

The Soundings

June 2023

President's Message, Buck Bolden



Friends, neighbors, and visitors,

This month I would like to highlight the numerous activities that are available in The Plantation community during the summer. Owners, owner's guests and owner's rental guests are all welcome to participate. Whether you are looking for an active sport or something a little more low key, there is something for you. For the active among us there is everything from water aerobics, to pickle ball and tennis open play days. For those who would prefer a more relaxing activity the art group is holding a special workshop in July. Please check the schedules for these activities on bulletins found around the community and posted in the weekly Enews. And don't forget the Photo Contest! Remember all are welcome!

Hopefully by the time you read this the new Resort Village kayak dock will be complete. Please take a few minutes to check it out. If you are a kayaker, please enjoy this new amenity but if a beautiful sunset is what you seek, I'm sure you will find one here!

As many of you know, a new SGPOA website went live earlier this year. The new platform requires each owner to "OPT-IN" for their information to be visible to Plantation Owners via the online directory. Each property owner makes the decision about whether their personal information is displayed. This is in keeping with modern web privacy practices. The SGPOA office staff and security have contact information for everyone in the event of an emergency, but please be sure your information is current with the office staff and inform them of any changes as soon as possible.

If you would like your contact information available to your neighbors, first register on Front Steps (via invite) and then choose your opt-in's in the Privacy Settings. If you are already registered but forgot to opt-in you may click **HERE** or view directions on page 7. Happy and safe summer!

IMPORTANT SAND FENCING GUIDELINES FOR BEACHFRONT OWNERS

Dune fencing and vegetation are required for all beachfront properties, including new construction. No work on dunes/beaches is allowed during turtle season (May 1 - Oct 31). However, now is the time to start your planning and scheduling! For more information on DEP Sand Fencing Guidelines and permits, click [here](#).



Board of Directors Meetings

2023

January 19
February 16
March 16
April 20
May 18
June 15
July 20
August 17

*September 14 (2nd TH)
Owners Budget Workshop

*October 13 - FRI
Owners' Annual meeting
1:00 PM

Board meetings are held on the
3rd Thursday of the month at
1:00 PM unless otherwise stated

Next Board meeting:
July 20 at 1:00 pm



BOARD BRIEFS AND COMMUNITY NOTES

The Board Briefs are a brief overview of the BOD meeting. Click [here](#) to refer to the board packet and committee reports for more complete information. Board meeting recording is now available [click here](#).

Security: Bob Shiver, Director of Security; The Board unanimously voted to treat low-speed vehicles as golf carts. As of June 10th, the foyer of the Clubhouse will be open on weekends until further notice from 9 am to 5 pm for reasonable accommodation usage.

Facilities: Philip Square, Facilities Manager; A detailed update on Resort Village Pool was presented to the Board by Infrastructure Chair; August Elliott. Resort Village kayak dock should be completed within the next few weeks. The ridge cap has been properly replaced on both the Magnolia Clubhouse and pool pavilion by New South Roofing. New solar roof vents were installed at the maintenance shop, and Collins Construction has obtained a permit for a new aerobic tank and field for the maintenance area.

ARC: Tim Thompson, Chair; The Board approved the Committee's recommendation unanimously to

change the ARC meetings to the 2nd Thursday of each month. New submittals must be submitted 10 business days prior to the scheduled meeting.

Infrastructure: August Elliott, Chair; The Board agreed with the Committee's recommendations unanimously to accept the quote from Fischer Roofing for replacing the firehouse roof, add \$8,000 to the 2024 line item in the budget for boardwalk maintenance to allow maintenance to lengthen and raise boardwalks, accept the quote from Howard Technologies to replace the AV equipment upstairs in the Magnolia Clubhouse, add \$25,000 to the 2024 capital expenditure budget to add a restroom, and the required septic system, to the maintenance shed, and lastly the immediate replacement of the generator with a 26kw air-cooled unit from Generac for \$11,200.

