

Volume 6, Issue 6
Sept 5, 2008

ELECTION ISSUE



CAROLINE COVE OWNERS' ASSOCIATION, INC.

The Cove

Board of Directors Corner...by Tim Maciolek

In June the Board voted to allow Tina and I to turnover duties as President and Vice President. This will allow me to get more experience to prepare for her eventual retirement from duties on the Board.

Tina has served on the Board for 4 years and will not be running for continued membership on the Board. I will like to take this time to thank her for her service to our community. Without her dedication and effort the association would have completely fell apart and the neighborhood would more then likely seen an increase in crime, a further decrease in property values and disrepair. Many of you may not know that Tina spear headed an effort that routed out a Crack House in the neighborhood, worked with JSO to increase patrols that has reduce excessive speeding and was the lead that hired a new property manager that as we can see from the effort this year, has worked hard to earn their salary. Again, Tina, we thank your for being a good Neighbor and for your service to our community.

As we move from summer and into the fall I would like to thank everyone for their hard work and effort in maintaining the appearance and integrity of our neighborhood. We have come a long way in the last 8 months. Over the next 4 months we have a lot of work to do. The Board of Directors will be meeting for training and to prepare for the annual meeting. We will hold another Homeowners meeting to get information out for what to expect at the annual meeting, and finally, we are getting closer to getting legal access to maintain the front entrance. Once we get access we will need to develop a plan for improvements and de-

termine how we will pay for them.

For those of you aware of the long and drawn out drama that we endured with regard to the front entrance, I applaud your patience and I ask for your continued support. Until we get legal access, I ask that homeowners refrain from parking in the grass (Dirt) areas as this is causing additional damage that the association will have to pay to have fixed once we have maintenance access.

Mark Your Calendar

I ask that every Homeowner mark the following dates on their calendar for planning. The best way to share information is during our Homeowners Meetings. - **September 9th:** Board of Directors Meeting - **September 23rd:** Fall Homeowners Meeting (Agenda attached) - **October 21st:** Board of Directors Meeting - **November 18th Annual Homeowners Meeting.** Time and Location for all meetings is: **6:30PM**, at Holly Spirit Catholic Church School Social Hall. Holly Spirit Catholic Church is located at 11665 Ft Caroline Rd, directly across from The Valleys. The above time, dates and location are for planning purposes. Official date, time and location will be published via letter to each homeowner as per state statutes.

JSO Patrols

You may have noticed an increased presence of JSO patrols in the neighborhood. Due to recent vandalism, drugs and a general increase in crime in Arlington, the board voted to pay JSO for extra neighborhood patrols. During July they made contact with residents to alert them of their presence. In August, they issued citations for speeding, parking, City Code violations and for other legal viola-

2008 Collections Status...



As of this newsletter, all owners with past-due amounts have had their voting rights suspended as per the governing documents & Florida statutes.

This means that unless a delinquent owner pays the amount due by the date of the annual meeting on **November 18th**, they will not be able to vote nor will they be able to attend the meeting. Only members in good standing may vote and attend the annual meeting of members.

This also means that guests and tenants are

not allowed access to this annual meeting.

There will be security at the meeting in case this becomes an issue so if you have not paid your dues now is the time to do so if you want to participate in the annual elections and have a voice on amending the governing documents.

Additionally, the Association has sent a copy of the recorded lien and a demand for payment to the mortgage companies of all delinquent owners as allowed for in the Planned Unit Development Rider to every mortgage.

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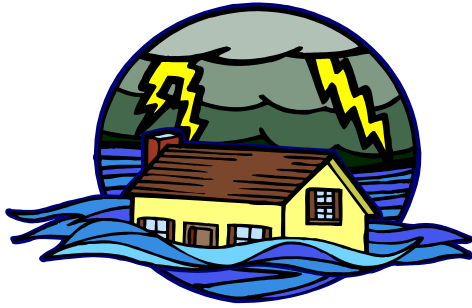
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NEXT HOMEOWNERS'

MEETING:

**Sept 23rd @ 6:30 P.M. at
Holy Spirit Catholic
Church**

Flood Insurance, A Little Understood Fact...



