

Ridaught Landing Three Association Incorporated

950-23 Blanding Blvd, PMB #321, Orange Park, FL 32065

Date: January 14, 2023

Time: 12:45 PM

Location: Fleming Island Library - 1895 Town Center Blvd, Fleming Island, FL 32003

AGENDA

A) HOA Board meeting.

1. Call to order
2. Review for Adoption of 2023 budget
3. Review for Adoption of Amended Association By-Laws
4. Adjournment

B) Annual Meeting

5. Re-Adoption of 2023 budget
6. Board membership vote tally
7. Question and answer period regarding 2022/2023 issues
8. Adjournment

Attendees: 11 Homeowners were present (Did not meet quorum threshold).

Board Members: 2 Board members were present.

Secretary for meeting notes: Estrella Maloney.

First Item: HOA Board Meeting was called to order.

Second Item: 2023 fiscal year budget was confirmed and approved by the HOA Board.

Third Item: The Amended and Restated Bylaws for Ridaught Landing Three Association, Inc (as provided via USPS mail to all homeowners) was approved as written. Our HOA Board also approved having the HOA Attorney finalize our HOA By-Laws for rental property limitations, with active duty-service member exemptions. All the necessary documents for a full member vote will be mailed and a date/time for a meeting scheduled sometime in 2023. The major obstacle for adding this By-Law will be homeowner engagement.

Fifth Item: HOA Board meeting adjourned.

Sixth Item: Annual Homeowners meeting called to order.

Seventh Item: HOA Board reaffirmed vote to approve 2023 Budget.

Eighth Item: Ballots received, proxy notifications received, and homeowners present failed to establish a quorum.

Ninth Item: Current HOA Board and committee members agreed to continue in their voluntary positions.

Tenth Item: Delinquent homeowners balances and ledgers were discussed with the HOA Board regarding recommendation for forwarding these accounts to the HOA attorneys. Accounts # 1022 and 1222 were approved for a HOA Attorney referral after the 30-day notice is provided if no payment is rendered.

Sixth Item: Discussed were Community Violation Hearing Committee (CVHC) matters for Accounts 1222 and 1181. The violation matter for 1181 will be held in abeyance until clarification is received by the HOA Attorney. Account 1222 was referred for a CVHC hearing by our HOA Board.

Seventh Item: Meeting was officially adjourned.

Eighth Item: An open discussion question and answer period was held with all present.

Discussions:

HOA FINANCES:

The reasons and methodology for the 2023 fiscal budget was discussed and why the annual dues increase of \$5.00 was enacted.

Discussion consisted of our HOA Boards ongoing efforts to continue streamlining, organizing, maintain accountability, transparency, better communications regarding homeowners concerns and accounts, and the goals for our HOA.

Financial documents, vendor contracts and payments, our HOA by-laws, and other HOA documents were presented for review. The issues with vendors increasing their rates due to the economic times was addressed. It was explained that our HOA operates on a thin budget and makes varying attempts to act fiscally prudent.

Our HOA just met all financial obligations this year and deposited \$1,691.00 USD into the Lake Fund and \$591.00 USD into the Money Market Fund. Your HOA currently has \$17, 328.44 USD in the operational account with more HOA assessments being received. Our HOA Lake Management account has \$10,400.25 USD and the Money Market has \$2,000.37 USD.

PAST DUES ACCOUNTS:

Our HOA has 57 delinquent homeowner properties. Efforts to rectify this matter were discussed.

Explained was the desire of our HOA Board to have the opportunity to communicate with those in arrears to agree on a reasonable payment option.

Discussed was the final option of referral to the HOA attorneys for collection actions if those homeowners fail to communicate with our HOA Board to enter into a re-payment plan.

The following accounts are slated for HOA attorney referral for collections activity for Accounts 1022 and 1222. Additional delinquent accounts will be reviewed for referral as the year progresses. These homeowners will be sent one more letter advising of their account status to ascertain if a reasonable payment plan can be agreed to, or payment made in full.

HOA ATTORNEY MATTERS:

In 2022, 7 homeowners accounts were referred to the HOA attorneys for collection activity.

Our HOA received recoupment for 1 of these referrals. 4 liens have been placed with further legal action commencing.

