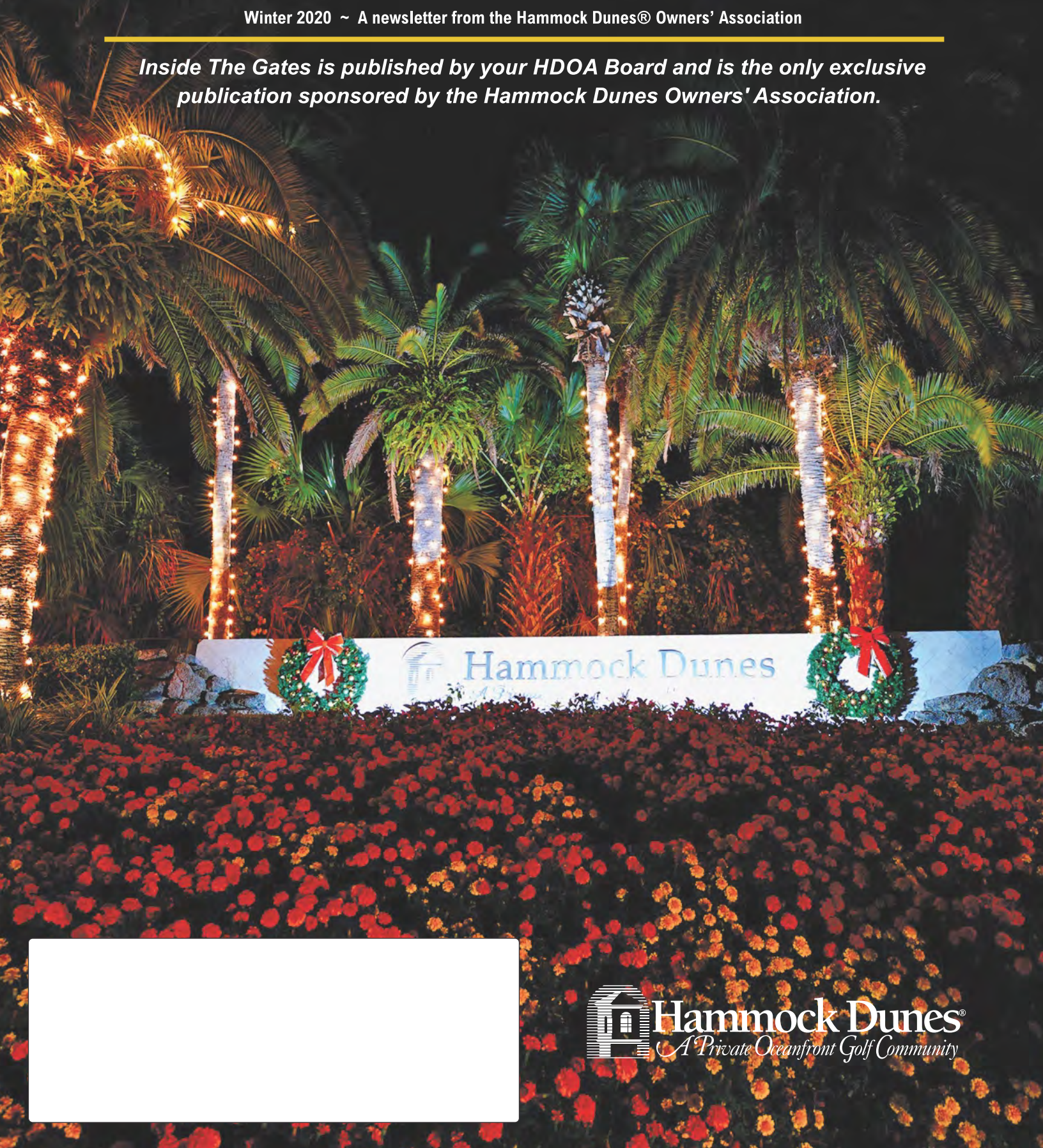


Inside The Gates

Winter 2020 ~ A newsletter from the Hammock Dunes® Owners' Association

Inside The Gates is published by your HDOA Board and is the only exclusive publication sponsored by the Hammock Dunes Owners' Association.



 **Hammock Dunes®**
A Private Oceanfront Golf Community



Ralph Dumke

Message from the President

Hello Everyone!