Most of you were told when you bought your home here in Florida that your house was not located in a flood plain so you didn't need flood insurance.

While true for those of you who are not in a flood plain, if you watched the news recently as our area went through Tropical Storm Fay you may have noticed many areas flooded that had not previously flooded.

All it takes is a clogged storm drain to

cause you a real problem and its really easy for the drains to get clogged with debris from trees, branches and leaves.

Sad part of this is that your standard homeowners policy does not usually cover water coming into your house. That includes the aftermath of a broken window or a roof failure. Sure your insurance will usually fix the physical damage but they will not usually cover the resulting water intrusion problems, citing that it was a result of flooding.

You only have to look at the damage caused by Hurricane Katrina and the millions of resulting lawsuits against most insurance carriers to understand that they will do everything in their power to find some reason to attribute your damage to flooding.

If you look at the average claim statistics from the Federal Emergency Management Agency they estimate that 1 in 4 homes run

the risk of flooding and 25 percent of the national flood claims come from low-to-medium risk areas. The also say the average homeowner experiencing a minor flood will sustain approximately \$26,065.59 in damages, none of which will be covered by their insurance. In fact they state that floods are the **NUMBER ONE** natural disaster in America!

Is there a solution? You bet, Federal Flood Insurance! Go to the website www.floodsmart.gov/prepare to get information on this federally-backed program. If you do not have access to the Internet, their toll-free number is **1-888-724-6618**. You can also call your insurance agent who should be able to help you before the next tropical storm or hurricane hits our area. Remember, you will have a 30-60 day period after you apply before the flood insurance becomes effective.

Lawn & Landscape Irrigation Rules Explained...

From time to time we get complaints from property owners who state that their lawn has deteriorated because they cannot properly water their lawn due to water rationing.

To help everyone we've found the actual watering rules from the St Johns River Water Management District. Their website has some of the best resources available for you on a variety of environmental subjects specifically targeted to living in North Florida and can be found at: www.sjrwmd.org.

SUMMARY OF THE RULE

- Irrigation is prohibited between 10 a.m. and 4 p.m.
- Irrigation is limited to no more than two days per week, per zone.
- Irrigation limitations apply to water withdrawn from private wells, surface water and water from public supply utilities.
- Water users choose their own irrigation days unless their local government adopts an ordinance and specifies their irrigation days.
- Persons irrigating with an automatic lawn irrigation system installed after May 1991 shall install, maintain and operate a rain sensor device or switch that overrides the system when adequate rainfall has occurred.

EXCEPTIONS TO THE RULE

- Irrigation using a micro-irrigation (drip) system is allowed anytime and is encourage, especially around shrubbery.
- Irrigation of new landscape is allowed at any time of day on any day for the initial 30 days and every other day for the next 30 days for a total of one 60-day period, provided that the irrigation is limited to the minimum amount necessary for establishment.
- Watering in of chemicals, including insecticides, pesticides, fertilizers, fungicides and herbicides when required by law, the manufacturer, or best management practices, is allowed anytime within 24 hours of application.



- Irrigation systems can be operated anytime for maintenance and repair purposes, not to exceed 10 minutes per hour per zone.
 - Irrigation using a hand-held hose equipped with a spray nozzle that can be adjusted so water flows only as needed is allowed anytime.
 - Discharge of water from a water-to-air air-conditioning unit or other water-dependent cooling system is not limited.
 - The use of water from a reclaimed water system is allowed anytime. A reclaimed water system includes systems in which the primary source is reclaimed water, which may or may not be supplemented from another source during peak demand periods.
- The use of recycled water from wet detention treatment ponds for irrigation is allowed anytime provided the ponds are not augmented from any ground or off-site surface water, or public supply sources.

What if additional lawn and landscape irrigation is needed?

A standard general permit is required to irrigate three days a week. To obtain a permit, applicants must demonstrate the need to irrigate three days a week, and submit a \$50 application fee.

What are the monetary penalties for breaking the rule?