COMMUNITY VIOLATIONS:

This is a primary concern voiced by all homeowners present and who have who have contacted our HOA Board during the year.

Our HOA, as of the end of December 2022, mailed over 170 violation notices.

In 2022, fines of \$2,950.00 USD were issued to those homeowners who failed to cure the violations despite our HOA's repeated attempts to communicate.

Explained was the desire of your HOA Board to have the opportunity to communicate with those in violation to come to a resolution.

Our HOA Board addressed the procedures for community violations and the role of the CVHC.

Referrals can be made to the HOA attorneys regarding repeat violators (for the same violation) and to have an attorney letter sent with these attorney costs charged against the homeowner's account.

The issue of feeding the geese was discussed as to the vehicle and pedestrian safety issue in front of that particular home and the problem with these geese defecating upon others property.

The matters of homeowners parking in such manners that prevent other homeowners from being able to safely depart and enter their driveways was addressed.

ARC:

Please communicate with our HOA Board regarding ARC matters. Only 1 ARC request for this year was denied.

ADMINISTRATIVE/OTHER ISSUES:

Our online TOPS ONE PAY has worked well. Your Board has worked with homeowners that have had difficulties. We currently have 95 homeowners registered.

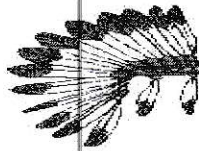
The pothole developments at the in front 2946 Tuscarora Trail and the intersection were discussed, and our HOA will contact Clay County Department of Public Works for repairs, as our HOA has done in the past.

Addressed were to two collapsing cement street water discharges along Tuscarora Trail, which were repaired by the County after notification provided.

Discussed was the Clay County Parks Department now providing landscaping for the areas by the park lake within their purview.

The increasing traffic problems along CR 220 by the main entrance were discussed with no potential roadwork until possibly fiscal year 2025 by the County.

/s/Estrella Maloney (Approved and adopted on 1-15-2023) for Creeks Edge Management for Ridaught Landing Three Association, Inc.



Ridaught Landing Three Association Incorporated
950-23 Blanding Blvd, PMB #321, Orange Park, FL 32065

REF: Community Violations Hearing Committee (CVHC) Minutes

DATE: February 25, 2023, at 1130hrs

LOCATION: Fleming Island Library

Notice: Notices were provided as per Florida Statute to those affected homeowner(s) that had a hearing.

AGENDA

1. **Call to order.**
2. **Motion to forgo reading of the last meeting minutes.**
 - a. **Vote taken / Motion passed.**
3. **Cal to order for CHVC hearings.**
 - a. **Matters heard / Votes taken / fines levied.**
4. **HOA Board review of outstanding violations**
 - a. **Vote taken / Referrals made to CVHC.**
5. **Meeting adjourned**

CVHC members: 3 out of 3 CHVC members present.

Board Members: 2 Board members present with 1 member on call, as needed.

Secretary for meeting notes: Michael Maloney

First Item: Meeting was called to order.

Second Item: Last meeting minutes readings were not read by Motion and Vote of our Board.

Third Item: Our Community Violation Hearing Committee (CVHC) reviewed the one homeowner account for a violation referral made earlier by our HOA Board. This affected homeowner was provided notification in excess of the required 14-day notifications, but did not voluntarily appear, as outlined within the letters, to explain any circumstances to the CVHC. This homeowner had been mailed numerous letters addressing these violations to no avail.

The following actions were taken by the CHVC:

HOA account 1100: Violation of Article V. 21 since 12-14-22. Four (4) notices mailed. Fined \$30.00/per day since 12-14-22 to the maximum allowed per Florida Statute.

Fourth Item: Our HOA Board voted to refer to the CHVC for a hearing of:

HOA account 1051: Violation of Article V.21. Fine of \$30.00/per day if this matter is not cured from original date of notice.

HOA account 1181: Violation of Article V. 16. Failure to file an ACC request. Fine referred of \$30.00/per day for 8 days.

HOA account 1066: Violation of Article V. 21. Fine of \$30.00/per day from original date of notice.

HOA account 1215: Violation of Article V.12. Fine of \$30.00/per day from original notice date if violation is uncured.

HOA account 1277: Violation of Article V. 21. Fine of \$30.00/per day from original notice date if violation is uncured and continues.