- ❑ Get re-entry tag - page 6
- ❑ Prepare for hurricane season - page 6
- ❑ Arrange for sand fencing and plantings - page 1
- ❑ Provide updated contact information to office - page 7
- ❑ Register on Owner's Portal - page 7
- ❑ Choose options to be displayed in directory (this is only 'public' to other owners) - page 7
- ❑ Install turtle safe exterior lights - page 2
- ❑ Enjoy the sunshine!



SHARING BEACHES WITH SEA TURTLES



What You Can Do To Help:

- Leave no trace
- Fill in holes
- Let them be
- Keep it dark

Great reminders for turtle nesting season! The nesting season runs from May 1 - October 31. Help educate others with these tips:

Leave No Trace - Take all of your belongings with you when you leave the beach, especially trash and beach furniture which might stop a sea turtle from nesting.

Fill In Holes - Always fill in your holes at the end of the day so nesting females and hatchlings have a flat beach to crawl on. Keep it safe for humans too!

Let Them Be - If you see a nesting female or a hatchling sea turtle, keep your distance and allow them to crawl to the sea on their own.

Keep It Dark - Sea turtles can be disoriented by bright lights on the beach. Keep blinds drawn, use sea turtle friendly lighting on beach front properties, and turn flashlights off on the beach at night. www.seaturtlelighting.net

VINE INVASION IN THE PLANTATION - DON'T GET ENTANGLED!

Have you noticed vines scrambling up trees and covering the Plantation forest?

If not, take a drive, bike ride, or walk down Leisure Lane to look. You won't have to go far. In their search for sunlight, they are quickly growing over everything in their paths – trees, shrubs, grasses – and into our forest canopy. They have reached our yards as well.

Muscadine or *Vitis rotundifolia* is an aggressive, wild grapevine that is native to the Southeastern United States. It ranges from Florida to the coast of New Jersey, and West to Eastern Texas and Oklahoma. It grows fast and thrives in hot and humid climates. In the wild, most of the plants are male and provide no fruit. With little suppression, it is difficult to control and with every passing year, it will grow more and start to take over. This is indeed what is happening now in the Plantation!

Smilax is also gaining a foothold in our forest. It has shiny, evergreen leaves and small sharp thorns along the stems. Its root system is typically very extensive, consisting of knobby rhizomes that are extremely difficult to pull or dig. Like muscadine, it covers and kills vegetation critical to wildlife survival.

In a conversation with Emily Martin, Senior Forester with Wakulla State Forest, owner and Landscape Committee member, Deborah Crabtree, expressed her anxiety about the vines dominating our fragile forest.

"I understand your fear of muscadine becoming a monoculture in the forests; I believe this would happen with ineffective management . . . Having a diversity of native flora is beneficial for wildlife ..." Emily added that over time, the vines can get heavy enough in the canopies of pines and other trees to cause limb weakening and breaking.

Small trees and shrubs are particularly vulnerable. This parasitic relationship usually results in the death of the plant since the weight and shading capacity of the accumulated vines prevent it from growing. The vine infestation also causes poor aesthetics, creating the look of an abandoned and ill-managed forest.

Emily says they control vines in the Wakulla State Forest with prescribed burns, so they don't have an overgrowth problem there. But in the Plantation, burning across privately owned parcels of land is impossible and much too risky. We can't completely eradicate the vines but must control growth.

The landscape committee is researching effective, long-term, control strategies. One method is cutting the vines to their bases and daubing the stumps with an appropriate herbicide. At present, our maintenance staff headed by Phillip Square is investigating control strategies on common land.

The Plantation is special because of our unique forest and our beautiful beach. Both attract a multitude of people and wildlife. We must focus on preserving both of these precious natural resources, consistent with our commitment in our governing documents which call for us to preserve and protect our distinct ecosystem.

