

New to the Community?

Community website:

www.chateauinthepines.com

Use this site to:

- contact your Board
- find meeting info and community guidance
- learn about maintenance projects to keep your home in tip-top shape
- learn about community functions and the Board of Directors
- [YouTube Channel](#)

Our professional property managers: **Community Association Management**, 321-777-0402. Reach out to CAM for:

- help setting up your owner portal
- issues related to payments and dues
- filling out an ARC for exterior maintenance projects (roof, shakes, fence, balconies, etc.)
- questions related to violation letters

2024 Board of Directors

Debra Marshall, President
Jesse Biron, Vice President
Stephen Campbell, Treasurer
Jeni McCarthy, Director
Vacancy: 1

2025 Meeting Schedule:

We have not finalized the dates yet. Once we do, they'll be posted to your portal and on the community website. The following months are tentative:

January, March, May, September, October, November, December (Annual, Budget, Organizational)

All meetings: 5:30 PM, poolside



Piney Branch Way in Spingtime, looking South

Newsletter Feedback

SECOND EDITION

We received some great feedback on the first edition of our newsletter, so we are forging ahead with another edition.

Offsite owners say they are grateful to have community news delivered to them electronically.

Thank you to all who sent us feedback!

Thank you to our wonderful neighbors:

- **Mark K.**, thank you for keeping an eye out around your area!
- **Ely**, your unit is looking tip top! 😊
- **Stephanie N.**, your rental looks great! Thank you for your efforts.
- **Gary L.**, thank you for all you continue to do! We are so appreciative!
- **Frankie and Michelle**, thanks for helping out up front!
- **Bob C.**, thank you for working on the west field!
- **Marissa and Christy**, your new shakes look marvelous!
- **EVERYONE** who pitched in after Hurricane Milton 🙏

We continue to see great efforts by owners and renters to keep our neighborhood neat and tidy.

Take a BOW!



Bits and Pieces

See pages two and three for information on what we accomplished in 2024, and other points of interest.

Happy New Year!



President's Corner

See page four for a note from your Board President.

Debra Marshall, President

2024 Is a Wrap!

Last year, your Board accomplished a lot of “heavy lifting.”

We are at 97% compliance now with our insurance industry mandate for all unit roofs to be less than 15 years old. The outstanding stragglers have been referred to our attorney to bring them into compliance.

In 2025, we have just a few units that will need new roofs (so many were completed in 2024, that it leaves just a few). We will be sending out notices to those owners in January. Compliance is required to avoid legal involvement.

We will be continuing our efforts to remedy exterior violations with monthly inspections. Last year, we steadily whittled away at our list, and this year, we’ll be continuing.

The plan for 2025 is to concentrate on fences, balconies and shakes.

This means along with other external violations, we’ll be working to enforce staining badly faded fences and balconies, require repairs of balusters, pickets, stringers and posts, and noting any broken or rotten wood, sagging fence sections, or poorly fitted gates. We’ll also be sending notices to owners whose units have badly stained or missing shakes, or where a complete replacement is required.

Since we had such a big lift with our roofs for the past two years, we were less focused on other items which were out of compliance, but now that roofs are under control, we’ll be working on getting all exteriors into compliance in 2025.

If you receive a letter, there is a paint stain document on our community website that you can download and take to the vendor of your choice to ensure you’re using the right color on all exterior painting/staining projects.

There is also some helpful information on caring for and cleaning shakes.

If you receive a violation notice, please don’t disregard it as at some point, the Board will have to involve the attorney, and that costs us all increases in our dues. Every letter the attorney generates costs us \$300.00!

If you have questions about what to do, please reach out to CAM and they will advise you of how to clear your violation.

Jesse Biron, Vice President

Even More Trash Talk 🙄

We’ve made some progress in recent months, but our dumpster areas often still get messy. Please **don’t send children to the dumpster** as they can’t open the doors, and often just leave the bag beside, which means raccoon dinner.

You should also know that, with large items (mattresses, furniture, etc.) we are charged extra, even when it makes its way into the dumpster. The trucks are equipped with cameras that record what’s going into the dumpster. When something oversized is noted, we get charged. If you can break down large items, please do so before you add them to the dumpster.

Remember, if you see a mess, please do your part to help us **keep dumpster areas tidy**—this is an expense that we can decrease if we all pitch in. Every time we are charged for oversize item pick up, it is a significant “hit” to our budget.

Stephen Campbell, Treasurer

Water, Water, Everywhere

Anyone here in 2024 knows we had a few big water issues. The good thing: these were City problems and didn’t cost us anything. Thank Goodness!

Our community is a maze of pipes and drains. This is why we are quick to enforce “no parking, no driving” on grass. We have had instances of pipes being inadvertently cracked, costing owners hundreds of dollars in repairs.

