

The Meadows of World Golf Village HOA

Official Board Meeting Minutes

September 18, 2025

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Date of Meeting: September 18, 2025 **Time:** 7PM **Location:** VIRTUAL

Minutes Prepared by: Mike Krugman – President

BOARD MEETING

I. CALL TO ORDER:

The meeting was called to order at 7:04 PM by Mike Krugman.

II. DETERMINATION OF QUORUM:

Initial attendance showed insufficient quorum with only two board members present. Emily Polatas was contacted and joined the call via phone while assisting with her daughter's move to Savannah. With Emily's participation, along with Marc Schwartz and Mike, quorum was established. and confirmation made that all required notices for this meeting had been properly given.

Roll Call:

President	Present
Mike Krugman	
VP \ Secretary:	Present
Marc Schwartz	
Treasurer:	Present
Emily Polatas	
Thaddeus Pickard	Present
Reanna Ganas, CAM	Present

III. SPECIAL ORDER - BOARD VACANCY:

MOTION: To appoint Thaddeus Pickard as Director to fill the vacant board position for a two-year term expiring in 2027.

Moved by: Emily Polatas

Seconded by: Marc Schwartz

Vote: Approved unanimously

Thaddeus Pickard was welcomed to the Board. Emily returned to her moving responsibilities following this vote.

IV. REPORTS:

A. Landscaping and Tree Maintenance

Mike Krugman reported that the large laurel oak tree at the corner by Pacetti Road on the north side has significant damage with the center eaten out, and a major section broke off in late August. Mike will pursue option for its removal. The plans to replace the tree with three live oaks in January 2026.

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B. Irrigation System

Mike reported the irrigation system is currently functioning well after resolving a May/June issue when settings were incorrectly reset. The Magnolia tree area is now properly watered with 15-20 minute cycles to prevent saturation.

C. Retention Pond System

Mike noted the retention ponds were last cleaned approximately two years ago but continue to experience erosion issues due to burrowing animals on berm areas. The outflow on the long pond was recently blocked and has been cleared, though further maintenance is needed.

D. Financial Reporting

Mike reported ongoing issues with the management company regarding financial reporting and collection of assessments. The management company claims they were not informed of the HOA's collection policy, and eight to ten overdue accounts have not been referred to collections as required. Late fees, and interest collection, did not begin until June 2025. Mike will work to resolve these issues with the management company.

E. Management Report

Reanna Ganas reported she will follow up with vendors on the revised landscaping remediation project RFP that now includes additional trees plantings once the updated specifications are completed by Mike. Violation enforcement is proceeding with generally positive homeowner response, though third-party property management companies, particularly Progress Residential and out-of-state companies, remain largely unresponsive. A new issue has emerged with renters not mowing backyards in fenced areas.

V. OLD BUSINESS:

A. Rental Management and Compliance Policy

Mike Krugman presented update on the Rental Management and Compliance Policy approved in June 2025:

Background: During development of the implementing Procedure Manual, conflicts were identified between the CCR's permit non-transferability provision and Florida landlord-tenant law, particularly regarding involuntary property transfers (foreclosure, death, divorce, medical emergencies).

Key Issue: How to handle "forced" or "unplanned" transfers of leased properties without creating loopholes for strategic manipulation of the 120-unit rental cap.

Proposed Solution: "Protected Continuation Status"

- Temporary bridge mechanism for existing leases during ownership transition
- Maximum 24-month protection period
- Permits remain counted toward 120-unit cap
- Authorizes only continuation of existing lease term with same tenants
- No new rental activity or new lease permitted under this status

Legal Review Status:

- Attorney comfortable with policy structure after July review and discussion

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VI. NEW BUSINESS:

A. Little Free Library Relocation

Background:

- Library purchased November 2019 (\$540)
- Installed December 2019 in 1200 block of Ardmore Street near retention pond
- Current location has low traffic and visibility
- Being used inappropriately as drop-off point for non-library items

MOTION: To relocate Little Free Library from 1200 block of Ardmore Street to the vicinity of the Public Message Board at the intersection of Mackenzie Circle and Ardmore Street.

Moved by: Mike Krugman

Seconded by: Marc Schwartz

Vote: Approved unanimously

Implementation:

- Relocation to be completed within 60 days
- Budget authorized up to \$200 for installation costs

B. Rules and Regulations Amendment to Section 202 - Common Areas

Proposed Changes: Add comprehensive usage standards including:

- Motorized vehicle restrictions on landscaped areas
- Hours of use and quiet hours (10:00 PM - 6:00 AM)
- ~~Child supervision requirements (under 12)~~ [DELETED DURING DISCUSSION]
- Pet compliance requirements
- Commercial activity prohibition
- Damage responsibility clarification

Board Discussion: Question raised about the practicality of age-specific child supervision requirements. The Board determined that enforcement should be left to property owners rather than the HOA, and age restrictions were unnecessary.

AMENDMENT TO MOTION: Remove Section 202.8 regarding child supervision and renumber subsequent sections accordingly (202.9 becomes 202.8, etc.).

MOTION AS AMENDED: To adopt amendments to Section 202 - Common Areas with the deletion of child supervision provisions.

Moved by: Mike Krugman

Seconded by: Marc Schwartz

Vote: Approved unanimously

C. Rules and Regulations Amendment to Section 209.4, 234.7, and 235.5 - Community Conduct Standards

Background: Need to establish clear expectations for resident conduct in public communications while clarifying limitations of HOA authority.

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Key Provisions:

- Prohibited behaviors: false representation, unauthorized use of HOA name/logo, harassment, spreading misinformation, posting confidential information
- Clarification that HOA lacks police powers or governmental authority
- Residents requiring immediate intervention must contact law enforcement directly
- HOA remedies limited to contractual enforcement (notices, hearings, fines, civil litigation)

MOTION: To adopt amendments adding Section 209.4 (Public Communications and Online Conduct), Section 234.7 (Community Conduct Standards reference), and modifying Section 235.5 (Board Member Protection).

