



The Oak Tree

President's Message

HALF A MILLION DOLLARS

I believe that we all would agree that half a million dollars is a significant amount of money. That is why I am so pleased to share with you that over the past ten years or so, the Board of the Master Association was responsible for recovering over a half a million dollars in delinquent assessments, fines, and associated fees. If you are wondering what happened to that money, it was returned to the general operating funds of your Master Association. Do you realize that in the past twelve years your annual homeowner's assessments have increased a total of \$45.00. That averages out to \$3.75 per year or .31 a month. In addition, during five of those twelve years, there was no increase in assessments. By utilizing those previously unobtainable funds, the Board was able to supplement and thereby minimize the required annual homeowner's assessments and also dedicate funds to other increasing expenses such as insurance, management fees and goods and services. It should be noted that your 2025 annual assessment is unchanged from that of 2024.

I mention this not only due to the significance of the amounts involved but because I also believe it is a testament to the Board's sound fiscal functioning and its commitment to the property owners of Grand Haven. As president of the Board, I have consistently advocated for a thorough Board discussion and analysis prior to any major expenditure to ensure that we acquire the best products and services at a fair market cost.

In addition to monetary issues, in recent years, the Board has accomplished a great deal on behalf of our property owners.

- In accordance with HB293, we have recently passed a resolution which includes hurricane specifications for your home that ensures you are able to install upgrades that will "harden" your home should the community experience a severe weather event. As soon as it is recorded in the County records, it will be posted on the grandhavenmhoa.com web site.
- The Board has approved the 2024 revision of the ADC Standards with a number of updates that have come to the attention of the MADC during the past three years. While speaking of the MADC, did you know that the approval rate of owner's requests now exceeds 90% and an additional 5% are approved upon the submission of additional information.
- The Neighbor to Neighbor Program, which was developed by the Board and supported by the Grand Haven Woman's Club, reaches out to all new residents, providing an orientation to Grand Haven and information regarding community services.
- In response to an updated plan developed by the Board, the River Club roofing program has been accelerated and new roofs have been installed on all buildings in the Village.

.....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, November 22
2 PM, Friday, December 20
2 PM, Friday, January 24
2 PM, Friday, February 21

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

GHMA Election Timeline

The Grand Haven Master Association (GHMA) Board of Directors Annual Meeting and Elections Timeline is as follows:

October 5, 2024– Mailing of 1st Notice of Annual Meeting and Election with request for candidates.

November 1, 2024– Deadline for return of completed Candidate Information Forms, indicating an owner's interest in running for the GHMA Board.

November 15, 2024—Posting of Candidate Information Forms on GHMA website. E-blast to be sent to property owners, if warranted.

December 5, 2024– Candidate Forum, if warranted. Will follow established format.

December 12, 2024– Mailing of 2nd Notice of Annual Meeting, Ballot and Candidate Information Forms.

January 2, 2024—5 PM—Deadline for return or delivery of completed ballots and meeting date for the GHMA Annual Meeting and Election.

In This Issue

President's Message	1, 3
GHMA Meeting Schedule, Board Members	2
Palm Coast Historical Society	4
No Rest for the Wicket	5
Eagles' Nest	6
CDD Corner	7
Haven Family Fund	8
The Value of Your Gift	9
Have You Heard of a Vertical Oyster Garden	10
Grand Haven Woman's Club	10
Pickleball	11
Grand Haven CERT	12
Updated Volunteer Selection Process	13
Christmas Toy Drive	14
Southern States Management Company	15
MADC Corner	15

President's Message....continued

- This past year the Board has negotiated a three year contract with our management company which provides for an additional staff member designated to provide improved response time for resident's questions and concerns.

These accomplishments may not sound as impressive as half a million dollars, but each adds to the desirability of our community and the value of your investment in your home. Unfortunately, space does not permit for a more comprehensive description of the manner in which your current Board serves the needs of our community. Our outreach to residents and involvement with the ongoing concerns of Grand Haven goes far beyond our monthly Board meetings.