HOA account 1153: Violation of Article V. 21 and V.23: Fine of \$30.00/per day/per each violation from original notice date if violation is uncured.

HOA account 1125: Violation of Article V. 21. Fine of \$30.00/per day from original notice date if violation is uncured.

HOA account 1115: Violation of Article V. 21. Fine of \$30.00/per day from original notice date if violation is uncured.

Fifth Item: Meeting adjourned.

/s/Michael J. Maloney (Approved and adopted on 2-26-23) for Creeks Edge Management for Ridaught Landing Three Association, Inc.



Ridaught Landing Three Association Incorporated

950-23 Blanding Blvd, PMB #321, Orange Park, FL 32065

REF: HOA Board and Community Violations Hearing Committee (CVHC) Minutes

DATE: April 29, 2023, at 1415hrs

LOCATION: Fleming Island Library

Notice: Notices were provided as per Florida Statute.

AGENDA

1. **Call to order.**
2. **Motion to forgo reading of the last meeting minutes.**
 - a. **Vote taken / Motion passed.**
3. **Cal to order for CHVC hearings.**
 - a. **Matters heard / Votes taken / fines levied.**
4. **HOA Board review of outstanding violations and delinquent accounts.**
 - a. **Vote taken / Referrals made to CVHC.**
 - b. **Votes for HOA Attorney referrals of delinquent accounts.**
5. **HOA Board review and approval of Lake Management 13.00/per month contract increase.**
6. **HOA Board review and approval for HOA Attorney to finalize documents for member voting to amend governing documents.**
7. **Recent Community Yard sales and food truck vendors at park.**
8. **Recent youth criminal activity regarding stealing items from unlocked vehicles in our HOA and Clay County.**
9. **Meeting adjourned.**

CVHC members: 2 out of 3 CHVC members present.

Board Members: 2 Board members present with 1 member on call, as needed.

Secretary for meeting motes: Michael Maloney

First Item: Meeting was called to order.

Second Item: Last meeting minutes readings were not read by Motion and Vote of our Board.

Third Item: Our Community Violation Hearing Committee (CVHC) reviewed the homeowner accounts for a violation referral made earlier by our HOA Board. Those affected homeowners were provided notification more than the required 14-day notification time frame.

The following actions were taken by our CHVC:

HOA account 1181: Violation of Article V. 16. Failure to file an ACC request. Fine voted in the affirmative of \$30.00/per day for 8 days.

HOA account 1051: Violation of Article V.21. Fine voted in the affirmative of \$30.00/per day from the 1-28-23 original notice. Six notices were provided in attempts to rectify.

HOA account 1277: Violation of Article V. 21. Fine of \$30.00/per day held in abeyance as violation is cured. Will monitor to confirm.

HOA account 1066: Violation of Article V. 21. No fine as violation cured.

HOA account 1153: Violation of Article V. 21 and V.23. Vote held in abeyance. One violation cured and monitoring other for compliance.

HOA account 1215: Violation of Article V.12. No fine. Resolved with cooperative intervention.

HOA account 1125: Violation of Article V. 21. No fine as violation cured.

HOA account 1115: Violation of Article V. 21. No fine as violation cured.

Fourth Item: a) Our HOA Board voted to refer to the CHVC for a hearing of:

HOA account 1040: Violation of Article V.21. Proposed fine of \$30.00/per day from the original notice if not cured after final notice mailing.

b) Our HOA Board voted to refer the following delinquent accounts to the HOA Attorneys:

HOA accounts 1040 and 1277.

Fifth Item: Our HOA Board reviewed and voted to approve The Lake Doctors monthly contract increase of 13.00/per month. Our HOA Board also asked for an updated copy of the contract for additional review.


Sixth Item: Our HOA Board reviewed and approved for the HOA Attorney to finalize documents for member voting to amend governing documents. Additional information will be provided as these documents are provided to our HOA.

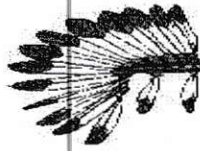
Seventh Item: Members of our community expressed nothing but positive comments for the recent food truck vendors gathering at the park and the community yard sales.