Moved by: Mike Krugman

Seconded by: Marc Schwartz

Vote: Approved unanimously

D. 2026 Budget Preparation

Mike Krugman discussed key budget considerations:

Directors and Officers (D&O) Insurance:

- Projected rate increases forecasted up to 130% for Florida community associations
- Current policy has \$2,500 deductible (retention) per claim
- "Claims made" policy requires reporting during policy period
- Coverage restrictions increasing; associations with 3+ lawsuits may face \$100K self-insurance requirements

High-Risk Scenarios Requiring Immediate Reporting:

- Pond overflow/failure or flooding incidents
- Environmental violations
- Special assessments
- Assessment disputes
- Selective enforcement complaints
- Vendor selection challenges
- Meeting procedural violations
- Slip/fall incidents on common areas

Key Point: Any formal written complaint or threat should trigger immediate legal consultation and insurance notification.

Action Item: Factor potential significant insurance cost increases into 2026 budget planning.

E. Enforcement Issues - CCR Article VIII Section 8.5 ("No Sheds, Shacks or Trailers")

Background Discussion: Mike presented the enforcement challenges regarding temporary structures:

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The Problem:

- CCR Section 8.5 prohibits all temporary structures
- Board has granted discretionary limited waivers for ARC-approved storage sheds
- Inconsistent application over 15 years has undermined enforcement capability
- Different jurisdictions have varying definitions of "temporary structures":
 - Florida Building Code: structures in place less than 180 days
 - St. John's County: No specific written rules; appears to be 150 sq ft threshold for permit requirement
 - Structures with utilities may be considered permanent for tax purposes

Legal Opinions: Two attorneys have advised that discretionary waivers have effectively nullified Section 8.5 enforcement capability. Other covenant provisions concerning structures remain enforceable including architectural approval requirement.

Path Forward: To reestablish enforcement authority:

1. Restate and publish intent to enforce Section 8.5
2. Propose and adopt covenant amendment defining allowable structures
 - a. Grandfather structures meeting previous waiver criteria
 - b. Adoption requires 67% vote of quorum voting

Follow-up: This item to be revisited at future meeting

VII. OPEN FORUM

No additional comments, feedback, or questions from attendees.

VIII. ADJOURNMENT:

There being no further business, the meeting was adjourned at 8:15 PM

Next Regular Board Meeting: Thursday, October 16, 2025 at 7:00 PM

IX. ATTACHMENTS

- Appendix A: Meeting Agenda
- Appendix B: Resolution Appointing Thaddeus Pickard as Director
- Appendix C: Motion to Amend Rules and Regulations - Section 202 Common Areas (as amended)
- Appendix D: Motion to Amend Rules and Regulations - Community Conduct Standards (Sections 209.4, 234.7, 235.5)
- Appendix E: Resolution to Relocate Little Free Library
- Appendix F: Board Meeting Presentation Slides

Signed

Mike Krugman, President

September 18, 2025

The Meadows at World Golf Village

The Meadows at Saint Johns Owners Association, Inc.

**The Meadows at WGV – Board of Director’s Regular Business Meeting
September 18, 2025 at 7:00 P.M. – Online & via Phone ****

Agenda

ASSOCIATION RULES & REGULATIONS PROPOSED CHANGES – BOD Vote

Meeting Called to Order

Opening Remarks

Review and Acceptance of Minutes

Reports

- Landscaping - Entrance Way – Status & Planning
- Irrigation System - Status
- Retention Pond System - Status
- Financial Reporting - Status
- Collection of Assessment - Status
- Management Report Summary



Event Info

Special Order

- Board Vacancy – Motion to appoint Thaddeus Pickard as Director (filling unexpired term expiring in 2027)

Old Business

- **BOARD POLICY STATEMENT–Discussion of:**
 - o Rental Management and Compliance Policy (Update – Revision)

New Business

- Little Free Library – Motion to relocate to vicinity of Public Message Board from 1200 block of Ardmore St
- **ASSOCIATION RULES & REGULATIONS PROPOSED CHANGES –Approval of:**
 - o 202 Common Areas
 - o 209.4 Public Communications and Online Conduct & related 234.7 and 235.5
- Enforcement – Violations – 3rd Notice Action
- 2026 Budget Preparation
- **BOARD POLICY–Discussion of:**
 - o Enforcement Issues - CCR Article VIII Section 8.5 "No Sheds, Shacks or Trailers" (*Temporary Structures*)

Open to those attending for comments, feedback and questions

- Additional comments, feedback and questions

Closing Remarks

Adjournment

**** Web & Phone Connection Information:** <https://themeadowswgv.com/>

On HOA Web Site – Home Page – Bottom - Association Events Section

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Join Zoom Meeting - Video Conference (On-Line) & By Phone (Voice Only)

Register in advance for this meeting:

<https://zoom.us/meeting/register/dxYMKjjwTsaXK0QXZUTZxq>

After registering, you will receive a confirmation email containing information about joining the meeting.

RESOLUTION APPOINTING THADDEUS PICKARD TO FILL VACANT DIRECTOR POSITION

WHEREAS, The Meadows at Saint Johns Owners Association, Inc. ("Association") is a Florida not-for-profit corporation; and

WHEREAS, following the Members Annual Meeting held on August 21, 2025, there are currently three (3) Directors serving on the Board of Directors; and

WHEREAS, there are two (2) vacant positions on the Board of Directors, both for two-year terms; and

WHEREAS, Section 4.2(b) of the Association's Amended and Restated Bylaws provides that "Vacancies on the Board may be filled, through the unexpired term thereof, by the remaining Directors. Any vacancy occurring in the Board may be filled by a majority vote of the remaining Board members even if the remaining Directors constitute less than a quorum"; and

WHEREAS, Thaddeus Pickard, an owner and member of the Association, has expressed his interest and willingness to serve as a Director by submitting a formal "Letter of Interest for HOA Board Position" to the Association Secretary; and

WHEREAS, Thaddeus Pickard meets all qualifications required to serve as a Board member pursuant to the Association's governing documents; and

WHEREAS, the Board of Directors deems it in the best interest of the Association to fill the vacant director position;

NOW, THEREFORE, BE IT RESOLVED that the Board of Directors of The Meadows at Saint Johns Owners Association, Inc. hereby appoints **Thaddeus Pickard** to serve as a Director of the Association to fill one of the vacant positions on the Board of Directors;

BE IT FURTHER RESOLVED that Thaddeus Pickard's term as Director shall expire at the Members Annual Meeting in **2027**;

BE IT FURTHER RESOLVED that Thaddeus Pickard shall have all rights, powers, and responsibilities of a Director as set forth in the Association's governing documents, effective immediately upon adoption of this resolution;

BE IT FURTHER RESOLVED that the officers of the Association are hereby authorized and directed to take all actions necessary to effectuate this appointment, including but not limited to updating Association records and providing appropriate notice to the membership as required by law or the Association's governing documents.