What a long and strange year it has been. I do not think any of us can say we have ever lived through such an unusual year as 2020.

With all the changes that have been made in order to continue "Business as Usual," your Homeowners' Association has been able to meet regularly via Zoom to carry on and accomplish many of the goals and tasks outlined by the various committees and the board at the beginning of the year. Our most important priority - to protect and enhance our community so we all can continue to enjoy such a beautiful and safe place.

It takes many to run a community. Our volunteers have had to go through extenuating circumstances to "get it done" for all of us! So, I want to deliver a few "attaboys and attagirls."

Our Communications Committee led by Tom Culligan, has faithfully sent out weekly COVID-19 up-dates and other emails keeping you informed of community happenings. If you are not receiving these emails from us, I encourage you to contact Travis Houk at Travis@SSMGFL.com. Tom's committee is also working on website upgrades including a resident portal. This publication is brought to you by the hard work of the Communications Committee!

The Community Planning Committee led by Margaret Colon, has been busy with surveys and analyzing the data for the planning of future needs and projects. My favorite saying is, "If you fail to plan, you plan to fail." This committee is also responsible for the philanthropic drives held in the community. We raised over \$20,000 this year to help neighbors less fortunate.

Keeping us safe from COVID-19 was the mission of the team of Board members who developed the Hammock Dunes COVID-19 Response Plan by identifying the actions needed by all of us to keep our community at the low risk, low transmission level throughout the year.

Over the last few months, the Maintenance Committee developed an RFP (Request for Proposal), submitted it to landscaping contractors and was able to keep the costs the same for most areas and save money in a few areas. They also meet monthly and manage an on going list of maintenance needs to maintain and preserve the beauty of our community. Many thanks to Beth Thomas and her committee.

The Security Committee led by Marge Rooyakkers, has coordinated all the new Securitas procedures required to address COVID. To keep us safe, they also audited, disabled and reduced the number of unassigned transponders. Thanks to the Security Committee for all your hours and "on-call" assistance as we never know when an issue will arise.

As you will read in this newsletter, the pandemic has changed the real estate market for Hammock Dunes. Less than nine months ago the monthly report to the HDOA board was a single-page list of projects that were under review by the Design Review Committee. Today, that report has grown to four pages of projects that the DRC has under review. Jef Amsbaugh and his committee have been able to keep up with the increase in new homes and remodeling by working many more hours. Thank you, Jef and everyone on the DRC.

Warren Crooks chairs the Social Committee and will be attempting to schedule some events early in 2021. Thank you, Warren and your members, for keeping this committee engaged and busy creating ideas for our "new normal" social environment.

No one can ever imagine the hours of work your Finance Committee, led by Margaret Colon, has put in this year. Margaret and David Betsill dove into the reserve studies received last year by our independent consultant. They developed all new capital budgets for the Master HOA (Granada and Ocean Estates) as well as the sub-associations that are the responsibility of the Master HOA. They reconciled our reserves and did a deep dive into the operating budget, saving us money in many areas. The outcome produced some of the reduction in our fees.

Message from the President continued...

I would also like to thank George DeGovanni and Mike Gill for the countless hours they contributed to the HDOA to resolve the Lennar/WCI lawsuit and to get the Renaissance project moving forward. Their knowledge of the history of this community and their experience have been invaluable.

Finally, I would like to thank Carsten Georg and Craig Nisbett from Southern States Management for their assistance on many of the committees. Many of you know Travis Houk from Southern States Management. He has been a staple at Hammock Dunes for at least 15 years. His knowledge of the community is unlimited. He is an information resource and makes our lives on the Board and in the committees easier. If you see Travis in passing, congratulate him on his daughter, who was born earlier this year. He is a proud dad of two!

To conclude this letter, the Renaissance project is progressing. This is the project that will be on the right just after the main gate. This month, they should receive county approval and be ready for an early spring groundbreaking.

Lennar has informed us that they intend to have information on their website in the next few weeks. They hope to have a sales center open at 2 Camino Del Rey by the end of January as well as an outdoor event on the site to answer questions and be able to show plans and pricing for their condos.

Happy Holidays to everyone! Here is to hoping we see each other more often in 2021!