In areas where no local government ordinance exists, the District follows up on complaints. Lack of compliance with the rule first results in a warning and then in monetary penalties. After receiving a warning, the monetary penalties are:

1st Violation \$50.00, 2nd Violation \$100.00

Lawns and landscapes generally require less water than is applied. Sixty-five percent of water sprinkled on lawns during the hottest part of the day is lost to evaporation. When you water before 10 a.m. or after 4 p.m., the water can seep into the ground, promoting healthy plants that establish deep root systems.

The biggest problem SJRWMD Officials say is that users do not calibrate their zones so that 3/4 to 1-inch of water is applied. They say it's easy to do with a simple cup. Let the zone run until the cup has 3/4 to 1-inch of water, write the time it took for the cup to fill to this point and set that time in your sprinkler system timer. It's that easy to ensure your system is calibrated so you lawn get the water it needs.

Covenant Amendments Ahead, Why the Need...



With recent changes in the Florida Laws governing homeowner associations, specifically areas addressing fines, arbitration & mediation, architectural standards & assessments due to the growing foreclosure rate, the Board of Directors in consultation with its attorney and management company representatives, are in the process of reviewed the governing documents from top to bottom and are proposing a series of amendments that will help clarify association policies, remove old

and outdated items like satellite dish placement, garbage can placement, basketball hoop restrictions and other arcane items. We will put the proposed amendments online at

www.floridapropertymgmt.com under our community tab. We ask every one of you to go there and review the changes and if you see a need to amend another area we haven't addressed, we ask that you send an e-mail (or letter by U.S. Mail) with the specific wording you think needs to be changed or added. We will have those comments reviewed by our attorney and if warranted, they will be compiled with the rest of the proposed amendments.

We will mail a ballot containing all the proposed amendments to every owner in good standing (those owners who do not have outstanding balances owed to the association that have re-

sulted in their voting rights being suspended by the Board of Directors as per the governing documents and state law).

Everyone can vote by absentee ballot, Proxy or bring the ballot and vote in person at the annual meeting on November 18th at Holly Spirit Catholic Church School Social Hall, 11665 Ft Caroline Rd, directly across from The Valleys.

The Board hopes you will take the time to review the changes and we encourage your participation in correcting things many of you have complained about but we're forced to enforce because the "law" is on the books.

Let's get the governing documents in line with the current laws and make them work for the betterment of the entire community.

Call for Nominations for the 2009 Board of Directors...

If you have a desire to be a part of the leadership of the community, there is 1 open slot available for the 2009 Board of Directors. Requirements are that you have a desire to serve the community, have access to the Internet (either at home, a friend's house or at the public library) and be an owner in good standing.

If you would like your name included on the ballots to be mailed to owners in good standing ahead of the November 18th Annual Meeting, go online at www.carolinecove.com and fill out the on-line Candidate Information Sheet.

Cutoff for all entries to be included on the Ballot is **WEDNESDAY OCTOBER 1ST**. If you do not submit

your application by this date you can still be a write-in candidate at the Annual Meeting but will miss out on being included on the ballot mailed to the owners with the official announcement of the meeting.

If you do not want to serve for a 2 year position on the Board but want to help the community, the Board is looking for volunteers for several committees. Go online at the above web address and fill out the Committee Volunteer form or download it and bring it with you to the annual meeting.



2009 Budget to be Finalized at the Annual Meeting...



The Board and the Management Company are hard at work on the 2009 Operating budget and will mail each of you the proposed budget with the official notice of the meeting as well as the absentee ballots.

As it stands now the significant impact of the mortgage meltdown crisis is being felt by the Association as well as in the many other communities in the surrounding area and is why we may have to raise the 2009 assess-

ment or even call for a Special Assessment to keep up with repairs and fund the day-to-day operations.

One of the largest expenditures the Association had to face this year was the up-front legal fees to pursue collection actions which resulted in the recording of nearly 25 liens on properties whose owners had not paid their dues.

The Board has a fiduciary duty under the Florida statutes as well as our governing documents to begin collection actions after an account is 30-

days past due.

While this is never an easy or enjoyable task, it is something that has to be done to protect the Association's financial interests and ensure that we can go forward with additional collection efforts like making a demand for payment to mortgage companies of delinquent owners and the initiation of further legal actions as allowed by law.