MOTION TO AMEND RULES AND REGULATIONS

Amendment to Expand Common Areas Usage Standards As Amended

WHEREAS, the Board of Directors of The Meadows at Saint Johns Owners Association, Inc. (the "Association") is charged with the duty to preserve the value, integrity, and harmony of the community, and to enforce the governing documents in accordance with Florida Statute Chapter 720 and the Association's Declaration of Covenants, Conditions, Restrictions and Easements; and

WHEREAS, the Board has identified the need to establish comprehensive standards for the use of common areas to protect Association property, maintain community aesthetics, ensure resident safety, and preserve the peaceful enjoyment of common areas for all residents; and

WHEREAS, the Board has received reports of activities in common areas that have resulted in damage to landscaping, irrigation systems, and other Association property, as well as concerns regarding safety hazards and inappropriate use of common area facilities; and

WHEREAS, the current Rules and Regulations Section 202 (Common Areas) contains only basic provisions and lacks comprehensive guidelines for appropriate use, restrictions on motorized vehicles, supervision requirements, and damage responsibility standards; and

WHEREAS, the Board finds it necessary to establish clear and reasonable expectations for common area usage while defining appropriate restrictions to protect Association property and maintain community standards; and

WHEREAS, the Board is authorized under Article IV (4.1.2) of the Covenants and Article III (B.1) of the By-Laws to adopt rules and regulations governing the conduct of members, residents, and their guests, so long as such rules are reasonable and not in conflict with existing covenants and applicable law; and

WHEREAS, the current Rules and Regulations were adopted on June 20, 2025, and the Board finds it appropriate to amend these rules to address comprehensive common area usage standards while maintaining consistency with existing community standards;

NOW, THEREFORE, BE IT RESOLVED that the Board hereby adopts the following amendments to the Association's Rules and Regulations, effective immediately upon passage:

1. **Section 202** shall be amended to add new subsections **202.4 through 202.12** as set forth below;

AMENDED RULE SECTIONS

Section 202.4 - Appropriate Use Standards (NEW)

202.4 Use of common areas must be conducted in a reasonable and appropriate manner, including but not limited to walking, recreation, and other peaceful enjoyment activities that do not damage Association property or create safety hazards.

Section 202.5 - Motorized Vehicle Restrictions (NEW)

202.5 Motorized or motor-assisted vehicles (including but not limited to golf carts, ATVs, motorcycles, bicycles with motors, scooters, and similar devices) are prohibited from operating on lawns, landscaped areas, or other common area surfaces not designated for vehicular traffic. This prohibition is established to protect landscaping, irrigation systems, and community aesthetics.

Section 202.6 - Exceptions to Motorized Vehicle Prohibition (NEW)

202.6 Exception to motorized vehicle prohibition: The restrictions in 202.5 do not apply to:

- (a) Vehicles authorized by the Board of Directors or Association President for maintenance, repair, or service work on Association property
- (b) Emergency vehicles responding to emergencies
- (c) Vehicles operating under specific conditions authorized by legal easements

Section 202.7 - Hours of Use (NEW)

202.7 Hours of Use: Common areas are available for use during daylight hours unless otherwise posted. Quiet hours shall be observed from 10:00 PM to 6:00 AM.

~~Section 202.8 - Supervised Activities (NEW)~~

~~202.8 Supervised Activities: Children under 12 years of age must be supervised by an adult when using common areas (DELETED DURING DISCUSSION – FOLLOWING SUBSECTIONS RENUMBERED)~~

Section 202.8 - Pet Restrictions (NEW)

202.8 Pet Restrictions: Pets in common areas must comply with all provisions of Section 211 (Animals), including leash requirements and waste removal.

Section 202.9 - Temporary Structures (NEW)

202.9 Temporary Structures: No temporary structures, tents, or equipment may be placed in common areas without prior ARC approval, except as specifically permitted in Section 225 (Temporary Special Events Structures).

Section 202.10 - Commercial Activities (NEW)

202.10 Commercial Activities: Commercial activities, solicitation, or business operations are prohibited in common areas unless specifically authorized by the Board.

Section 202.11 - Damage Responsibility (NEW)

202.11 Damage Responsibility: Any person causing damage to common area property shall be responsible for the cost of repair or replacement as per CC&Rs Section 4.2 "Liability for Damage to Common Areas."

Section 202.12 - Parking Restrictions (NEW)

202.12 Parking: Vehicles may not be parked in common areas except where specifically designated or as permitted under Section 229.15 (Special Event parking).

BE IT FURTHER RESOLVED that this amendment shall take effect immediately upon passage by the Board of Directors and shall be incorporated into the Association's official Rules and Regulations.

BE IT FURTHER RESOLVED that the Association shall provide notice of these amendments to all residents in accordance with Florida Statute Chapter 720 and the Association's governing documents.

BE IT FURTHER RESOLVED that all previous rules and regulations remain in full force and effect except as specifically amended herein.

MOTION TO AMEND RULES AND REGULATIONS

Amendment to Add Community Conduct Standards

WHEREAS, the Board of Directors of The Meadows at Saint Johns Owners Association, Inc. (the "Association") is charged with the duty to preserve the value, integrity, and harmony of the community, and to enforce the governing documents in accordance with Florida Statute Chapter 720 and the Association's Declaration of Covenants, Conditions, Restrictions and Easements; and

WHEREAS, the Board has received reports of resident behavior in public forums, including social media platforms and online communications, that have caused confusion, disrupted community operations, spread misinformation, or reflected negatively on the Association and the community; and

WHEREAS, the Board finds it necessary to establish clear and reasonable expectations for resident conduct in public communications that relate to or affect the Association or the community as a whole, while properly defining the limitations of the Association's authority; and

WHEREAS, residents have expressed confusion regarding the Association's enforcement powers and remedies, often believing the Association possesses governmental or police powers that it does not have under Florida law; and

WHEREAS, the Board is authorized under Article IV (4.1.2) of the Covenants and Article III (B.1) of the By-Laws to adopt rules and regulations governing the conduct of members, residents, and their guests, so long as such rules are reasonable and not in conflict with existing covenants and applicable law; and

WHEREAS, the current Rules and Regulations were adopted on June 20, 2025, and the Board finds it appropriate to amend these rules to address community conduct standards while maintaining consistency across all sections addressing resident behavior;

NOW, THEREFORE, BE IT RESOLVED that the Board hereby adopts the following amendments to the Association's Rules and Regulations, effective immediately upon passage:

1. **Section 209** shall be amended to add new subsection **209.4** as set forth below;
2. **Section 234** shall be amended to add new subsection **234.7** as set forth below;
3. **Section 235** shall be amended to modify existing subsection **235.5** as set forth below.

