

August 2024

Q4 DR Horton Assessment Announced Resident Requirement to Purchase Private Insurance Now in Place



The roof replacement project is complete, and with that came a significant decrease in HOA assessments for the fourth quarter of the year.

With the elimination of the HOA-purchased insurance, the October assessment will drop from just over \$1,700 to \$495+/-.

“The owners of the DR Horton properties will certainly get some relief in the fourth quarter this year,” HOA President

Dave Bickham said. “When we finalize the budget for 2025, we expect that quarterly rate to go up, but it’s a nice reprieve going into the holidays.”

The driving force behind the decrease is the elimination of the HOA-purchased insurance. DR Horton owners should now have their own insurance in place, and copies of the the policies should be sent to Rizzetta to ensure all residences are adequately insured.

HOA Board of Directors Welcomes New Member

The Whisper Dunes Homeowners’ Association Board of Directors welcomed Linda Lee as its newest member.

Lee was one of three residents who submitted Intent to Run forms for three seats that were up for election earlier this month. Lee, along with returning Board members Connie Houk and Phil Staggs, will serve a 2-year term on the Board.

Current Board members Brian Thompson and Dave Bickham were elected to 2-year terms last year and have a year remaining on their terms.

Lee has been a resident of Whisper Dunes for 10 years after

moving to Panama City Beach from Dothan, AL. She is a full-time realtor.

“I love being a homeowner in our community and am very thankful for my wonderful neighbors,” she said. “I look forward to working with the other Board members to help make our community a happier and healthier place where we can all get to know and help each other.”

In her spare time, Lee enjoys gardening, going to the beach and spending time with family and friends, including her two Yorkies - Banks and Nola. She also is an avid SEC football fan and looks forward to cheering on the Crimson Tide.



Let's Talk About Our Landscape Services

As a Board member, one of the most common subjects when speaking to the residents is landscaping. I get it. Landscaping is by far the most expensive item in our annual budget.

Everyone wants their landscaping to look great, and many residents wonder why the yards don't look better. Last month we talked about some of the things that cause problems for our lawns. This month we'd like to discuss some of the ways these can be addressed.

Each year the Board, with the help of the Landscape Committee, looks at our contract with BrightView to ensure we are getting what we pay for. In most cases, we actually get more than what we pay for. BrightView has been a solid partner and has gone above and beyond what they are being paid for in order to help the residents. As an example, BrightView recently treated the common area across from the pool for fleas. This was not part of our contract, and BrightView did not bill us for this service.

Let's take a look at some of the services that are available to us but because of budget constraints are not included in our contract with BrightView.

Fungicides

Many residents in the single-family homes have St. Augustine grass. In many ways, this grass looks great. But did you know that St. Augustine grass and the reclaimed water used in our irrigation system do not mesh? I once heard St. Augustine grass referred to as a grass looking for someplace to die.

Take All Root Rot is a major problem with St. Augustine grass. And fungicides would be one way to battle this. Fungicides, unfortunately, is not a service we have chosen to pay for due to the fact that not all lawns are St. Augustine, and the treatments would be very expensive community-wide.

Residents wishing to enter into a

fungicide program should reach out to BrightView or the landscape company of their choice.

Pruning

BrightView provides pruning services, but only in the front yards of the residences, and the palm tree trimming program is not handled by BrightView but rather is coordinated through a different contractor. Many people have landscaping in their backyards as well. Pruning this landscaping is not included in our contract's scope of service.

Aeration/Dethatching

Anytime you cut your grass, the dead grass creates thatch. Core aeration and other methods of dethatching are often needed to improve the grass conditions. Residents can reach out to BrightView to have this service performed, but none of these processes are included in our contract.

Tree Trimming

Many residents have trees other than palm trees in their yard. While palm tree trimming is included in the services we contract for, trimming other trees is not something included in your HOA assessments, and BrightView does not perform this service.