Eight Item: Our HOA Board reiterated the same concerns as our HOA concerning the recent criminal activity of youths checking vehicles doors to determine if vehicles are locked to steal interior items. Our fellow neighbors have been outstanding in sharing videos, watching out for one another, and providing information to protect our neighborhood interests. The Clay County Sheriff's Office has assigned these matters to their Detective Unit. These types of criminal incidents have also occurred at Fireside and Eagle Harbor; they are not isolated to our HOA.

Ninth Item: Our HOA Board Meeting adjourned.

/s/Michael J. Maloney (Approved and adopted on 4-29-23) for Creeks Edge Management for Ridaught Landing Three Association, Inc.





Ridaught Landing Three Association Incorporated

950-23 Blanding Blvd, PMB #321, Orange Park, FL 32065

REF: HOA Board and Members Legal and Violations Matters Discussions

DATE: June 22, 2023, at 6:15 P.M.

LOCATION: Zoom

AGENDA

1. **Call to order.**
2. **Motion to forgo reading of the last meeting minutes.**
 - a. **Vote taken / Motion passed.**
3. **Court proceedings for Lien Foreclosure matters.**
4. **Legal matters for HOA governing documents amendments.**
5. **Feral / Stary cat matters and third-party vendor.**
6. **HOA Board review of outstanding violations**
 - a. **Vote taken / Referrals made to CVHC.**
7. **Potholes**
8. **Finances**
9. **Meeting adjourned**

CVHC members: 2 out of 3 CHVC members present.

Board Members: 3 Board members present.

Secretary for meeting notes: Michael Maloney

First Item: Meeting was called to order.

Second Item: Last meeting minutes readings were not read by Motion and Vote of our Board.

Third Item: Lien Foreclosure Summary Judgements and Court proceedings are ongoing for three homeowners. This again is something our HOA really tries to avoid, but after numerous attempts to communicate with no responses, no other resources are left for enforcement. One additional homeowner was referred this month to the HOA Attorneys for collections activity after repeated attempts to communicate have failed.

Fourth Item: The HOA Board is still working closely with the Attorneys towards our HOA governing amendments proposal for Rental Property Limitations. One item of delay was the need to amend the voter threshold at a duly noted meeting, as well as proxy and other in-person voting. Our HOA not revisited this since 1994. This will be explained in greater details to all homeowners as we work on this verbiage pertaining to these HOA governing document amendments. We have incurred about \$2935.00 USD in Attorney costs for these proposed HOA governing amendments. To limit additional HOA costs associated with these HOA governing document amendments, we will provide all the needed documents within our annual meeting documents (mailed in 12-2023) and have this amendment revision vote done at the annual

meeting (in 01-2024). This will save us on additional administrative /operational costs needed to hold a separate homeowner meeting.

Fifth Item: Our HOA will be sending out a FB post asking homeowners to email us with permission for private property TVNR and their contact information so they can address the feral / stary cat issue through a third-party vendor.

Sixth Item: We have issued 87 violation notices to date and addressed the possibility to have HOA Attorney Pre-Suit mediation in two instances.

The below are Community Violations Hearing Committee referrals after many failed attempts to communicate with the homeowners and address these matters:

Account 1153. Article V.29 Roadways / ARC-ACC request not submitted. \$30.00/day fine proposed.

Account 1155. Article 5.7 Landscaping. \$15.00/per day fine proposed.

Account 1031. Article 5.7 Tree trimming - encroachment onto neighbor's rooftop. \$30.00/per day fine proposed.

Account 1004. Article V.21 Exterior – Vehicles constantly parked upon grass. \$100.00/per incident/per day proposed fine.

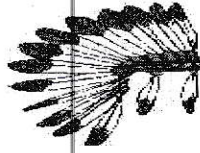
Account 1051. Article V.21 Exterior – Extensive wood rot. \$100.00/per day proposed fine. This account is also slated for a next month referral to the HOA Attorney for collections.

Seventh Item: Dept of Public Works has been notified about potholes and developing potholes in the HOA.

Eighth Item: We have \$16,800.44 USD in our operational fund. Based upon our outgoing expenses, we anticipate doing well this year (i.e., more funds into our Lake Management Fund and Money Market). Real Estate sales have slowed immensely due to these economic times.

Ninth Item: Meeting adjourned.

/s/Estrella H. Maloney (Approved and adopted on 6-26-23) for Creeks Edge Management for Ridaught Landing Three Association, Inc.