Ralph Dumke
President
Hammock Dunes Owners' Association

Explore Hammock Dunes Club with an Introductory Membership

If you haven't taken a peek at our beautiful, expanded and renovated Clubhouse, Dunes Tavern and Fitness Center, this is a great time! At Hammock Dunes Club our goal is to make sure all our neighbors have a chance to experience our Club safely, despite the unusual times we live in today.

The Club is taking all precautions to keep members and their guests well cared for while amenities and activities

are available. Masks are required in the building; hands are sanitized and temperatures taken upon entry. Fitness equipment is sanitized regularly, the studio is fogged between classes, touch points are reduced or eliminated, and dining areas and menus are sanitized between reservations.

Members agree the best restaurants in Flagler County can be found a stone's throw from home, orchestrated by award-winning Executive Chef Lance Cook. All dining rooms are open at 75% capacity and seating is limited to 8 persons maximum, so intimate dining and small celebrations are the new norm. Menu features change daily and are available for both dine-in and carry-out. Two of the most popular services offered are carry-out groceries and wine by the case. It's one-stop shopping in a safe and comfortable environment. Outdoor dining on the oceanfront Dunes Tavern Patio is one of the most sought-after experiences. Fans will cool you and heaters will warm the chilly evening breeze.

As a truly private Club, our members enjoy each other's company in a gracious and caring community. Whether it's golf, croquet, tennis, pickleball, fitness or any of our dining and social events, you'll find a warm welcome like no other. Just imagine – early stretch class, a round of golf, then freshen up for an oceanfront dinner with friends. Or just throw on a pair of jeans to see who's in the Tavern tonight.

This is your Member Experience, as casual or elegant as you like, as active or leisurely as desired. There is a membership option to fit every lifestyle, from active families, young professionals or Corporate entities with multiple users to golfers or strictly social. Enjoy living the life you've earned!

Start making new memories today with our limited time offered Introductory Membership. Experience the Club for 60 days, and we're sure you'll find it a perfect fit!

Kim Laxton
Membership Director
386.445.0747

Colleen Albrecht
Membership Sales
386.931.5764



Real Estate Update...

Real Estate Sales Up Over 100% from August through November.

The real estate market in Hammock Dunes is stronger than ever. Inventory is very low, and it is a great time to sell for those considering a move. The pandemic has caused an increased demand in real estate within our community. Buyers are coming from densely populated areas as they head into further world-wide Corona Virus shutdowns. The climate, affordability, and the pandemic's work-from-home lifestyle have attracted people to this private gated oceanfront community that we all enjoy here at Hammock Dunes.

Coldwell Banker Realtor and HDOA Community Planning Committee member Krista Libby's summary of recent real estate market data shows there were 55 sales in the current August - November period. In 2019, there were 24 sales that transpired within the same period, which is a 129% increase. The market is ending 2020 strong with 17 more sales to close in December.

HAMMOCK DUNES REAL ESTATE MARKET UPDATE August through November, 2020

Homes	Neighborhood	# Sold	Average Sales Price	Price Per Sq Ft
	Granada Estates	5	\$708,650	\$183.82
	Villas	5	\$413,100	\$184.91
	Island Estates	8	\$1,234,562	\$283.93
	Grande Mer	4	\$2,232,249	\$346.21
	Playa	1	\$2,950,000	\$488.17
Condos	Le Jardin	4	\$1,733,750	\$313.81
	Savona	1	\$640,000	\$297.67
	Portofino	1	\$750,000	\$313.81
	La Grande	3	\$583,333	\$228.42
	*Cambria	8	\$865,214	\$286.46
	Tuscany	1	\$675,000	\$319.91
	Casa Bella	1	\$572,500	\$230.85
	Viscaya	3	\$356,666	\$171.27
Lots	Granada Estates	1	\$225,000	\$8.34
	Island Estates-Canal	4	\$196,250	\$4.05
	Island Estates-Intracoastal	1	\$340,000	\$5.95
	Oceanfront-Playa	1	\$515,000	\$40.63
	La Costa	2	\$141,250	\$15.66
	Grande Mer	1	\$560,000	\$21.27

55

*Cambria Penthouse sale not included in average

Provided by Krista Libby from Coldwell Banker Realty

HDOA Committee Reports



Maintenance

by Beth Thomas

2020 has been a challenging year. Despite the difficulties, the Maintenance Committee has been hard at work. Much of the work we do is behind the scenes but vital none the less. This year we decided to bid out the landscaping contract. As you may know, we use Corey Landscaping and have done so for several years. The Committee and the Board decided we should look at some other options.