As we approach the 2025 election cycle, I want to emphasize to all of our property owners that the Board of Directors of your Master Association consistently strives to provide for the wellbeing of our residents, while supporting an atmosphere which maintains the unique beauty and desirability of our community and thereby ensuring the values of each property. As a point of information, I wanted to provide a friendly reminder that all three incumbent Board members are running for re-election.

As one who has an understanding of the history of the GHMA, I believe that our community has progressed over the past decade, due in large part to the values and commitment of our residents, combined with a Board that is dedicated to ensuring that Grand Haven is fiscally stable, prosperous and maintains its reputation as a premier residential community.

*Submitted by: Rob Carlton, President
Grand Haven Master Association*



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Palm Coast Historical Society

Hernandez Landing Historical Marker

The Hernandez Landing Historical Marker at Long Creek Preserve on Palm Harbor Parkway provides one more answer to the often-asked question “What is so historic about Palm Coast.” Installed in October 2024 through the efforts of PCHS in cooperation with the City of Palm Coast, the marker is part of Florida’s Division of Historical Resources program designed to raise public awareness of Florida’s rich history for both citizens and tourists.



In 2008, archaeologists found remnants of a wooden wharf and bulkhead in Long Creek believed to have served as the area’s first commercial shipping site. St. Augustine resident Joseph Mariano Hernandez received an 800-acre Spanish Land Grant in 1816. Enslaved workers helped him establish three area plantations known as St. Joseph’s, Bella Vista, and Mala Compra.

St. Joseph’s 200 acres extended from Old King’s Road, past present day Florida Park Drive, to the estuary that led to the Matanzas River. Hernandez and other area plantation owners cultivated sugarcane, rice, indigo and sea island cotton. Flat bottom boats would have transported the goods through the shallow creek to merchant ships waiting in the river.

All local plantations were burned during the Second Seminole War which began in 1835. Remnants of St. Joseph’s elaborate system of canals were still visible in the 1960’s. International Telephone and Telegraph later buried these historic remains to create commercial and residential building sites for their new community of Palm Coast.

Go to HMdb.org for a complete list of state markers. For more local history visit www.palmcoasthistory.org, follow us on Facebook, or visit our museum in Holland Park.

Submitted by: *Kathy Reichard-Ellavsky, President Palm Coast Historical Society*

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Did you know?

Before you remove a tree you must first have MADC approval and a City of Palm Coast permit. The Grand Haven ADC Standards have much stricter rules for removing street trees than those for yard trees.



No Rest for the Wicket

Welcome cooler weather, and snowbirds. We hope you had a fabulous Summer, and didn't sustain too much damage from Hurricane Milton.

If you haven't already noticed, the club installed new Quadway Hoops (wickets) for courts 2 & 3 this summer. What are Quadway's you ask?

Quadway Hoops are made of stainless steel, more challenging and hones those wicket shots, easier to install and maintain, plus they are kinder to the courts. The new wickets have a carrot type post, instead of the cross hatch which tears up the lawn, thus, lessening the damage caused to the court when moving and resetting the wickets. Plus, they are more economical and do not need to be repainted as often as the old white wickets, which chip and rust, in turn saving time and money. So, if you haven't come out yet to try the new wickets please do so.



Speaking of court maintenance, we have a group of dedicated members who reset the courts, move wickets, to help avoid "rabbit" runs, and restring the boundaries. Thank you! The Grounds/Equipment Committee are asking for more volunteers to come out and help with the courts. If you would like to help, please contact one of the GHCC Board members or Rich Luliucci.

In September, the club just had its 2nd Loggerhead Golf Croquet Tournament. Congrats to our Champion, Edmund Giancola, with Peter Gordon as Finalist. Edmund will have his name placed on the trophy displayed at the Creekside Amenity Center. And congratulations and thanks to all the players and spectators who supported this event. Our next tournament will be our American Rules (6 wicket) Club Championship in November.

Those interested in **free** lessons to learn croquet contact us at www.ghcroquetclub.com or our Membership Director, Jim Hester at jkhester45@gmail.com.