Our drainage system is efficient, but it must be kept in good working order. Help us keep culverts, flumes and swales free of debris. And please **DO NOT** use our drain system as a place to dump construction debris! We can be steeply fined by the St. John’s River Water Management District.

Ruff, Ruff!

If you’re a pet owner, you may not be considering that when you violate community rules about pets, your actions can snowball.

We’ve had some issues in the past year with loose, aggressive dogs in the neighborhood. So, what should you do if you find yourself being challenged by loose dogs?

1. If you’re able, safely move away and call 911. If you can safely take photos, do so.
2. Reach out to Animal Services (321) 633-2024.
3. Let your Board know through the contact information sheet on the community website.

As for the “regulars” of responsible pet ownership, please curb your pet! The volume of complaints the Board receives about pet waste in the community continues to be a problem.

You may not think it’s a big deal, but pet waste contains all kinds of nasty bugs, ringworms among the most common – eeew!

Jesse Biron, Vice President

Pool News

Brrr... It's too Cold to Swim (for Most of Us)

Pool season is over, but we do have some brave snowbirds among us who swim in our pool year-round!

One point of discussion this year: The unsightly pool fence. Unfortunately, it will need to wait a little longer as we work to balance the reserve fund. We have had a few issues this past year with people jumping the fence; that factors into replacement as it seems unwise to put up a new fence that may continue to be damaged. [What can you do to help?](#)

- If you see anyone damaging the fence, if it's safe, get pictures. Send them to our property manager at CAM.

Here are some reminders about using the pool for all residents:

- If you are planning a pool party, there is guidance in the Rules and Regulations, and you must pay a deposit!
 - When you use the pool, remember that included in your dues is regular cleaning and maintenance of the pool and cabana areas, but please pick up after yourself when you leave the pool. Look around for personal items (items will be thrown away if you leave them behind) and put chairs back in their place. If you have a party and we must pay for extra cleaning, you won't be refunded your deposit.
 - If you are significantly behind in your regular monthly dues, remember that you may be contacted by CAM or our attorney, who will advise you that your use of the pool is suspended until your dues are made current.
 - Please be mindful that there may be times that the pool is closed. You will not be allowed in the pool area during these times. Please heed signs!
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Lief Johnson, President, CAM

CAM Corner

Explaining Your Joint Use Agreement (JUA)

You may not know that there are two separate homeowners' associations in your community, each with its own responsibilities and rules. And, when it comes to the roads and recreational facilities (pool), there is a document that is used for decision making called the Joint Use Agreement (JUA).

Your board drafts a yearly budget to account for all operating and reserve expenses including the pool and facilities, roads, landscaping services, power, water, etc. It is the obligation of Chateau in the Pines 2 to make a monthly payment to help cover those costs. Chateau 1 bears the responsibility of paying the bills. 71% of the JUA obligation is covered by Chateau 1 and the remaining 29% is covered by Chateau 2 (this is based on the number of units in each Association).

Preparing for 2025 has presented some challenges. Your board has worked diligently to manage dues increases; however, they must weigh the desire to keep costs down with the responsibility of maintaining and operating the community. With reserve funding, it is difficult to anticipate future costs. Replacements and repairs need to happen, but when? How much would it cost to do it now? How many years do we have left? What inflation rate should be assumed for cost increases over time? How much needs to be saved each year?

To answer these kinds of questions, your board hired an engineering firm to provide professional guidance for expenses outlined in the JUA. That engineering firm will have their report to us in the first quarter of 2025. While we wait, you may elect to defer saving into the reserve account. This must be an ownership vote. Then, once the report is received next year, the board will use the information to figure out the best path to funding the reserve fund moving forward.

I've sent all owners the end-of-year packet, and this includes a voting form. Your voice is important. Please consider voting as soon as possible. If you have any questions, please feel free to reach out to your Board or to contact me directly at lief@cammgmt.com.

Jeni McCarthy, Director

We're Making Progress

You might be wondering how violation letters get generated. Here's all you need to know about the process.

Once a month two Board members walk the property. They look for Covenant violations and things that need attention. Their list goes to CAM, and this generates a letter to an owner. As we detailed in the last newsletter, an established process is then followed, up to the involvement of our Association attorney. In 2024, we were able to reduce the amount of major violations significantly. However, minor violations continue to be an issue with some minor violations taking months to resolve.

What's the big picture? Our insurance company has become "pickier" about violations. They want to know that the policy they provide us with is worth it to them. Recently our insurers have conducted on-site visits and have used drones to get an aerial view of roofs and structural components. Keeping your unit in top shape helps us to minimize questions from our insurer and may work to reduce premiums over time.

Violations are not personal! We don't use them punitively, and that's why we always have two Board members agree on issues before letters are sent. If you get a letter to fix an issue, please don't ignore it! It's not going away until the problem is fixed, and if it goes on for too long, may end up with you pleading your case with our attorney.