In mid-October we sent out an extensive RFP. We then conducted a Zoom call with any company that was interested in bidding. Hammock Dunes is a large and complex community. It was imperative the bidding companies were given a chance to ask questions so they could better understand the scope of work. All bids were received in early November. We received 6 bids. All bids were reviewed by the Maintenance Committee and narrowed down to a final three.

After much discussion and consideration, the Maintenance Committee decided to bring Corey's bid to the Board. After outlining our reasons - 1) they were financial very competitive 2) they provided more service at no additional cost 3) they have an extensive knowledge of our community and its history, 4) we were able to add much-needed language to the contract that will improve the service - the Board voted to approve Corey. Travis and I sat down with Corey, and during the negotiations, it was obvious just how proud they were to be part of this community and are grateful for our business. Finally, I want to thank Travis Houk for all his hard work on this project.

***We hope everyone has a
Happy, Healthy New Year.
Here's to hoping 2021 is better.***

HDOA Committee Reports



Security and Emergency Response

by Marge Rooyakkers

Here are a few safety tips to remember:

Drivers: Even though our speed limit is 35 MPH, **Please try to keep your speed down to 25 MPH** to enable you to see walkers and bikers on the roadways. Many of our streets have curves, and the lower speed level can help you see walkers and bicyclers ahead of time. **Always remember, pedestrians and bikers have the right of way on Florida streets.**

Walkers: Please wear bright colors during the day and reflective gear at dawn, dusk or the evening. Remain aware of cars that may be coming, and as you walk, pick out spot in the grass alongside the road in case you need to quickly avoid a vehicle.

Bikers: All residents and visitors over 8 years old must ride on the streets. Other than small children, please do not ride bikes on the sidewalks of our community. Also, please wear bright colors during the day and reflective gear at dawn, dusk or the evening. As directed by Florida law, ride with traffic on the streets. **And, please wear your helmet!**

We want to keep everyone healthy and safe this holiday season!



Design Review Committee

by Jef Amsbaugh

Working with DRC on Home Improvements

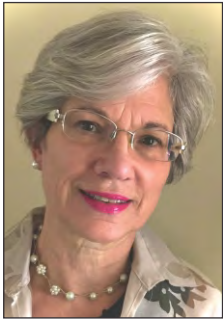
2020 has been a very busy year for the DRC, and many owners are updating their home's interior as well as exterior. For all exterior changes, you must provide a submittal to the DRC.

So we ask that you please submit any exterior changes for review. Some items you might want to do may require DRC approval before starting any actions. (This is not an all-inclusive list, so please see the property covenants for complete requirements.)

1. Replace doors, paint window trim or paint house (even if you think it is the exact color currently used.)
2. Replace or modify the roof color.
3. Remove vegetation other than routine maintenance.
4. Remove trees greater than 3 feet in diameter.
5. Installation of propane tank.
6. Installation of a fence.
7. Installation of a generator.
8. Installation of solar panels.
9. Installation of hurricane shutters.
10. Replacement of windows.
11. Installation of flagpole.
12. Installation of landscape lighting.
13. Installation of a seawall.
14. Replacement of driveway.
15. Replacement of gutters.
16. Installation of new garage door.
17. Any major or minor addition to your home.

Before starting any of the projects listed above, check the requirements included in the Declarations and your neighborhood's DRC manual. If you need these documents they are available at www.HammockDunesOA.com. Please call Southern States to begin the approval process.

HDOA Committee Reports



Finance Committee

by Margaret Colon

As of September 30th, the HDOA recognized net income of \$925,982 with revenues of \$2.63 Million and expenditures of \$1.7 Million. Revenues were higher than budget due to the recognition of income related to the Lennar Agreement; expenditures were higher than budget due to added cleaning expenses related to COVID-19 and the legal fees relating to the Lennar litigation. All HDOA Committees continue to closely monitor their expenditures with a goal of achieving "on budget" results by year end. Monthly cash flows are also being monitored, with no negative impacts to date resulting from COVID-19.