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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The Eagles' Nest

The Florida Bald Eagle nesting season is in full swing. So far it appears to be a "usual" start, yet somewhat "unusual" for our resident eagles, Gabby and Beau. After their summer hiatus, as "usual" Beau was the first to arrive (August 24). Gabby arrived on September 6. Their return dates were fairly consistent compared to last season.

Their bonding was evident as soon as Gabby arrived, which is "usual". They were busy with nestorations (organizing sticks in the nest), delivering sticks and moss to their enormous nest, and often arriving or departing from the nest tree together.



Once Beau returned home and after several days bonding with Gabby, it was "usual" for Beau to be distant from the nest for a few days. However, this year it was "unusual" for him to be gone over two weeks. It was almost concerning. In his absence another mature, male eagle arrived at the nest and was a constant. Gabby didn't appear to welcome or show interest in the eagle, nor did she show aggression towards the eagle either. This visitor even tried mating with Gabby and often followed her when she flew. It was obvious this eagle wanted to take up residency and/or was seeking to acquire this special eagle as his mate.

Once Beau finally returned, the visitor wasn't seen again at the nest. Beau arrived with obvious scuffled head feathers.....a confrontation?? Other than that, Beau appears to be just fine and they were quickly back to their "usual" routine.

As the season progresses there is hope for mating and no drama and high hopes for eggs laid/hatched and hopefully a clutch of healthy eaglets that successfully fledge.

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



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CDD CORNER

A friend of mine recently recovered from serial knee surgery. Motivated by the hope of playing tennis again, he was remarkably well-informed and prepared. Soon after surgery, he powered through recovery. His results were exemplary.

Although predicting weather has gotten better, the impact of climate change has challenged the CDD's recovery plan significantly. Fortunately, knee surgery does not face all the unknowns of a hurricane!

Still, in anticipation of Milton, we took responsible measures to protect life and property and kept residents informed. After the storm, our teams seized the momentum generated by clear skies and calm winds to begin an energetic cleanup. Many of our residents were also out before dawn, pushing debris to the side of the road. Recovery was relatively quick!

Data on hurricanes Ike, Katrina and Sandy indicate that the average recovery period for hurricanes of similar size and magnitude is 14 months. We were fortunate. Thanks to careful planning, the process of restoring normal life at Grand Haven continued at a steady pace. Sub-contractors were hired for pick-up and some amenities opened within 48 hours of the storm's departure.

A good recovery results from information, proper planning, responsible decision-making, energetic response efforts, and a bit of luck. Still, Milton revealed our weaknesses, and we are working on them.

Of course, the CDD recognizes that recovery is more than just restoration of the physical environment. Our collective sense of well-being is challenged by natural disasters as well. To avoid serious social and psychological health impacts moving forward, communities need to become more resilient.

Houston models revealed that two-thirds of the population post-Hurricane Harvey reported some sort of PTS. Also, their study showed that "greater pre-event mitigation was associated with fewer physical health problems and adverse experiences, lower PTS, and faster recovery."

This is why we prepare assiduously.

Preparing for evacuation, with a "go bag": Important documents, treasured memorabilia, medications, cash and safety needs such as flashlights, solar batteries and matches contribute to better outcomes. Also, keeping

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your car and home stocked with a several-day supply of water and non-perishable food can relieve the stress of "pre-hurricane jitters".

Our uniquely close neighborhoods and access to communication help facilitate some of the most powerful aids in recovery. We look out for one another and acknowledge when we're overwhelmed.

Your Community Development District strives to stay informed, prepared, and supportive. They seek to responsibly mobilize our teams in the field...especially during hurricane season. And they take pride in a return to our delightful amenities.... a full recovery!



Grand Haven crew: Ed, Kristi, Bryon, Connor, Ken, Kenneth, Jason, Leroy

PROTECT OUR DUNES

THEY'RE MORE THAN JUST SAND

What are dunes?

1

Beach dunes are barriers that protect our coastline from erosion and storm surge. After the recent renourishment, the beach may look different, but the dunes are essential in safeguarding the shore and our community.

Why are they important?

2

They defend against storms by reducing flooding, and preventing erosion. It is also wildlife habitat that holds a diverse ecosystem.

What you can do to help.