AMENDED RULE SECTIONS

Section 209.4 - Public Communications and Online Conduct (NEW)

209.4.1 Residents, owners, guests, and tenants of the Association are expected to conduct themselves in a respectful and civil manner when engaging in any public forum, including but not limited to social media platforms, online message boards, email communications, or community-wide publications, especially when such communications reference or impact the Association or its operations.

209.4.2 The following behaviors in public communications are prohibited as they constitute a nuisance that disrupts community harmony and may reduce the desirability of the community:

- (a) Falsely representing the Association, its Board of Directors, or its decisions;
- (b) Using the Association's name, logo, or address in a way that implies endorsement or official status without prior written authorization from the Board;
- (c) Harassing, threatening, or defaming other residents, Board members, volunteers, or management personnel;
- (d) Spreading misinformation that causes confusion or disruption to the Association's operations or activities;
- (e) Posting or circulating confidential or privileged Association information without authorization.

209.4.3 Enforcement Limitations: The Association's enforcement authority is limited to matters within its jurisdiction under the governing documents and Florida Statutes. Violations may result in written warning, demand to cease and desist the conduct, hearing before the Special Review Committee for potential sanctions, and when applicable, referral to legal counsel for further action.

209.4.4 Referral for Serious Matters: When conduct may involve violations of criminal law, fair housing regulations, or other governmental regulations, the Association may refer such matters to appropriate governmental authorities while pursuing available remedies within its own authority.

209.4.5 Reporting Requirements: Residents experiencing conduct that may constitute harassment, discrimination, or criminal behavior are encouraged to report such matters directly to appropriate law enforcement or governmental agencies in addition to notifying the Association.

209.4.6 Scope of Rule: This rule supplements but does not replace any other remedies available to the Association under the governing documents or applicable law, nor does it expand the Association's authority beyond that granted by statute and the governing documents.

209.4.7 Association Authority Clarification: The Association is a private entity operating under contract law (the governing documents) and does not possess governmental or police powers. The Association cannot compel immediate cessation of conduct, issue restraining orders, or provide emergency protection services. Such powers are reserved exclusively to governmental authorities including law enforcement, courts, and regulatory agencies. Association remedies are limited to contractual enforcement through notices, hearings, fines, and civil litigation as permitted by Florida Statutes and the governing documents. Residents requiring immediate intervention or protection should contact appropriate governmental authorities directly.

Section 234.7 - Community Conduct Standards (NEW)

234.7 The respectful and courteous conduct standards established in Section 234.1 and 234.2 for Association meetings are part of the broader community conduct expectations outlined in Section 209.4. All attendees are expected to maintain these same standards in all public communications that reference or impact the Association.

Section 235.5 - Board Member Protection (*MODIFIED*)

235.5 Board Members, Directors, and Officers are not to be threatened or intimidated in respect to Association matters. Such conduct violates the community conduct standards established in Section 209.4 and may be subject to enforcement action. Contacting Board Members about Association matters at their residences, places of employment, or public places is not appropriate.

RESOLUTION TO RELOCATE LITTLE FREE LIBRARY**Enhancement of Community Asset Through Strategic Repositioning**

WHEREAS, the Board of Directors of The Meadows at Saint Johns Owners Association, Inc. (the "Association") is charged with the duty to preserve the value, integrity, and harmony of the community, and to manage Association assets in the best interests of all residents; and

WHEREAS, the Association Board discussed the implementation of a Little Free Library community enhancement initiative during Spring 2019 as part of ongoing efforts to promote literacy, community engagement, and neighborhood connectivity; and

WHEREAS, the Association purchased a Little Free Library in November 2019 at a cost of \$540.00 for the library box and shipping, representing a significant investment in community amenities; and

WHEREAS, the Little Free Library was installed by Association personnel on December 8, 2019, in the common area located in the 1200 block of Ardmore Street near the retention pond; and

WHEREAS, the Board has identified several operational challenges with the current location that have diminished the effectiveness and appropriate use of this community asset, including but not limited to:

- Inappropriate use as a non-library drop point for contraband materials
- Limited visibility due to positioning away from high-traffic pedestrian areas
- Reduced community utilization due to location in a low-traffic common area; and

WHEREAS, the Board recognizes that the current location does not maximize the community benefit and return on investment for this \$540.00 community asset; and

WHEREAS, the Board has identified an optimal relocation site at the common area of the retention pond at the intersection of Mackenzie Circle and Ardmore Street, in close proximity to the Public Message Board, which offers:

- High traffic visibility for increased community utilization
- Enhanced oversight and natural surveillance to prevent inappropriate use
- Convenient access for residents during daily activities; and

WHEREAS, the relocation of the Little Free Library to a high-traffic, high-visibility location will better serve the community's literacy and engagement objectives while protecting the Association's investment; and

WHEREAS, the Board is authorized under the Association's governing documents to manage and maintain common area assets and to make reasonable decisions regarding the placement of community amenities to maximize resident benefit;

NOW, THEREFORE, BE IT RESOLVED that the Board of Directors hereby authorizes and directs the following actions:

1. **Relocation Authorization:** The Little Free Library currently located in the common area of the 1200 block of Ardmore Street shall be relocated to the common area of the retention pond at the intersection of Mackenzie Circle and Ardmore Street, positioned in close proximity to the existing Public Message Board for optimal visibility and accessibility.
2. **Implementation Timeline:** The relocation shall be completed within sixty (60) days of passage of this resolution, weather and ground conditions permitting.
3. **Installation Standards:** The relocated Little Free Library shall be properly anchored and positioned to ensure:
 - Maximum visibility from Mackenzie Circle and Ardmore Street
 - Safe pedestrian access without obstructing walkways
 - Appropriate drainage and weather protection
 - Compliance with all applicable community standards
4. **Cost Authorization:** Any reasonable costs associated with the relocation, including new mounting hardware, concrete anchoring, or minor site preparation, are hereby authorized not to exceed \$200.00.
5. **Community Notification:** Residents shall be notified of the relocation through standard Association communication channels.