Financial Snap Shot: Income Statement

	January 1 - September 30, 2020	Budget January 1 - September 30, 2020
Revenues		
Assessment	\$ 2,064,240	\$ 2,064,294
Other Income	\$ 564,061	\$ (122,274)
Total Revenues	\$ 2,628,301	\$ 1,942,020
Expenditures		
Access Control	\$ 329,632	\$ 325,035
Administration	\$ 347,018	\$ 293,133
Maintenance	\$ 544,064	\$ 573,804
Utilities & Other Expenses	\$ 177,432	\$ 163,197
Reserve Contributions	\$ 304,173	\$ 304,173
Total Expenditures	\$ 1,702,319	\$ 1,659,342
Net Income	\$ 925,982	\$ 282,678

**Includes recognition of \$664,000 related to Lennar Agreement*

The 2021 HDOA Budget was developed, shared with all Owners at the October Budget Workshop and approved by the HDOA Board at its November meeting. The Budget for Fiscal Year 2021 reflects a decrease in HDOA monthly assessments from \$188 to \$176.50. New coupon books will be sent to all Owners not utilizing the ACH payment method in December. If you have not already done so, you are encouraged to sign up for ACH payment - it's an environmentally friendly process and saves everyone time and money!

Community Planning Committee

The Committee continued to move forward on those aspects of the Hammock Dunes Strategic Plan that could safely be completed in a socially-distanced manner utilizing Zoom. These activities included holding the first Hammock Dunes Club/HDOA Liaison meeting to discuss areas/opportunities for joint efforts. The goal is to continue having the Liaison meetings on at least a semi-annual basis to facilitate mutual understanding of the respective strategies and operations of each entity. The Committee developed the format and content of the planned focus group sessions and worked with neighborhood HOA Presidents to create the respective Neighborhood Surveys. Both of these efforts were planned for the fall of this year; however, the Committee determined that Spring of 2021 would be a better time to undertake these efforts when taking into account the generally stressful environment of the past few months. As 2020 comes to an end, the Committee is undertaking a review of the 2020 Strategic Plan to assess progress, identify areas for refinement and develop the associated action plan for 2021.

The Committee also is continuing to monitor and understand the impacts that the pandemic may have on Hammock Dunes. Through November, the impact, from a real estate perspective, has been a positive one, in that the real estate market has continued to be a strong "sellers' market." Such markets are characterized by high demand and low inventory levels. The current situation is further impacted by the record-low mortgage rates. Demand continues to be driven by buyers coming from major metropolitan areas who are looking for a safe, out-of-the-way location. Our area's low crime rate and low incidence of COVID-19 coupled with our access control, ocean-front location and housing style choices are all serving us well. Please read the Real Estate Update on page four for key statistics.

Hammock Dunes Owners have been helping those in need during the COVID-19 Pandemic by raising....
- over \$18,000 for the "Feed Palm Coast" Campaign and
- over \$3,000 for the Hammock Dunes Community Thanksgiving Food Drive
Thank You!

HDOA Committee Reports

We hope that you are enjoying the expansion of the annual holiday decorations to all Hammock Dunes Gates. For the first time, all entrances were aglow starting the Sunday prior to Thanksgiving to commence the holiday season at Hammock Dunes!

COVID-19 Update

TOGETHER.....We Can Do it!

Hammock Dunes continues to be a low-transmission community with regards to COVID-19. The HDOA is continuing to engage in the following actions to help you and your guests stay safe:

1. **Handouts** - All visitors entering at the staffed gates will be provided a document by the security team identifying the mitigation efforts that Hammock Dunes has put in place
2. **Electronic Mail** - Weekly COVID Updates providing reminders and most recent key metrics regarding the impact/spread of the virus in Flagler County
3. **HammockDunes.com** - Weekly updates will be a pop-up. Separate menu to link to key federal, state and local websites
4. **Inside the Gates** - Ongoing updates with regards to the Hammock Dunes COVID-19 Response Plan shared in the August edition
5. **Posted Signage** - Universal CDC precautions on entrance roadways as well as appropriate common area signage

In line with social distancing, the following actions are still in place:

- **HDOA Board and Committee meetings** will be held via Zoom/conference call indefinitely.
- **The Southern States offices at 2 Camino** are closed to the public.
- **HDOA business** should be transacted via telephone or electronically.
- **Rest stations at the walkover** are being cleaned three times a week.
- **Increased frequency of HDOA common area cleaning.**

To help maintain a healthy community, please...