3

STAY OFF THE DUNES! USE DUNE WALKOVERS!
Walking on dunes damages its structure. Share this post to spread the information!

Stronger Tomorrow.

4

Vegetation will soon be planted to further stabilize the dune, or sand fencing will be erected. Until then, we need your help to protect our coast!



If it is November, then it's time for our Annual Craft Fair. Things are a little different this year. Because of the construction at the Village Café, the location of this year's event is the Grand Haven Golf Club. Join us on Saturday, November 23, 2024 from 10am until 2pm. There will be over 20 crafters, all from Grand Haven. The crafters will be indoors, so weather will not be an issue. There will be ample parking as well and admission is free.

This will be a great opportunity to shop for holiday presents and support your "crafty" neighbors. Each of the crafters has donated an item for a raffle to be held towards the close of the event. You will be able to purchase tickets for a chance to win any one of the donated items. Be sure to invite your friends to this special event. Funds raised will be used for the support of The Haven Family Fund Programs.

If you are interested in supporting The Haven Family Fund's many programs as a volunteer, applications are available on our website (HFF32137.org) or from Brittani Thomas at the Village Center. Thank you for your support of the Annual Craft Fair and other programs sponsored by The Haven Family Fund.

Submitted by: Jim Morelewicz, President



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Vertical Oyster Gardens are eco-friendly structures made from recycled oyster shells that are strung together on rope or wire and hung from docks or seawalls. These gardens provide a habitat for juvenile oysters to attach to, grow, and thrive. Oysters are incredible natural filters, purifying up to 50 gallons of water each day, which helps improve the overall health of our waterways.

The oyster shells used for the VOGs are donated by the Coastal Conservation Association. Once assembled, the VOGs will be distributed to local dock owners who will hang them from their docks or seawalls, creating new homes for oysters in our waters.

We are planning to organize a community volunteer workday to help assemble Vertical Oyster Gardens (VOGs)—a simple but impactful way to improve water quality and support our local ecosystems! If you would like more information about this effort, which is one of the programs of the Environment Committee of the Grand Haven Woman's Club, please contact Jacki Unger @unger32137@gmail.com.

Grand Haven Woman's Club

You know us, or do you?

By way of an introduction to some and re-acquaintance with others, we are the Grand Haven Woman's Club, Inc. Nineteen years ago, 22 women began the club which has now grown to nearly 200 members.

The GHWC Inc. is dedicated to supporting charitable, educational, and civic activities that make a significant difference in the lives of residents living in our community.

The mission is timeless and therefore, the more hands-on-deck, the better. We believe in learning about others and making giving back to others in Flagler county enjoyable. GHWC membership is open to all women residing in Grand Haven. If you are interested in attending one of our meetings, dates and times are on our website. Contact one of our board members who are listed on our website. Visit: GHWomansClub.org

You can also attend one of our upcoming events, which are open to all residents.

Day of Games—Monday, January 13 at the Grand Haven Golf Clubhouse

Military Valentine's Ball—Saturday, February 15 at the Grand Haven Golf Clubhouse

Pickleball Fest—Saturday, April 12 at the Grand Haven Pickleball Courts

Kentucky Derby—Saturday, May 3 at the Grand Haven Golf Clubhouse

If you would like to participate in the GHWC collections for organizations like Grace Food Pantry, Flagler Humane Society, Flagler Education Foundation, Family Life Center, watch for the flyers from the Amenity Center for our collection dates each month.



Some of the outgoing & incoming board members in attendance at the May, 2024 meeting

Submitted by: Awilda Hamilton, President 2024-26

Fall Pickle-ing

Pickleball is especially delightful in the fall. The weather is moderately cool in the morning and evening, and the afternoon heat/humidity is less oppressive. It still feels magical (to this Northerner) to be playing all year long outside.

Some rule changes have gone into effect this season. You can no longer catch or carry the ball on your paddle. It's ok to double hit the ball, as long as it's in one motion. Watch your paddle during your serve. It can't go above your waist at contact with the ball, and neither foot may touch the service line until after contact. The "Let-serve" (a serve that clips the net and lands in the service box) is back to being legal.