As you can see, there are many services we could include in our contract that would enhance the look of our neighborhood. But with those services comes an increase to our HOA assessments.

In the next 30-45 days, the Finance Committee will begin to plan the budget for calendar year 2025. We urge you to attend the next Board meeting or to reach out to a Board member to express your thoughts on increasing the HOA assessments for increased landscaping services.

David Bickham is President of the Whisper Dunes Homeowners' Association Board of Directors. He can be reached at president@whisperduneshoa.com.

Whisper Dunes Committees

Architectural Review Committee (ARC)

Karen King
Sally Kocurek
Michael Lahti

Financial Committee

Sally Kocurek
Marty Martinez
Larry Rooks
David Bickham, Board Liaison
Brian Thompson, Board Liaison

Insurance Committee

Leo Burpee
Ron Pezley

Landscape Committee

George Thames
Phillip Staggs, Board Liaison
Connie Houk, Board Liaison

Maintenance Committee

Ron Pezley
Phillip Staggs, Board Liaison

Violations Committee

Lynne Carlson
Sally Kocurek
Jordan Miles
David Bickham, Board Liaison

Welcome /

Social Committee

Positions Open -
Members Being Sought

If you would like to serve on one of the various Whisper Dunes committees, please reach out through the Contact the Board link by visiting the Whisper Dunes website by visiting whisperduneshoa.com.

Board Meeting Recaps

Here is a look at the items addressed by the Whisper Dunes Homeowners Association Board of Directors at its meeting on July 10 and the Community Meeting on July 20.

July 10 Meeting

Attendance:

Present: David Bickham, Connie Houk, Brian Thompson, Kyra Fritze and Phil Staggs.

1. Project Updates

- The painting at the pool is complete.
- The Landscape Enhancements are continuing as planned and should be complete by October.
- The DR Horton roof replacement project is complete.
- The pool drain replacement is complete.

2. Old Business

- Replacement pool fobs have been purchased and received. Programming is under way.
- Bids have been requested for pine tree removal and are expected before the end of the month.
- Bids are being accepted for painting of the first phase of the Beazer Townhomes and Villas.
- The DR Horton insurance policy will expire at the end of July. Residents are expected to have their own insurance policies in place by midnight on July 31.
- The assessment for DR Horton residents for the final quarter of the year is being figured and will be announced at the July 20 meeting.

3. New Business

- The Board approved the purchase of a new pool pump.
- The Board voted to accept bids for the replacement of the restroom mirrors at the pool.
- The Board discussed additional signage at the pool. A decision will be made at the July 20 meeting.
- A request to waive late fees and interest by the owner of 213 Blue Sage Road was denied due to the resident not being present at the meeting.
- The Board approved a plan to mail replacement pool fobs as needed. The fobs will be mailed via certified mail, and the resident will be charged the cost of the mailing.
- The Board voted to end its relationship with Dunlap & Shipman and retain Hand, Arendall, Harrison, Sale for its legal representation.
- The Board discussed two addendums to the current contract with Rizzetta. The first will add a charge of \$150 per month plus \$7.50 for each update to the account for pool fobs. The second is a one-time charge of \$1,250 for work done during the initial pool fob implementation. Rizzetta was going to consider payment plans, and the matter will be discussed at the July 20 meeting.

July 20 Community Meeting

1. Appointment of Officer Positions and Terms

- New Board members elected for 2-year terms were Connie Houk, Phil Staggs and Linda Lee. Board members David Bickham and Brian Thompson still have one year left on their 2-year terms, which started at the 2023 meeting.
- The Board officers, as voted on by the Board members, are Mr. Bickham, president; Mrs. Houk, vice president; Mr. Thompson, Treasurer; Ms. Lee, secretary; and Mr. Staggs, director.