We want to hear from you about this. This problem will impact our individual properties and common areas. It will also affect our property values if we ignore it. Please send your ideas and suggestions to landscape@sgpoa.com



Muscadine overtaking native holly



Vines suffocating pines



Muscadine leaf



*Prickly
and
thorny
Smilax*

LEARN ABOUT THE SGPOA RESERVE FUND AND HOW IT IS UTILIZED

Although not a Florida statutory requirement, most HOAs will collect and hold reserve funds. The SGPOA covenants do not specifically require but spell out that reserves can be established. Covenant E.3 states: "The Board may establish that funds from annual assessments be held in reserve in an interest or non-bearing interest bearing account for: a. Major rehabilitation or major repairs; b. Emergency and other repairs required as a result of a storm, fire, natural disaster, and casualty loss; c. For capital improvements. As of Jan 1, 2023, SGPOA has four separate funds segregated from its operating accounts: 1) \$2,289,962 reserve fund (RF), 2) \$613,188 Capital Improvement Fund (CIF); 3) \$125,000 storm recovery fund (SRF), and 4) \$125,000 revenue shortfall fund (RSF). We will focus on the largest of these funds, the reserve fund.

The purpose of a reserve fund is to place money aside for all assets that have a finite depreciable lifespan, so that at the time of needed replacement, money is already available and owners need not be necessarily asked for extra funds. This is isimilar to someone putting aside money to replace their car 5 - 10 years from now, or perhaps their roof 20 or 30 years from now. Items like land are not included. The specific SGPOA covenants also require that the RF be used in the event emergency funds become required (say following a hurricane), that is before any emergency special assessment(s) are levied. So within the SGPOA, the reserve fund also serves as a storm fund. Each year, though it need not be every year, SGPOA has hired an independent evaluator to prepare a reserve report. This document is readily available to all owners to read, **click here** to view document. The reserve report summarizes the remaining useful life and estimated replacement cost of all finite-life SGPOA assets – tallying them in tables, adjusting for inflation, and showing a timeline for anticipated expenditures. The evaluators use generic lifespans and replacement costs for all assets based on their experience with numerous other HOA's.

For example, roads get 20 years of expected life, vehicles and HVAC's 10 years, and roofs 30 years. The evaluators need our input to know when specific SGPOA assets may be deviating from their otherwise generically assumed lifespans or costs. The report is a planning tool, basically a model, and it is not an absolute spending schedule. The evaluator notes that anticipated expenditures may vary greatly from the model – and that this is to be expected. The top line of

the reserve report specifies what the evaluator terms as a Fully Funded Reserve Balance (FFRB). The FFRB is the simple sum of every asset's assumed replacement cost as a fraction of its remaining anticipated useful life. The evaluator specifies this FFRB as being the ideal reserve funding target, because in the evaluator's experience, at that FFRB level, the risk of special assessments being levied on owners becomes very low (though never actually zero). The FFRB does not always necessarily increase every year, it depends on what is being replaced. For example, if Leisure Lane is pegged with a 20-year life and 1MM replacement cost, at 19 years of road age, the road is adding \$950,000 to the FFRB. The year after replacement though, the road adds only \$50,000 to the FFRB because it now has a long renewed life going forward. FFRB may drop significantly after some large replacement expenditures. Few HOA's fund the FFRB, instead generally a portion of that amount. The evaluator knows this and gives within its report an estimate as to high, medium (30 - 70% FFRB), or low risk as to future special assessments. At 65% FFRB, the attributed 'medium' risk of a special assessment (taken from the evaluator's online lectures) is 1.5%. At 50% FFRB the attributed 'medium' risk is 5%, at 40% FFRB, 10% risk). For perspective, the risk of a Hurricane Michael damage event (at a scale as it affected us here) is arguably 7 - 8%. Hurricane Michael cost the SGPOA approximately \$600,000 (taken entirely from the operating account). As a judgment call as to risk, the appropriate level of reserve funding, when not the FFRB, can become something of a difficult debate.