If you have questions about your violations, reach out to CAM. Your unit will be reassessed, and photos and a more extensive explanation of your violations will be provided in writing. It is imperative that you respond to any letters you receive; ignoring them will not make the issue go away. The most helpful thing you can do as an owner in our community is to fix any violations before we consider the costs of legal action.

Debra Marshall, President

President's Corner

On the Horizon

Hello Everyone!

I would like to extend a big “THANK YOU” to everyone in the neighborhood who worked hard last year to position our community in a good place today. I am so grateful to you 😊 I see people every day, picking up trash, trimming bushes and just generally helping their neighbors.

And I'd also like to send a sincere thank you to my fellow Board members and CAM property management. We are digging out from some of the long-term, nagging issues of the past several years and I'm hopeful that we can look toward a bright community future when we ring in 2025.

This effort is what it will take for us to sustain our Association long-term. Buying into a deed restricted community comes with some drawbacks. And as we begin to age, costs unfortunately increase, and that's coupled with increases in vendor costs due to inflation. We've taken a huge hit in the past few years with steep master insurance increases on top of everything else we've weathered. This is the place we find ourselves in as we reach 40 years or so of age.

But, buying in also comes with some advantages. We are a small, tight-knit community. Many of us have gotten to know each other by taking daily walks, attending Board meetings, and by being visible in the community. While we are all experiencing some significant financial stressors with steep increases in dues, I think it is a good thing that we can share in an “old school” neighborhood feel and that we can talk to each other about our concerns.

Homeowners' Associations generally don't get good reviews. Just look at any online blog and you'll see how owners are often trying to outwit board decisions. Unfortunately, this can sometimes be accompanied by out of control boards that nitpick every small violation in a neighborhood. I want you to know that your board works hard to stick to the Covenants of our Association which we are obligated to uphold. If you receive a violation notice, it's not personal; it's an attempt to get everyone to function by the same set of rules.

In the last year, owners worked hard to clear violations as they were notified, and we appreciate that. The bigger picture is that when we look good on the outside, we look good to insurance carriers and potential new owners when units are on the market. This increases our appeal. And there's something to be said for knowing that we have pride of place. We will be working in 2025 to drop our exterior violation list down even further.

It's my hope that I see you at meetings so you can familiarize yourself with what your board is deciding and why we make the decisions we make. We are quite transparent, and we make every effort to address questions and concerns that you might bring to us.

We are still under significant budget strains as 2024 ends, but we are better positioned in some significant ways. Some things I can share with you for 2025:

- Roofing issues are nearly cleared up and our insurance agent agrees that we MAY reap some benefits when we renew our policy in February. I'd like to make a “take it to the bank” statement, but the most I can say now is that we may have weathered the **significant** increases and I'm hopeful that we may be able to retain a rate not much different than 2024.
- Your Board and CAM have been negotiating with our maintenance company, MMG, to reduce their costs. MMG have elected not to renegotiate, and we are terminating their contract. This does not mean we'll save much month-to-month, but I think it will be better for us in the long-term as no one seemed happy with the service they provided. We are trying to get interest to begin a grounds committee, comprised of owners. If you'd like to participate and help us keep future maintenance costs down, please let me know. There may be a few bucks in it for those who regularly volunteer!
- We have also terminated the contract of our lawncare service and hired a new service at no increase to you. The new service will begin in January, with a “clean sweep” of the neighborhood to provide a clean slate to begin. If you have areas outside of your fence that you prefer to take care of on your own, it is YOUR responsibility to stake those areas with reflectors or the new crew will be instructed to manage as they see fit.
- While there will be an increase in 2025 dues, we don't anticipate a special assessment. Of course, this hinges on our 2025 insurance premium (an unknown until February). But the strides we've made this year have positioned us better than in most recent years.

I know it's too soon, but I want you to think about 2026. I want to prepare you now for another dues increase. Realistically, dues should increase slightly every year, and it does all owners a disservice to keep the dues artificially low over long periods of time. I know it sounds good to have low dues, but in the end, this strains the budget and costs us with steep increases that are harder to incorporate when they hit.

Odds are that there will be a small 2026 increase as we work to realign the components of our budget that have been defunded/underfunded to compensate for out of control insurance costs. I know you're already straining under these increases, but the only way we can solve our problems long-term is by instituting some level of small increases EVERY YEAR for the foreseeable future. Now that you know it's coming, please prepare if you can.

Being transparent is important, but the good comes with the bad. As I've said to many of you this year, there were several years of financial issues that we're trying to make right. We are getting there. The most important thing for you to do is consider coming to meetings. If you can do this, you will know about what's going to impact you moving forward, and you can have a voice in the decisions being made about your neighborhood.

Reach out to me with questions on any community matters. We, your Board, are here to work for you.

Thank you for reading, and I hope to see you at our next meeting 😊

Debra