BE IT FURTHER RESOLVED that this relocation will enhance the community value of the Association's existing investment while addressing operational concerns identified at the current location.

BE IT FURTHER RESOLVED that this resolution shall take effect immediately upon passage by the Board of Directors.



Board Meeting – Sept 18, 2025 at 7:00PM

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Call to Order – Regular Board Meeting – Sep 18th

- Call to Order
- Determination of Quorum
- Confirmation of Public Notice of Meeting & Agenda
 - Public Notice Board – Meadowlark Lane
 - Public Message Board – Mackenzie Circle
 - Web Site – <https://www.themeadowswgv.com/Notices>
- Opening Remarks
 - Welcome
 - Overview of Tonight's Agenda



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Agenda – Regular Board Meeting – Sept 18th

- Meeting Called to Order
- Opening Remarks
- Review and Acceptance of Minutes
- Reports
- Special Order
- Unfinished (Old) Business
- New Business
- Open to those attending for comments, and feedback
 - *Three minutes uninterrupted presentation opportunity*
 - *Limited to the issues of the Agenda items*
- Closing Remarks
- Adjournment

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Reports

- Landscaping - Entrance Way – Status & Planning
- Irrigation System - Status
- Retention Pond System - Status
- Financial Reporting - Status
- Collection of Assessment - Status
- Management Report Summary

May 15, 2025

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Special Order

- **Board Vacancy**

- Motion to appoint Thaddeus Pickard as Director
 - Filling unexpired term expiring in 2027

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Motion to appoint Thaddeus Pickard as Director (1 of 2)

WHEREAS, The Meadows at Saint Johns Owners Association, Inc. ("Association") is a Florida not-for-profit corporation; and

WHEREAS, following the Members Annual Meeting held on August 21, 2025, there are currently three (3) Directors serving on the Board of Directors; and

WHEREAS, there are two (2) vacant positions on the Board of Directors, both for two-year terms; and

WHEREAS, Section 4.2(b) of the Association's Amended and Restated Bylaws provides that "Vacancies on the Board may be filled, through the unexpired term thereof, by the remaining Directors. Any vacancy occurring in the Board may be filled by a majority vote of the remaining Board members even if the remaining Directors constitute less than a quorum"; and

WHEREAS, Thaddeus Pickard, an owner and member of the Association, has expressed his interest and willingness to serve as a Director by submitting a formal "Letter of Interest for HOA Board Position" to the Association Secretary; and

WHEREAS, Thaddeus Pickard meets all qualifications required to serve as a Board member pursuant to the Association's governing documents; and

WHEREAS, the Board of Directors deems it in the best interest of the Association to fill the vacant director position;

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FINAL © 2025. The Meadows at World Golf Village

Motion to appoint Thaddeus Pickard as Director (2 of 2)

NOW, THEREFORE, BE IT RESOLVED that the Board of Directors of The Meadows at Saint Johns Owners Association, Inc. hereby appoints **Thaddeus Pickard** to serve as a Director of the Association to fill one of the vacant positions on the Board of Directors;

BE IT FURTHER RESOLVED that Thaddeus Pickard's term as Director shall expire at the Members Annual Meeting in **2027**;

BE IT FURTHER RESOLVED that Thaddeus Pickard shall have all rights, powers, and responsibilities of a Director as set forth in the Association's governing documents, effective immediately upon adoption of this resolution;

BE IT FURTHER RESOLVED that the officers of the Association are hereby authorized and directed to take all actions necessary to effectuate this appointment, including but not limited to updating Association records and providing appropriate notice to the membership as required by law or the Association's governing documents.

September 18, 2025

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Unfinished (Old) Business

- **BOARD POLICY STATEMENT–Discussion of:**
 - Rental Management and Compliance Policy (Update – Revision)

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Rental Management and Compliance Policy (1 of 3)

- **120-unit rental cap**
 - Adopted community-wide restrictions by CCR amendment – May 2024
- **Policy establishes framework for managing the community's 120-unit rental cap**
- **Three-tier permit system:**
 - Grandfathered Class permit (pre-May 29 2024 owners)
 - Standard Class permit (subject to cap)
 - Hardship Class permit

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Rental Management and Compliance Policy (2 of 3)

- **Management Framework**
 - Chronological waiting list when cap is reached
 - Hardship permits available for qualifying circumstances (24-month max)
 - Material breach designation for unauthorized rentals
 - Annual compliance audits required
- **Purpose of Policy**
 - Create framework and implementation structure for rental restriction program
 - Operational procedures
 - Specific compliance requirements
 - Administrative processes

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Rental Management and Compliance Policy (3 of 3)

- **Structure of Framework**

- **Declaration of Covenants, Conditions and Restrictions** (supreme authority)



- **This Rental Management and Compliance Policy** (authorization framework)



- **Board-adopted Procedure Manual** (detailed operational procedures)



- **Board-adopted Rules and Regulations** (specific compliance requirements)



- **Administrative forms and notices** (implementation tools)

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Rental Management Policy - Conflict Identified (1 of 2)

- **Executive Summary**

- The Board of Directors adopted the initial **Rental Management and Compliance Policy** on June 26, 2025, to implement the rental restrictions established in the amended CCR Article VIII, Section 8.1 (recorded May 29, 2024).
- **During development of the implementing Procedure Manual**, we identified significant **operational conflicts** between the CCR's permit non-transferability provision and Florida landlord-tenant law that could expose the Association to legal liability.
- We have developed policy revisions to address these conflicts.

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Rental Management Policy - Conflict Identified (2 of 2)

- **CCR Provision:**

- Section 8.1.2 states that rental permits "**shall not be transferable between either Parcels or Owners** (including a subsequent Owner of a Lot where a permit was issued to the Owner's predecessor in title)."