An example is when a car's gas tank reads one-half; different people will react differently. One may see the tank as half empty and want to keep it full. Another person may see the tank as half full, and be happy to drive on. To end what was previously constant debate, the BOD previously established a bylaw whereby each year the RF must be topped-up to be at least 65% of the FFRB from the latest reserve report. The policy has been to apply any new numbers retroactively – that is against the current year's budget although the budget was determined months before the report is issued. In most years, except sometimes following large forecast expenditures, this top-up requirement creates an added budget expense. Un-forecast (early) reserve expenditures (for example the RV pool) and inflation/cost escalations add yet further budget expense.

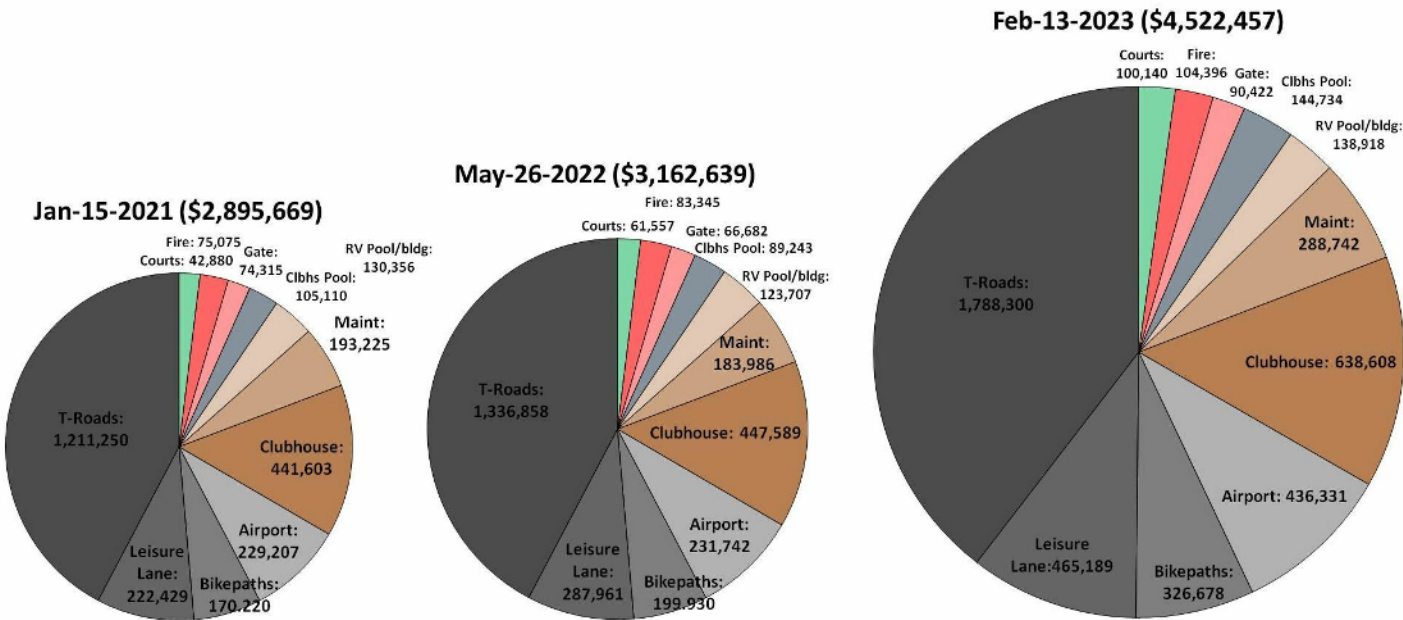
The effective annual budget cost of the reserve fund is the difference between the fund's level at year-end (whether desired or required) against the year-start and adding in any year's reserve expenditures coming from the fund. For example, if the RF was 2MM and 500K was spent leaving a closing balance of 1.5MM, no annual budget expense occurred. However, where the RF was 2MM, 500K spent, and the RF is desired or required to be 2.5MM at year-end, the effective budget cost is instead 1MM. The current budgetary challenge (March 2023) is that with the ongoing escalation of forecast replacement costs, the latest reported FFRB is unexpectedly much higher, now \$4,522,457 (at 65% \$2,939,597). The RF at the 2023 year start was by comparison \$2,289,962. The previous report's FFRB for 2024 was \$3,549,453 (at 65% \$2,307,144). Therefore the anticipated RF top-up to follow the bylaw was \$17,182 but is now instead \$649,635. Adding to this matter is a larger scope and cost of current RF expenditures concerning the Bike path improvement, RV pool, and T-Roads – some

deferred from 2022, others unexpected, and other's that were scheduled for 2023.