Our 2009 budget will reflect these projected higher collection costs now that we have strong trend data.

Equity Scams, Don't Get Bamboozled by Sharp Talkers...

Arming yourself with information is the best way to protect yourself from some common home equity scams.

Compare Home Equity Rates

Compare rates from up to 4 lenders for home equity. Who isn't looking for ways to get extra cash? Our costs of living continue to increase while we look for ways to stretch our paychecks. A home equity loan can provide needed supplementary funds; but if you choose this route, get a deal that fits your needs and budget, and be sure to avoid some common scams.

Equity stripping and flipping

Equity stripping occurs when lenders steal the equity you've built up in your home. The lender calls a potential borrower who may need money for bills. The borrower doesn't have enough income to qualify for the home equity loan, but the lender "helps" him by padding his income. As a result, he walks away with a loan he can't afford, and the lender can foreclose when the homeowner doesn't make payments. Another method unscrupulous lenders use is the balloon payment, whereby they offer to refinance a home with initial monthly payments lower than the homeowner's current ones. The final payment of the loan is the entire principal due. When the owner

can't pay it, the lender forecloses.

Another scam is called loan flipping, when the same lender offers multiple refinances. Each time the borrower refinances, the interest rate increases-and so do the closing costs and fees. While the borrower might be tempted by the extra cash she receives initially, she'll end up paying far more during the term of the loan.



Be wary if a home improvement contractor offers you "easy" financing for a project you can't afford.

Most contractor financing is legitimate, but if he rushes you to sign a document, you could be signing away your equity for a high interest, high fee home equity loan.

Look for hidden costs

Another form of abuse is when lenders add exorbitant hidden fees at closing. When you're loan shopping, it can be frustrating to comparison shop because each lender may use different terminology for the same fee. One way to protect yourself is to ask for a complete listing of all fees for the lender's proposed loan. While a line-by-line comparison may not be possible, look at the totals and ask questions, if one

fee seems much higher than others.

If you're purchasing a home, ask your real estate agent to provide you with the HUD Settlement statement before the day of the closing. Compare the costs to the estimate of closing costs that your lender provided. If the costs have increased by more than 10 percent, ask questions.

Home equity loans can provide many benefits to consumers when they're handled by reputable lenders. But as with any type of consumer fraud or shady business practice, you should keep yourself informed, read through all of the paperwork carefully, and ask questions when something looks suspicious. This can prevent you from becoming the latest home equity scam victim.

For More Information

The FTC works for the consumer to prevent fraudulent, deceptive, and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. To file a complaint or to get free information on consumer issues, visit ftc.gov or call toll-free, 1-877-FTC-HELP (1-877-382-4357). The FTC enters consumer complaints into the Consumer Sentinel Network, a secure online database and investigative tool used by hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

Questions & Answers

Q1: I was offended when I received a photograph of my property during one of your inspections. I do not approve of you taking pictures without my written permission. How can you do this?

A1: There are no restrictions on taking photographs of people or buildings on private property from public property. According to *Victoria Park Racing and Recreation Grounds Co Ltd v Taylor* (1937) there is no freedom from view, so people who are photographed on their property from a public location have no legal claim if what is captured in the photograph can be seen from the street. The same applies to photographs taken from private land when you have permission to take photographs. Inspectors take photographs to protect not only the management company but the Association and for use if the problem goes to court. They also help rectify mistakes that may occasionally occur.

Q2: I got a bill when I received a 3rd Notice, I do not agree with these fees and won't pay them.

A2: The fees for sending the 3rd notice of Violation by Certified and First Class mail are required to comply with the Florida statutes. Since you did not respond to either of the two previous notices or you did not correct the problem, the fee is required because our management company must send an inspector to re-inspect your property to begin building a case file for a hearing if the problem is not corrected. These fees are authorized and must be paid or you can incur additional late fees and interest.

Q3: My neighbor's dog does his business all over my yard, and she won't pick it up. Can you help me?

A3: It is not the Association's responsibility for enforcement of these personal property intrusion issues. The city does have leash

laws that prohibit dogs (and cats) from trespassing and or running loose. If your neighbor continues to ignore your calls for action, you could try and obtain a court order prohibiting the neighbor and her dog from trespassing on your property. But try the non-legal approach first. No need to make this any messier than it needs to be. Call 630-CITY. They can send you the necessary forms.

