from the developer to the property owners of Grand Haven will be completed.

Therefore, moving forward, any reference to the Declarant's rights in our governing documents, except for the NCADC and the Preferred Builder Program, will have been assigned to the Master Association which will fulfill those rights as currently stated. This assignment represents a significant transition towards the independent governing of Grand Haven and the accomplishment of a major goal of the Board of Directors of your Master Association.

Submitted by: Rob Carlton, President, on behalf of the Grand Haven Master Association Board of Directors

Diabetes Seminar

SAVE THE DATE

and celebrate World Diabetes Day

Thursday, November 14 4-5:30 PM Grand Haven Golf Club Coastal Room

Please join us for an informative presentation on the latest updates in diabetes education and treatment options

> This program is being brought to you by the Grand Haven Woman's Club and the AdventHealth Foundation

For more information, contact Sandy Hollenbeck at sandyhollen01@gmail.com

I spend a lot of time thinking about the hereafter.

Each time I enter a room, I wonder what I'm here after.

Tim Conway

GHMA NEWSLETTER

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