The amounts for 2023 were not resolved before the 2023 budget and as yet are still not fully determined. The 2023 budget did not fully anticipate these larger costs. This matter will invariably be discussed and examined at length throughout 2023 at infrastructure, Fincom, and BOD meetings. The annual costs of maintaining the reserve fund have been escalating greater than the increase in SGPOA revenues. That combined with rising operating costs is creating budget pressures that can be relieved by either moderating or lowering some annual expenses, finding increased revenues (or some combination of both). In the 2022 survey, a large majority of respondent owners expressed the stated desire not to raise assessments. So this becomes a dilemma. Note in the graph below the expenditures are from the current reserve report, which may well prove too light – the actuals are not yet fully determined.

The pie charts below illustrate the escalation of reserve fund costs as they increase the Fully Funded Reserve Balance. Approximately 65% of the FFRB is associated with resurfacing projects (asphalt and repaving).

Fully Funded Reserve Balances as outlined by Successive SGPOA Reserve Reports



Important discussions are underway with Fincom and the BOD as to how to manage these significant reserve cost changes. Some unallocated capital exists in the operating account that might be utilized. Another thought is that capital improvement funds (what were previous years excess owner assessments) might be all or in part diverted into the reserve fund. Owners who are interested should be following committee and BOD minutes and meetings.

NEWSWORTHY NOTES

TIME FOR THE SIZZLER!

SGI Sizzler 26th Anniversary
Saturday, July 22, 2023
St. George Island, FL



Please help us raise money to feed the seniors of Franklin County. You can register to run or walk, sign up to be a sponsor, or donate to the online auction. At ECCC we serve over 100 meals a day Monday through Friday! We also serve up some fun activities!

*Follow ECCC on FaceBook for updates

*For race registration click [HERE](#)

dwellingLIVE®

Please use DwellingLive to register guests and vendors. The office and gate no longer handle this service.

Go to sgpoa.com and at the bottom right on the homepage click **GATE PASS**. This is also found in the menu bar at the top, under LIVE.

There is also a mobile app available on GooglePlay or the Apple App store.

Art Group

Wednesdays

1:00pm - 4:00pm

Resort Village

ArtSocial@sgpoa.com

Yoga Class

* check weekly Enews

Resort Village

Clubhouse

yoga@sgpoa.com

Water Aerobics

Mon, Wed, & Fri

9 - 10 AM

Tennis Open Play

Saturdays

9 - 11 AM

Tennis@sgpoa.com

Pickle Ball Open Play

Wed, Fri & Sun

9 - 11 AM

pickleball@sgpoa.com



14th Annual Photography Contest

All owners and visitors, amateur and professional photographers, are invited to enter the 2023 Photo Contest. The entry fee is \$5 per photo or \$10.00 for 3 photos. Monetary prizes will be awarded and 5 photographs will be selected to be featured on the St. George Plantation spring and summer 2024 Leisure Lane banners.

[Click HERE](#) for rules and entry form or stop in at the Magnolia office for more information. The deadline for submitting is September 8.

Watercolor Workshop with Mary O.Smith

When: July 14 and 15 (second day is optional)