Q4: The family living across from me has more than one family living in their house, I though this was a single-family neighborhood?

A4: We get numerous calls from owners reporting this problem. However, the Association and the Management Company are not an investigative agency and do not check I.D.s of people living in a house. The best place to start is to report this to the City at 630-CITY. They do investigate these claims and if an owner does have more than the allotted number of people living in the house based upon bedrooms and square footage, they will issue a citation to the owner to comply with city codes.

Q5: My neighbor is running a commercial business out of their house that has people coming and going all hours of the day. Not only is this an annoyance but trying to park around my house is hard. What can I do?

A5: Sort of along the same lines from the answer above. No commercial business may be operated out of a residentially-zoned house, this includes running a daycare business. In this particular case we know the incident was reported to the City who did send and inspector to the property and a citation was issued shutting down the operation. The Association through the Management Company does check the online business license files from time to time and sends reminder letters to those living in the community to cease operations.

Board of Directors Corner Continued from Page 1....

tions they identified. Arrest can be made as required to ensure our neighborhood remains crime free and safe for all.

Board E-Mail

board@carolinecove.com is the single easiest way to contact the board for questions and concerns. Our association website, carolinecove.com, has all of our covenants, restrictions, bylaws and several other helpful resources of association information. Last but not least, the board attends several meetings with the Sheriffs Council and Citizens Advisory council and other City services. In addition we receive bulletins and information from various city and state offices like the Neighborhoods Improvement Committee, JEA, and Traffic/Road Construction reports via our board e-mail. We can and will forward this e-mail and other pertinent neighborhood information to you if desire. All we need is for you to do is contact us via board@carolinecove.com with your name and address asking to be put on the e-mail notification list. Your information is protected and is not available to other homeowners, only the board. We have 133 homes in the association and 157 in the neighborhood, at this moment we only have 20 e-mails that we can pass information to. I would like to see that number increase to at least half of the homes by the end of the year.

Vehicle Maintenance

We have received several complaints about homeowners doing vehicle repairs and maintenance in excess of 4 hours. It appears that a few homeowners are trying to get around the covenants by doing the work only 4 hours a day or in their garage. The covenants are clear. **“No repair work shall be performed on any vehicle except minor maintenance which can be completed in no more than 4 hours.”** Please limit vehicle repairs to those that can be completed in a 4 hour timeframe.

Yard of the Month Program

Currently we are using the guidelines proposed from years ago that only ran from June through August. The proposed Yard of the Month Program will allow the Yard of the Month Program to run all year long with a total of 12 homes being recognized for their efforts. From **May – September** yards will be judged based on landscaping and ornamental decoration for the summer season. **October** Yard of the Month will be judged for Best Halloween Decorations with two categories –Spooky and Classical/Traditional, **November** – No Yard of the Month, **December** will be judged for Best Holiday Decorations

Yard of the Month

Congratulations to the Following **JUNE** Yard of the Month winner: .



Bill and Fay Stancliff 11201 Mikris Drive South

HONORABLE MENTIONS

MIKRIS DRIVE NORTH: 11172, 11176, 11190, 11199

MIKRIS DRIVE SOUTH: 11174

MIKRIS DRIVE EAST: 2982

CAROLINE CREST DRIVE EAST: 3002, 3034

with two categories – Santa Claus/Candy Cane Lane and Classical/Traditional, **January** – No Yard of the Month. **February** – Best Valentine Decoration, **March/April** (Easter Holiday Dependant) – Best Easter/Spring Decoration with two categories – Peter Cottontail and Classical/Traditional. Rolling us back into the **May – September** program. Judging will take place between the 15th and the 20th of the month from **May through September**. For holiday specific months, **October through April**, judging will take place no earlier than 10 days prior to the date of the holiday and not later than 2 days before the holiday. For months that have multiple category winners, both homes will receive recognition and a monetary prize. However a single home from the two will be chosen as overall yard of the month and will be identified with the Yard of the Month sign. So dig those decorations out of the attic and get them cleaned up and ready for display!