2. Old Business

- Bids for the painting of the first phase of the Beazer Townhomes and Beazer Villas are being accepted. There are some questions regarding the Scope of Services, and Mr. Thompson and Mr. Staggs are working with the contractors to ensure all are bidding the same work.
- The Board voted to approve the expenditure of \$89.00+/- for the purchase of a new flag for the entrance and additional signage for the pool.
- The Board approved the additional cost of the pool drain cover after the original cover purchased was not large enough. The cover has been installed. The incorrect drain cover will be returned for credit.
- The fourth quarter HOA assessment for the DR Horton owners is expected to be \$495+/- a few cents. This payment will be reflected in the Oct. 1 payment, and the final exact amount will be announced in August.
- The Board voted to approve two addendums to the current contract with Rizzetta. Payment will be deferred until 2025 for the first addendum, which covers the monthly charge for work on the pool fob account updates. The second addendum is due now and is for work already done on this project.

Note: This is a summation of the Board meeting and does not reflect the official minutes of the meeting. The Board will vote to approve the official minutes at its next meeting.

Reminder Issued Regarding Election Signs

As we edge closer to November's Presidential election, please remember that campaign signs for any candidate or issue are prohibited in the neighborhood. Everyone has their candidate, but please cooperate with this rule to help prevent any issues or arguments.

And remember, don't forget to vote in both the August election and the Presidential election.



UPCOMING DATES

July 24 - August 6

Florida Back To School Tax Free Period

August 2

International Beer Day

August 4

National Chocolate Chip Cookie Day

August 14

Whisper Dunes HOA Meeting
5 p.m. • Pool Cabana

Do Your Part to Prevent Uninvited Pool Guests

The main reason for moving from a code on the gate at the pool to a fob system was to keep unwanted visitors from using our pool. You can help with this process.

Please do not hold the gate open for people entering the pool behind you. While it may seem unfriendly, all residents should either have a fob or access via the phone app. Closing the gate behind you can help ensure only residents and their guests are using the pool.

Also, please remember to clean up after yourself and discard any trash in one of the trash cans when leaving. It's also helpful if you put

the pool furniture back if you move it toward the edge of the pool.

Be Respectful When Walking Your Dog

As a reminder, pets should be on a leash when outdoors, even if they are in your own yard. There are many reasons this is important, and this is part of the Rules & Regulations.

While your pet may be well behaved, other dogs may not be. In addition, some people are scared of dogs. And even though your dog may just be trying to make new friends, not everyone welcomes this.

Also, part of your HOA dues go toward the pet stations located throughout the multi-family homes. Please use them and

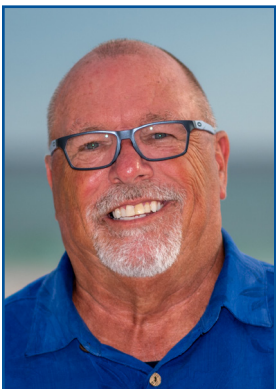
clean up after your pet. One of the complaints we hear often is in regard to pet owners allowing their dogs to do its business in their lawn without cleaning up. Not only is this a violation of our rules, but it's pretty rude as well.

Members Still Sought for Social Committee

If you've ever wondered how you can help make Whisper Dunes a better place for all its residents, now is your chance.

We are currently looking for residents to help with the **Welcome/Social Committee**. Help plan fun community events to promote meeting your neighbors. If interested, please contact Linda Lee at secretary@whisperduneshoa.com.

Whisper Dunes Homeowners Association Board of Directors



David Bickham

President



Connie Houk

Vice President



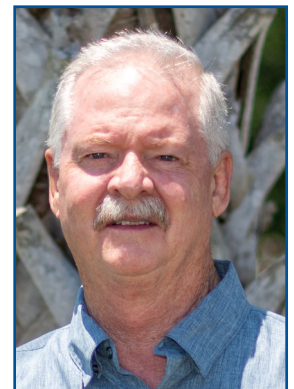
Brian Thompson

Treasurer



Linda Lee

Secretary



Phil Staggs

Director