Cost: \$100 each day

Time: 9am until 4pm

Where: Resort Village Clubhouse

Reservations: ArtSocial@sgpoa.com

Information: bbison@comcast.net

Maryo's Website: maryosmith.com



BE PREPARED FOR HURRICANE SEASON JUNE 1 - NOVEMBER 30

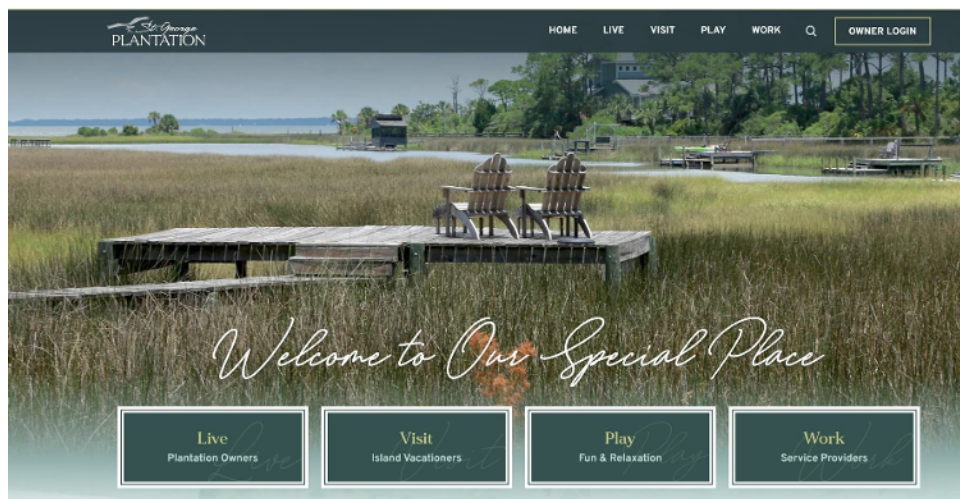
SGPOA alerts: The SGPOA alerts owners by text, email and voicemail of events affecting the safety of the Plantation. It is imperative that you inform staff if your contact information has changed in order to receive association alerts. The website will also post alerts.

DISASTER PREPARATION: Click [HERE](#) for information about preparing your home in the Plantation in the event of a natural disaster. Plan ahead and be prepared.

Do you have your re-entry tag?

A Franklin County/SGI re-entry tag is necessary to return to the island following a mandatory evacuation of SGI or Franklin County. Be prepared and request your tag now. Once issued, tags do not have to be renewed. Please refer to: www.franklinemergencymanagement.com

NEW SGPOA WEBSITE and OWNERS PORTAL LOGIN INFORMATION



Invitation to Join

St. George Plantation Property Owners Association, Inc.
Residents' Portal

St. George Plantation Owners' Association invites you to join the official Owners' portal. Within this portal you can:

- View SGPOA documents
- Stay up to date on community happenings
- View Committee meeting agendas
- Submit owner suggestions
- And more!

To join and to view the Owners portal, simply click on the button below. For assistance please contact office@sgpoa.com or 850-927-2312 ext. 201
Thank you.

CLICK HERE TO JOIN

New Website, New Owners Portal, Now What?

The new Plantation website, developed by KMA of Mexico Beach, FL, recently launched. The new Website (www.sgpoa.com) has all the same information as the old website and is mobile friendly and more user-friendly.

In addition to the public Website, a new owners portal is powered by FrontSteps, a software company specializing in HOA communities. Within the portal, owners can access SGPOA documents, meeting information, and Community information, including newsletters, bulletins, activities, owner directory etc. that are not public information.

The following steps are needed to access the **Owners Portal**:

■ Owners should have received an email invitation (see above, right) from **FRONTSTEPS** to register. The invitation was sent to the email address on file. Please check your spam or junk folder if you did not receive the email. Contact office@sgpoa.com if your email needs to be updated in our records in order to make sure you continue to receive important information from the association .

■ Registering is required to access the Owners' Portal. You will need an email address and create a password requiring at least one capital letter, one number, and one non-alphanumeric character (!, @, # etc.)

■ **To include your phone number and email information in the directory, you must "opt in". Your directory information from the former website will not transfer over to the portal.**

Click under your name in the upper right-hand corner for a drop down menu. Click Privacy Settings. Check the corresponding box(es) if you want your contact information i.e. email, phone numbers, address, visible in the directory. Make sure to click SAVE CHANGES.