- **Implementation Concern:**

- Our primary concern centers on **how to operationally handle "forced" or "unplanned" events** that result in the transfer of a leased residence within our community under the CCR Rental Amendment
 - such as foreclosures, death, divorce, medical emergencies, or other involuntary transfers
 - without creating a loophole that could be exploited through planned sales of leased properties to circumvent the 120-unit cap.
- **The challenge is distinguishing** between legitimate involuntary transfers requiring tenant protection and strategic voluntary **transfers designed to manipulate the rental cap system.**

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Rental Management Policy - Proposed Solution (1 of 3)

“Protected Continuation Status”

- **Key Features:**

- **Temporary Bridge Mechanism:** Creates a limited-duration status allowing existing leases to continue during ownership transition
- **Cap Count Maintenance:** Ensures permits remain counted toward the 120-unit cap to prevent circumvention
- **Limited Scope:** Authorizes only continuation of existing leases with same tenants - no new rental activity
- **Defined Duration:** Maximum 24-month protection period with natural lease expiration as primary termination

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Rental Management Policy - Proposed Solution (2 of 3)

“Protected Continuation Status”

- **Legal Framework:**

- **Authority:** Based on Board's general authority to implement CCR provisions through reasonable policies
- **Purpose:** Prevents tenant displacement while maintaining rental restriction integrity
- **Limitation:** Does not create new rental rights - only protects existing contractual arrangements during transition

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Rental Management Policy - Proposed Solution (3 of 3)

“Protected Continuation Status”

- Created a practical framework that honors both:
 - the intent of the CCR rental restrictions and
 - the requirements of Florida law.
- Protected Continuation Status approach provides
 - necessary tenant protections
 - while maintaining the integrity of the 120-unit rental cap

- ***Next Steps***

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New Business

- **Little Free Library – Motion to:**
 - Relocate to vicinity of Public Message Board from 1200 block of Ardmore St
- **ASSOCIATION RULES & REGULATIONS PROPOSED CHANGES**
 - **Approval of:**
 - 202 Common Areas
 - 209.4 Public Communications and Online Conduct & related 234.7 and 235.5
- Enforcement – Violations – 3rd Notice Action
- 2026 Budget Preparation
- **BOARD POLICY–Discussion of:**
 - Enforcement Issues - CCR Article VIII Section 8.5 "No Sheds, Shacks or Trailers" (*Temporary Structures*)

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What is a Little Free Library? *"Take a book, share a book"*

- **The Concept:**
 - Small, weatherproof book exchange box accessible 24/7
 - Simple principle: **Take a book when you want one, leave a book when you have one to share**
 - No library cards, due dates, late fees, or checkout process
 - Community-operated and maintained by neighbors
- **How It Works:**
 - Browse available books anytime
 - Take any book that interests you
 - Contribute books you've finished or no longer need
 - Creates ongoing cycle of sharing within the neighborhood
- **Community Impact:**
 - **150,000+ Little Free Libraries worldwide** - proven concept
 - Promotes reading for all ages and literacy development
 - Encourages neighbor-to-neighbor connections and conversations
 - Builds sense of community ownership and pride
- **Our Goal:** Relocate our existing Little Free Library to a high-traffic location to maximize community participation and book sharing

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Little Free Library – 1200 block of Ardmore St – Pond Side

• History

- Discussed by BOD – Spring 2019
- Purchased by HOA – Nov 2019
 - Library Box & Shipping - \$540
- Installed by HOA – Dec 8, 2019

• Issues

- Being used as non-library drop point
- Location – Not High Traffic Area
- Visibility – Limited due to position

• Proposal

- Relocate to Public Message Board area
- Area of High Traffic & High Visibility



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Little Free Library – Benefits of High-Traffic Relocation

• Increased Utilization

- Higher foot traffic = more book exchanges
- Greater visibility encourages spontaneous use
- Natural integration into daily walking/exercise routines

• Enhanced Community Engagement

- More neighbor-to-neighbor interactions
- Increased awareness among residents who may not know it exists
- Better return on our community investment

• Optimal Book Circulation

- Faster turnover keeps selection fresh and interesting
- Reduces stagnant inventory
- Encourages ongoing resident participation

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Motion To Relocate Little Free Library Enhancement of Community Asset Through Strategic Repositioning

WHEREAS, the Board of Directors of The Meadows at Saint Johns Owners Association, Inc. (the "Association") is charged with the duty to preserve the value, integrity, and harmony of the community, and to manage Association assets in the best interests of all residents; and

WHEREAS, the Association Board discussed the implementation of a Little Free Library community enhancement initiative during Spring 2019 as part of ongoing efforts to promote literacy, community engagement, and neighborhood connectivity; and

WHEREAS, the Association purchased a Little Free Library in November 2019 at a cost of \$540.00 for the library box and shipping, representing a significant investment in community amenities; and

WHEREAS, the Little Free Library was installed by Association personnel on December 8, 2019, in the common area located in the 1200 block of Ardmore Street near the retention pond; and

WHEREAS, the Board has identified several operational challenges with the current location that have diminished the effectiveness and appropriate use of this community asset, including but not limited to:

- Inappropriate use as a non-library drop point for contraband materials
- Limited visibility due to positioning away from high-traffic pedestrian areas
- Reduced community utilization due to location in a low-traffic common area; and

WHEREAS, the Board recognizes that the current location does not maximize the community benefit and return on investment for this \$540.00 community asset; and

WHEREAS, the Board has identified an optimal relocation site at the common area of the retention pond at the intersection of Mackenzie Circle and Ardmore Street, in close proximity to the Public Message Board, which offers:

- High traffic visibility for increased community utilization
- Enhanced oversight and natural surveillance to prevent inappropriate use
- Convenient access for residents during daily activities; and

WHEREAS, the relocation of the Little Free Library to a high-traffic, high-visibility location will better serve the community's literacy and engagement objectives while protecting the Association's investment; and

WHEREAS, the Board is authorized under the Association's governing documents to manage and maintain common area assets and to make reasonable decisions regarding the placement of community amenities to maximize resident benefit;

NOW, THEREFORE, BE IT RESOLVED that the Board of Directors hereby authorizes and directs the following actions:

1. **Relocation Authorization:** The Little Free Library currently located in the common area of the 1200 block of Ardmore Street shall be relocated to the common area of the retention pond at the intersection of Mackenzie Circle and Ardmore Street, positioned in close proximity to the existing Public Message Board for optimal visibility and accessibility.
2. **Implementation Timeline:** The relocation shall be completed within sixty (60) days of passage of this resolution, weather and ground conditions permitting.
3. **Installation Standards:** The relocated Little Free Library shall be properly anchored and positioned to ensure:
 - Maximum visibility from Mackenzie Circle and Ardmore Street
 - Safe pedestrian access without obstructing walkways
 - Appropriate drainage and weather protection
 - Compliance with all applicable community standards
4. **Cost Authorization:** Any reasonable costs associated with the relocation, including new mounting hardware, concrete anchoring, or minor site preparation, are hereby authorized not to exceed \$200.00.
5. **Community Notification:** Residents shall be notified of the relocation through standard Association communication channels.

BE IT FURTHER RESOLVED that this relocation will enhance the community value of the Association's existing investment while addressing operational concerns identified at the current location.

BE IT FURTHER RESOLVED that this resolution shall take effect immediately upon passage by the Board of Directors.

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New Business

• Little Free Library – Motion to:

- Relocate to vicinity of Public Message Board from 1200 block of Ardmore St

• ASSOCIATION RULES & REGULATIONS PROPOSED CHANGES

– Approval of:

- 202 Common Areas
- 209.4 Public Communications and Online Conduct & related 234.7 and 235.5

• Enforcement – Violations – 3rd Notice Action

• 2026 Budget Preparation

• BOARD POLICY–Discussion of:

- Enforcement Issues - CCR Article VIII Section 8.5 "No Sheds, Shacks or Trailers" (*Temporary Structures*)

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Proposed Common Areas Amendment

Background & Purpose

- **Why This Amendment is Needed:**

- **Current Section 202** contains only basic common area provisions and lacks comprehensive usage guidelines
- **Property Protection:** Reports of damage to landscaping, irrigation systems, and Association property from inappropriate use
- **Safety Concerns:** Need for clear restrictions on motorized vehicles and supervision requirements

- **What We're Proposing:**

- **Community Standards:** Establish consistent expectations for peaceful enjoyment and appropriate conduct
- **Liability Clarification:** Define responsibility for damages and repair costs

➤ *Amendment adds comprehensive standards while preserving residents' rights to reasonable use and enjoyment of common areas*

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Key Provisions & Authority – Common Areas

- **New Sections 202.4-202.13**

- **Appropriate Use Standards** - Reasonable activities that don't damage property
- **Motorized Vehicle Restrictions** - Prohibit golf carts, ATVs on landscaped areas
- **Emergency/Service Exceptions** - Authorized vehicles permitted
- **Hours of Use & Quiet Hours** - Daylight use, 10PM-6AM quiet time
- ~~• **Child Supervision** - Under 12 requires adult supervision~~
- **Pet Compliance** - Must follow Section 211 requirements
- **Commercial Activity Ban** - No business operations without Board approval
- **Damage Responsibility** - Individual liability per CC&Rs 4.2

- **Board Authority**

- **CC&Rs Article IV (4.1.2)** - Authority to adopt reasonable rules
- **By-Laws Article III (B.1)** - Governance of member conduct
- **Property Protection:** Preserve community aesthetics and property values
- **Immediate Effect:** Upon Board passage tonight

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Motion To Amend Rules And Regulations Amendment to Expand Common Areas Usage Standards

WHEREAS, the Board of Directors of The Meadows at Saint Johns Owners Association, Inc. (the "Association") is charged with the duty to preserve the value, integrity, and harmony of the community, and to enforce the governing documents in accordance with Florida Statute Chapter 720 and the Association's Declaration of Covenants, Conditions, Restrictions and Easements; and

WHEREAS, the Board has identified the need to establish comprehensive standards for the use of common areas to protect Association property, maintain community aesthetics, ensure resident safety, and preserve the peaceful enjoyment of common areas for all residents; and

WHEREAS, the Board has received reports of activities in common areas that have resulted in damage to landscaping, irrigation systems, and other Association property, as well as concerns regarding safety hazards and inappropriate use of common area facilities; and

WHEREAS, the current Rules and Regulations Section 202 (Common Areas) contains only basic provisions and lacks comprehensive guidelines for appropriate use, restrictions on motorized vehicles, supervision requirements, and damage responsibility standards; and

WHEREAS, the Board finds it necessary to establish clear and reasonable expectations for common area usage while defining appropriate restrictions to protect Association property and maintain community standards; and

WHEREAS, the Board is authorized under Article IV (4.1.2) of the Covenants and Article III (B.1) of the By-Laws to adopt rules and regulations governing the conduct of members, residents, and their guests, so long as such rules are reasonable and not in conflict with existing covenants and applicable law; and

WHEREAS, the current Rules and Regulations were adopted on June 20, 2025, and the Board finds it appropriate to amend these rules to address comprehensive common area usage standards while maintaining consistency with existing community standards;

NOW, THEREFORE, BE IT RESOLVED that the Board hereby adopts the following amendments to the Association's Rules and Regulations, effective immediately upon passage:

1. Section 202 shall be amended to add new subsections 202.4 through 202.13 as set forth below;

AMENDED RULE SECTIONS

BE IT FURTHER RESOLVED that this amendment shall take effect immediately upon passage by the Board of Directors and shall be incorporated into the Association's official Rules and Regulations.

BE IT FURTHER RESOLVED that the Association shall provide notice of these amendments to all residents in accordance with Florida Statute Chapter 720 and the Association's governing documents.

BE IT FURTHER RESOLVED that all previous rules and regulations remain in full force and effect except as specifically amended herein.