Ridaught Landing Three Association Incorporated
950-23 Blanding Blvd, PMB #321, Orange Park, FL 32065

REF: HOA Board and Community Violations Hearing Committee

DATE: November 04, 2023, at 3:30 PM

LOCATION: Fleming Island, FL Library, 1985 Town Center Blvd, Fleming Island, FL 32003

Meeting duly announced with Agenda provided beforehand.

AGENDA

1. Opening,
2. Prior minutes reading,
3. CVHC hearings,
4. CHVC pending matters,
5. 2024 HOA Proposed Budget,
6. HOA By-Laws modifications,
7. HOA Governing documents addition regarding voter percentage threshold, the process, volunteers talking to homeowners, and Notary,
8. 2024 January annual meeting date arrange,
9. Adjournment.

CVHC members: 3 out of 3 CHVC members present.

Board Members: 2 Board members present.

Secretary for meeting notes: Michael Maloney

First Item: Meeting was called to order.

Second Item: Last meeting minutes readings were not read by Motion and Vote of our Board.

Third Item: We have issued 101 violation notices to date and addressed the possibility to have continued HOA Attorney Pre-Suit mediation.

Our Community Violation Hearing Committee (CVHC) reviewed the homeowner accounts for a violation referral made earlier by our HOA Board. Those affected homeowners were provided notification more than the required 14-day notification time frame.

The following actions were taken by our CHVC:

HOA account 1153: Violation of Article V. 16. Failure to file an ACC request. Not present. Fine voted in the affirmative of \$30.00/per day for 12 days. Many notices and contact provided in attempts to rectify prior to hearing.

HOA account 1004: Violation of Article V.21. Not present. Fine voted in the affirmative of \$30.00/per day for 13 days. Many notices and email communications provided in attempts to rectify prior to hearing.

HOA account 1155: Violation of Article V. 21. After discussions with homeowners, the fine of \$30.00/per day held in abeyance for monitoring of compliance.

Fourth Item: The below are Community Violations Hearing Committee referrals after many failed attempts to communicate with the homeowners and address these matters:

Account 1145. Article V.21: Fence: \$30.00/day fine proposed from original date of notice (8-4-23) if not cured by 12-1-23. Another notice will be mailed.

Account 1119. Article V.21: Exterior: \$30.00/day fine proposed from original date of notice if not cured by 12-1-23. Another notice will be mailed.

Account 1240. Article V.21: Exterior and V.1: Land Use and Building Type- outside business: \$30.00/day fine proposed from original date of notice if not cured by 12-1-23. Another notice will be mailed.

Fifth Item: Our HOA Board reviewed and approved the 2024 HOA annual proposed budget. Assessments will stay at \$115.00 USD per year.

Sixth Item: Our HOA Board reviewed and approved for mailing to all homeowners within our annual newsletter and meeting notices the proposed language clarification for our existing By-Laws.

Article V.16 Fence: will clarify (after the date of possible affirmative Board Vote in January 2024) that all wood fences must be of a light-brown color and all PVC fences must be of a white or light-brown color.

Article V. 29: Roadways: will clarify (after the date of possible affirmative Board Vote in January 2024) that any/all driveway extensions must be of cement.

Seventh Item: Concerning the rental limitations proposal, our first step in this process (after working closely with the Attorneys) is to modify our HOA governing amendments language for the voter % threshold required to add HOA governing documents language. Our HOA has not revisited this since 1994. In summary, of which will be also explained within the annual newsletter along with the required legal documents, our HOA proposes modifying the voter % needed to add language to our HOA governing documents from 66% of all homeowners to 66% of all homeowners present at a duly noted meeting that meets our quorum threshold. The largest problem is having homeowner engagement, voting, and being present at our annual meetings (as we have yet to meet the quorum requirements).

Our HOA will have volunteers visiting homeowners to explain this process and the reason behind this proposal prior to our annual homeowners meeting.

Eighth Item: Our HOA Board and Committee members will ascertain their availability for the January 2024 HOA homeowners meeting.

Ninth Item: Meeting adjourned.

/s/Michael Maloney (Approved and adopted on 11-6-23) for Creeks Edge Management for Ridaught Landing Three Association, Inc.