■ Once registered, you can access FRONTSTEPS via the new Website www.sgpoa.com. The Owners Login button, located at the top right of the Home page (see photo above), will take you directly to the Owners' portal, FRONTSTEPS.

To enter guests: GATE PASS (for guest/vendor passes) is found in two places on the SGPOA Home page. Look for a portal button at the bottom right of the new SGPOA website Home page or in the top menu bar click LIVE (see photo above for menu bar) for a drop down menu, then click GATE PASS to access the Dwelling Live portal. **Dwelling Live login information has not changed. Please do not call the gate or office to register guests.**

***Please note: If you have a concern or question please put it in writing to office@sgpoa.com. If the staff cannot answer your inquiry they will refer it to the proper software contact person and get back to you as soon as possible.

SPECIAL NOTES AND CONTACT INFORMATION

To submit ideas, articles, photos, etc. for consideration to *The Soundings* or Plantation website, contact:

newsandevents@sgpoa.com

Deadline for submission to *The Soundings* newsletter is the 1st day of the publication month.

When searching for vendors and service people, refer to the **Registered Vendor List** on the website. After sign-in, click OWNER on top menu bar, then click REGISTERED VENDOR

[Click here to view list.](#)

MULTIPLE WAYS TO ACCESS SGPOA MEETINGS AND STAY INFORMED

All SGPOA owners are welcome to attend Board meetings, ARC meetings, or committee meetings in person, via a "listen only" phone, or streaming live on your Smart phone or computer.

AUDIO ONLY: The "listen only" phone number and pass code ID (which changes with every meeting) is available prior to the meeting on the committee agenda; this agenda can be found on the weekly email blast and website. You may call in up to 5 minutes prior to the meeting start time or anytime during the meeting. All meetings are EASTERN TIME.

VIDEO & AUDIO: To watch the meeting live, you may also download the Zoom app to your computer, Smart phone, or I-pad and enter the pass code ID provided on the agenda.

Join from PC, Mac, Linux, iOS or Android - <https://zoom.us/>

On menu bar, click JOIN A MEETING, then enter pass code ID located on the agenda.

Minutes of committee meetings available at www.stgeorgeplantation.com. Click on Owners >Resource Center >Advisory Committees and choose the specific committee.



1712 Magnolia Rd.
St. George Island, FL 32328

OFFICE: 850 927 2312
OFFICE FAX : 850 927 3039
SECURITY: 850 927 2362

ADMINISTRATIVE STAFF

General Manager

gmanager@sgpoa.com

Director of Security

security@sgpoa.com

Operations & ARC

Administrator

arc@sgpoa.com

Administrative Assistant

admin@sgpoa.com

Office Assistant

office@sgpoa.com

Direct correspondence to: board@sgpoa.com

The Board of Directors meetings begin at 1:00 pm in the Plantation Room located on the second floor of the Clubhouse on Magnolia Rd. Budget, Assessments, and Citations may be on the agenda of each meeting. Agendas are posted on the website and bulletin boards located at the Clubhouse and in the mail room (west side of the pool house). Meeting dates are posted on the front page of *The Soundings*.

SGPOA COMMITTEE CONTACT INFORMATION

Airport - airport@sgpoa.com

ARC - arc@sgpoa.com

ArtSocial - ArtSocial@sgpoa.com

Audit - audit@sgpoa.com

Landscape - landscape@sgpoa.com

Communications - communications@sgpoa.com

Compliance - compliance@sgpoa.com

Finance - finance@sgpoa.com

Infrastructure - infrastructure@sgpoa.com

Long Range Planning - longrangeplanning@sgpoa.com

Personnel - personnel@sgpoa.com

Recreation - recreation@sgpoa.com



Board of Directors

ARCHITECTURAL REVIEW COMMITTEE (ARC)

Meets the 2nd Thursday
of each month
at 1:00 pm
Magnolia Clubhouse

2023

January 13
February 10
March 10
April 14
May 12
June 9
July 13
August 10
September 7
October 12
November 9
December 7

**All submittals must
be made at least 10
business days prior
to the next
scheduled monthly
meeting**