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Proposed Community Conduct Standards Amendment

Background & Purpose

• Why This Amendment is Needed:

- Reports of disruptive resident behavior on social media and online platforms
- Misinformation spreading that affects Association operations
- Resident confusion about Association's enforcement powers and limitations
- Need for clear expectations regarding public communications about the community

• What We're Proposing:

- New rules governing resident conduct in public communications
- Clear boundaries on what constitutes prohibited behavior
- Explicit clarification of Association's authority limitations

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Key Provisions & Authority Clarifications

• New Prohibited Behaviors (Section 209.4)

- **False representation** of the Association, Board, or decisions
- **Unauthorized use** of Association name, logo, or address
- **Harassment, threats, or defamation** of residents, Board members, or staff
- **Spreading misinformation** that disrupts operations
- **Posting confidential information** without authorization

Critical Authority Limitations

➤ The Association **CANNOT**:

- Compel immediate cessation of conduct or issue restraining orders
- Exercise police powers or provide emergency protection
- Act with governmental authority

➤ The Association **CAN**:

- Issue written warnings and cease/desist demands
- Conduct Special Review Committee hearings
- Pursue legal action within contractual authority

→ Residents needing immediate intervention must contact law enforcement directly

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Motion To Amend Rules And Regulations Amendment to Add Community Conduct Standards

WHEREAS, the Board of Directors of The Meadows at Saint Johns Owners Association, Inc. (the "Association") is charged with the duty to preserve the value, integrity, and harmony of the community, and to enforce the governing documents in accordance with Florida Statute Chapter 720 and the Association's Declaration of Covenants, Conditions, Restrictions and Easements; and

WHEREAS, the Board has received reports of resident behavior in public forums, including social media platforms and online communications, that have caused confusion, disrupted community operations, spread misinformation, or reflected negatively on the Association and the community; and

WHEREAS, the Board finds it necessary to establish clear and reasonable expectations for resident conduct in public communications that relate to or affect the Association or the community as a whole, while properly defining the limitations of the Association's authority; and

WHEREAS, residents have expressed confusion regarding the Association's enforcement powers and remedies, often believing the Association possesses governmental or police powers that it does not have under Florida law; and

WHEREAS, the Board is authorized under Article IV (4.1.2) of the Covenants and Article III (B.1) of the By-Laws to adopt rules and regulations governing the conduct of members, residents, and their guests, so long as such rules are reasonable and not in conflict with existing covenants and applicable law; and

WHEREAS, the current Rules and Regulations were adopted on June 20, 2025, and the Board finds it appropriate to amend these rules to address community conduct standards while maintaining consistency across all sections addressing resident behavior;

NOW, THEREFORE, BE IT RESOLVED that the Board hereby adopts the following amendments to the Association's Rules and Regulations, effective immediately upon passage:

1. **Section 209** shall be amended to add new subsection **209.4** as set forth below;
2. **Section 234** shall be amended to add new subsection **234.7** as set forth below;
3. **Section 235** shall be amended to modify existing subsection **235.5** as set forth below.

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- **Enforcement – Violations – 3rd Notice Action**
- **2026 Budget Preparation**
 - **Unknowns** – Insurance Premium Increases
- **BOARD POLICY–Discussion of:**
 - Enforcement Issues - CCR Article VIII Section 8.5 "No Sheds, Shacks or Trailers" (*Temporary Structures*)

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Florida D&O Insurance – Potential Premium Increase (1 of 4)

- **Dramatic Market Changes Affecting All HOAs:**
 - **Rate increases up to 130%** projected for Florida community associations
 - **Coverage restrictions** - Associations with 3+ lawsuits/claims may face \$100K self-insurance requirements
 - **Policy cancellations** increasing dramatically across the state
 - **Root cause:** Sharp rise in D&O claims by community associations
- **Budget Impact:**
 - Factor rate increases into 2026 budget and assessment planning
- **Retention:**
 - Defense costs paid by Association first for each claim - "*deductible*"
- **Survival Strategy:**
 - Strict compliance with reporting requirements is now critical to maintain ANY coverage

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Florida D&O Insurance – Reporting Mandate (2 of 4)

- **Critical Policy Requirement: "Claims-Made" Coverage**
 - Report circumstances that could reasonably lead to claims ***DURING the policy period***
 - **Timing is everything** - Late reporting = No coverage
 - **Required timeframes:**
 - Claims: Within 60 days of discovery
 - Material changes: Within 30 days
 - Circumstances likely to cause claims: As soon as practicable
- **Key Point:**
 - Even if no lawsuit is filed, potential claim situations must be reported ***DURING the policy period*** to preserve coverage

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Florida D&O Insurance – High-Risk Scenarios (3 of 4)

Stormwater & Drainage

- **Immediate Reporting Triggers:**
 - **Pond overflow/failure** causing property damage to homes
 - **Flooding incidents** from inadequate drainage affecting residents
 - **Environmental violations** - EPA, state permits, Saint Johns River Authority
 - **Erosion or water damage** to neighboring properties
 - **Emergency repairs** requiring special assessments
 - **Contractor accidents** during pond maintenance
- **Action Required:**
 - Document incidents immediately and
 - Notify insurance carrier ***within policy deadlines***

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Florida D&O Insurance – High-Risk Scenarios (4 of 4)

Governance & Operations

- **Board Decision Liability Exposures:**
 - **Assessment disputes** - challenges to special assessments or fee increases
 - **Selective enforcement** complaints about rule application
 - **Vendor selection** - allegations of conflicts of interest or improper bidding
 - **Meeting violations** - inadequate notice, procedural challenges
 - **Budget mismanagement** - reserve fund usage disputes
 - **Slip/fall incidents** on common lawn areas
- **Best Practice:**
 - **Any written complaint or threat should trigger**
immediate consultation with legal counsel and insurance notification
- **Remember:** *Florida D&O rates increasing up to 130%*
 - **Maintaining coverage requires strict compliance with reporting requirements**

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(Temporary Structures)

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Enforcement Issues - CCR Article VIII Section 8.5 "No Sheds, Shacks or Trailers"

- Critical governance challenge is facing the Association:
 - How to legally and fairly reestablish enforcement of CC&R restrictions on temporary structures after 15 years of inconsistent application
- CC&R currently prohibits all temporary structures
 - Yet the Association has granted discretionary limited waivers for ARC approved temporary structures (aka "Storage Sheds")
 - Limited waivers have resulted in complex legal and practical enforcement dilemma

- ***Next Steps***

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Open for Comments, Feedback and Questions



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What Is Next ? - Closing Remarks



➤ **Next Scheduled BOD Meeting – Thursday, Oct 16, 2024 at 7:00 PM**

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