Note that the Pickleball USA Official Rulebook is beginning to address new paddle technology. "The paddle's hitting surface shall not contain holes, indentations, rough texturing, or any objects or features that allow a player to impart excessive spin on the ball." They've banned grip paints, and anything you add to create more spin. I see these restrictions as signs of Pickleball's transition from "game" to "sport". And participation in this sport has grown 223.5% in the four years since 2020. So, watch for more direction governing courts, paddles and play.

Grand Haven residents are now participating in the Florida Team Pickleball League (FTPL). Men and women are competing against players of all ages in our county. Until we can build more courts, we are hosting off-site. But we look forward to bringing players to our beautiful facility someday.

As the snowbirds return, we are finding it more difficult to schedule private games. The Pickleball Committee tries to stay on top of the schedule, with the goal of allowing the most players time on the court. Currently, one can often reserve time at midday or in the evenings, and occasionally in the morning. Of course, all players with knowledge of the game and some experience are welcome at Community Pickleball. Beginners have a slot on the schedule as well.

Come out and enjoy a crowd devoted to fun and camaraderie.

"Win or lose, every game of pickleball leaves you richer with experience." Eco-Sports

Submitted by: Linda Lake

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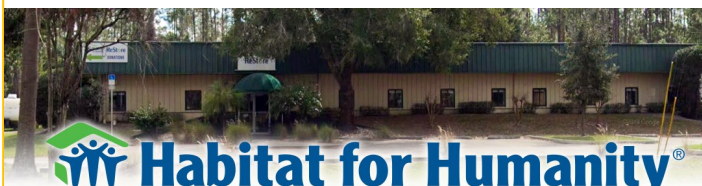
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H A P P Y *Thanksgiving*



*Wishing all Grand Haven residents a very Happy Holiday Season
from your GHMA Board of Directors*

Rob Carlton Denise Gallo Vic Natiello Ed O'Brien & Al Petrie

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.

Laugh More
Gripe Less
Ignore Critics
Say Yes
Order Dessert
Love Life

Updated Volunteer Selection Process

The GHMA Board of Directors have established an updated procedure for selecting volunteer members of the MADC, Fine Committee and ADC Inspectors.

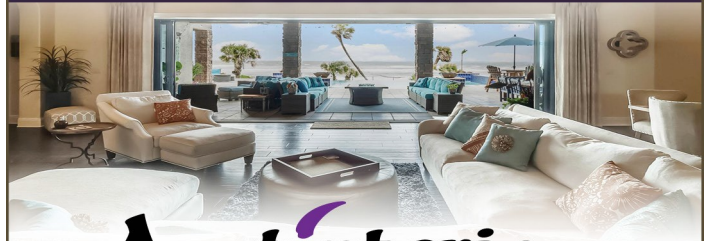
The following is a general overview of that procedure:

- An E-Blast will be sent out by SSMG announcing the vacancy and the closing date for completed applications.
- Those interested will complete and submit an information form by the designated date.
- Between the closing date for the application and prior to the Board meeting, each applicant will be scheduled for a private interview with a two member interview team.
- Following which, a member of the interview team will contact the remaining Board members and inform them of the non-binding recommendation of the team.
- This recommendation, in conjunction with the completed application will form the basis for an independent decision by each Board member.
- At the next Board meeting the SSMG will conduct an open vote to select the candidate to fill the vacancy. Candidates are welcome to attend this meeting but are not required to do so.
- In addition, based upon the available information, any Board member may make a motion to nominate another applicant to be selected to fill the next available opening. Upon a second to the motion, the Board will conduct a vote and if the candidate obtains a majority vote, they will be designated to fill the next vacancy and can attend the next scheduled orientation/training session.
- The Monday following the Board meeting, SSMG will contact each applicant, advise them of the election results and schedule orientation/training for the selected applicants.

The above procedure was developed in hopes of increasing volunteer participation by making the volunteer selection process a more positive experience in a less stressful and more personal environment.