Yard Waste, Trash and Recycle Pick Up

New days for Yard Waste, Trash and Recycle Pick up went into effect a few months ago. The new days are: **Wednesday – Yard Waste and Recycle, Friday – Trash and Garbage**. Reminder, yard waste, recycle, trash and garbage should be put out not earlier than 6 pm the evening prior to pick up. Empty receptacles must be removed and properly stored with in 24 hours of pick up. Also hazardous material such as paint and oil cannot be picked up curbside. You may have noticed what happened on Mikris Drive South by a resident that violated this policy. The entire corner of the driveway is covered in paint. The owner will be required to clean this up. For large items like refrigerators, dishwashers and furniture, call **630-CITY** to arrange a special pick-up.

Yard Waste Problems

Several homeowners are placing large amounts of yard waste in the road right of way on the weekends. This is in violation of City Code and the Caroline Cove covenants. In addition several homeowners are blowing and sweeping their grass cuttings into the middle of the road and roadside gutters. Once the yard waste and grass gets into the drainage system during heavy rain, Caroline Cove Owners Association must pay to get the drainage system cleaned. This can cost hundreds and even thousands of dollars. After completing yard work please sweep the area in front of your yard or blow the grass clippings back into your yard to keep our drainage system clean. Local JSO patrols have alerted of these issues and have the authority to cite those homeowners that fail to comply with City Codes.

Congratulations to the Following **JULY** Yard of the Month winner: .



Maria Giuliana 2999 Mikris Drive East

HONORABLE MENTIONS

MIKRIS DRIVE NORTH: 11176, 11182, 11187, 11194, 11202

MIKRIS DRIVE SOUTH: 11174, 11178, 11214

MIKRIS DRIVE EAST: 2911, 2917, 2931

CAROLINE CREST DRIVE EAST: 3046

As we can see from the increase in the number of yards that received an honorable mention, many of our neighbors have been putting in a lot of effort into maintaining the appearance of our community. Again, the Board & Community thanks you for your effort and community spirit.

The Future, What's ahead for Construction....

Front Entrance—Once the Association can gain the rights to maintain the front entrance, we will be doing a complete overhaul with new sod, repaired irrigation, lighting and new landscaping. At this point we are in the planning phase only because we do not think there will be funds available this year to start this project. However, we want to be prepared if we can secure funding in other ways. There are still many other details that have to be researched, including permitting, water runoff issues, electrical and water meter installation and repairing the Ft Caroline Cove sign.



Retention Ponds—Now that we have seen that these normally dry “detention” areas do in fact hold water during tropical storm and hurricane events, we are going to have the city come out and clean the drains and we are going to re-check the spillway areas that we had repaired last year to ensure that any erosion is fixed once the period of bad weather passes. This is also a good place to remind everyone that the “detention” pond areas are not playgrounds and cannot be used to build forts, erect play sets or used in any way as a recreation area. These areas were built for a specific reason, to hold storm water runoff from storms. In fact the Association was forced to spend nearly \$2,000 last year to repair the damaged caused by children digging play areas.

Children at Play & Speed Limit Signs—We are going to purchase several Children at Play signs for installation in the neighborhood. We are trying to let everyone know to slow down in the neighborhood. The Association is also going to petition the City to lower the speed limit to from 30 to 25 MPH. This was attempted in 2000 but unsuccessful. Hopefully this time we can get enough community interest to get this measure passed by the city. Please come to the next meeting on September 23rd so your voice can be heard on this vital safety issue.

Security Cameras — One of the things we heard about when attending a city-wide event hosted by City Council Representative Ray Holt, was the possibility of partnering with the city to install security cameras at the front entrances of our community to record vehicles coming in and going out of our communities and to record the activities of children waiting for and getting off of the school busses. Representative Holt said there may be the availability of some city funds to help offset the enormous costs associated with this effort. We are looking into the possibilities of adding this security system once the final costs can be determined and we see how much the city is willing to provide to our community in the way of funds.

Caroline Cove Owners' Assn
P.O. Box 350210
Jacksonville, FL 32235-0210



Return Service Requested