- **Stay home if you are sick.**
- **Follow healthy hygiene practices:** wash hands often with soap or use alcohol-based sanitizer.
- **Practice social distancing:** stay 6 feet apart and avoid crowds, closed spaces and close contact.
- **Do not assemble in groups where social distancing is not possible.**
- **Wear a mask in community situations when physical distancing cannot be maintained.**

These universal precautions are expected of all who enter Hammock Dunes: owners, residents, guests, contractors, realtors and visitors.

We appreciate your ongoing cooperation and support in keeping Hammock Dunes a safe community.

Please contact Travis Houk with ideas that will help or with questions. Travis can be reached at 386-446-3991 or Travis@SSMGFL.com.

Together...We Can Do it!

Island Estates Update

2020 has been a year of significant change in Island Estates: 27 properties (homes and building lots) selling to date, six homes under construction, and a major landscaping effort at the Butterfly Memorial Park Island to be completed by year end. Additionally, the neighborhood is gearing up for its first ever use of Electronic Voting for the election of its Board at the February 2021 Annual Meeting.

The Six Most Often Used Words to Describe Hammock Dunes...

*Beautiful • Peaceful
Quiet • Private
Community • Paradise*

HDOA Board Members and Term Expiration Dates

Ralph Dumke, President, Chair,
Declarant & Development Committee,
Finance Committee (Declarant Seat),
April 2021.

Mike Gill, Vice President, Finance
Committee, March 2021.

Linda Steggerda, Administrator,
Secretary, Beachfront (Portofino,
Savona, Le Jardin), March 2023.

Margaret Colon, Administrator,
Treasurer, Chair, Community Planning
(Island Estates), March 2023.

Marge Rooyackers, Administrator,
Chair, Security & Emergency Response
Committee; Maintenance Committee;
Villas (Villas di Capri & del Mar,
Monterrey, Marbella, Montilla, and La
Costa), March 2022.

Beth Thomas, Administrator, Chair,
Maintenance Committee (La Grande
Provence), March 2021.

Warren Crooks, Administrator, Chair,
Social; Duneview (Casa Bella, Viscaya,
and the Club), March 2022.

Hunt Hawkins, Administrator,
Oceanfront (Cambria and Tuscany),
March 2022.

Jef Amsbaugh, Administrator, Chair,
Design Review Committee, (Granada
Estates), March 2021.

Michael Heller, Administrator, Ocean
Estates (Grande Mer, Carino la Mer, and
Playa del Sur), March 2021.

Travis Houk, Carsten Georg,
Community Association Managers.

Bob Neely, Non-voting member
appointed by the Hammock Dunes Club
Board.

Hammock Dunes® Phone Numbers

Southern States Management Group.....	386-446-6333
Hammock Dunes Owners' Association.....	386-446-6333
Design Review Committee.....	386-446-6333
Hammock Dunes Main Gate.....	386-446-6234
Island Estates Gate.....	386-445-0768
Porto Mar Office.....	386-246-5383
Cambria Office.....	386-447-2292
Le Jardin Office.....	386-447-6182
La Grande Provence Office.....	386-446-5574
Tuscany Office.....	386-446-6464
Preferred Management Services.....	386-439-0134
Hammock Dunes Club.....	386-445-0747
Dunes Community Development District (Water)	386-445-9045
Hammock Dunes Bridge.....	386-446-5593

Other Useful Numbers

AT&T.....	888-764-2500
Waste Pro of Florida, Inc. (trash, recycling)	386-586-0800
Florida Power and Light.....	800-226-3545
Vehicle Tag Office.....	386-313-4160
Driver License Office.....	386-517-2080
Palm Coast Public Library.....	386-446-6763
Supervisor of Elections.....	386-313-4170
Flagler County Sheriff's Office.....	386-437-4116
AdventHealth - Palm Coast.....	386-586-2000
Poison Control Hotline.....	800-222-1222