Submitted by the GHMA Board of Directors

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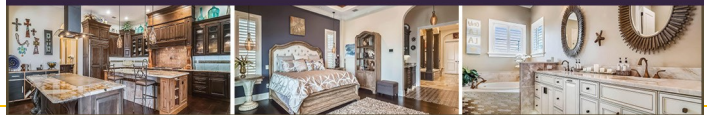
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Project Share

CHRISTMAS



TOY DRIVE

Help Brighten A Child's Christmas

Grand Haven is collecting toys for the Rotary Club of Flagler Beach Project Share's annual Christmas toy drive.

Please place new unwrapped toys and bikes to the Gingerbread house at the Village Center starting Nov 25th.

Checks can be made payable to
Project Share/ Rotary Club of Flagler Beach

**Deadline:
Friday,
December 13**

Keep a look out for your 2025 Annual Assessment coupon book. These will be mailed in November and should be received by December 1st. Payment is due January 1, 2025. The GHMA Annual Assessment funds the enforcement of community Covenants, Conditions and Restrictions (CC&Rs), facilitating the Architectural Design Committee (ADC) review process, management, accounting services, legal fees, insurance, newsletter/ communications and all other operating costs of the Association. The 2025 Annual Assessment is \$165.

Private Lawn Maintenance (PLM), Crossings and River Club Village assessment coupon books will also be mailed in November and should be received by December 1st. Each of these Villages's respective 2025 monthly assessment is due the first of each month starting January 1, 2025. If you have questions about any of the above items, please contact Troy Railsback at 386-446-6333.

Web access to your Grand Haven Master Association, Inc. assessment account is available. With this online access you are able to:

- Review your account balance
- Get information about payment amounts
- Update contact information
- Submit Work Order Requests (PLM, Crossings, River Club)
- Review ADC information/status
- Review/submit Compliance information/status
- Review general GHMA information

To login to your account please visit www.SSMGFL.com and click the "Owner/Resident Login" link in the top right of the page. The Owner Portal is now powered by our Vantaca Software and your login credentials changed on June 1, 2024. Correspondence was previously sent to set up your email username and establish a password. If you misplaced and/or do not have your Username and/or Password, please contact SSMG (386-446-6333) for access.

Submitted by: Troy Railsback, Community Manager

MADC CORNER

Another Year at Grand Haven

I can't believe another year has passed so quickly for the MADC, and as a reminder, this year we have made important changes to our Standards, which will not be revised for another three years.

So, what are some of the challenges we had this past year. We keep telling homeowners to ask before you make a large investment. We all live in a deed restricted community and we have regulations we must follow. Remember it's better to submit prior to your change than be unhappy.

Trees are on almost every agenda, they get large, they cause issues, they raise the sidewalks, have root problems and they are close to a house. We take all of this into consideration when we vote, but we also realize that trees are an extremely important part of Grand Haven and the benefits they provide to our environment are invaluable. Our Oak trees add a beautiful canopy, offer shade and set our community apart from others.

Landscaping is also an extremely important visual aspect of Grand Haven and it can increase the value of your home. A beautifully landscaped yard is appealing to everyone, especially when your front yard is layered with shrubs, plants, flowers and trees. A good landscape plan is important to convey your ideas.

Flowerpots can add to your landscape, or they can detract completely. Remember, flowerpots are not meant to take the place of landscaping, they are meant to be an addition filled with beautiful flowers and plants, so please submit for them before you add them to your home.

The MADC is here to help you with any changes you would like to make and to keep Grand Haven a beautiful place to live with a park-like setting that we are so very proud of. With your help we can keep this a very unique community.

*Submitted by: Joanna Salkovitz, Chairperson
Modification Architectural Design Committee*



GHMA NEWSLETTER

Grand Haven Master Association, Inc.

P.O. Box 354785

Palm Coast, FL 32135

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Grand Haven Main Gate Guard		(386) 445-2376
Village Center Office	www.grandhavenamenity.com	(386) 447-0192
Village Center Waterside Café		(386) 447-0239
Grand Haven Golf Club	www.grandhavengc.com	(386) 445-2327
Palm Coast Utilities	www.palmcoastgov.com	(386) 986-2360
Palm Coast City Hall		(386) 986-3700