



Silver Oaks Subdivision, Phase I, Home Owner's Association Newsletter

January 2006

Board of Directors

President & Newsletter Editor - Bill Vickery, 423-0996

wwwjr@cox.net

Vice President – Edwin Santos, 682-2911,

hmd5859@cox.net

Treasurer - Margo Vickery, 423-0996,

mrvickery1@cox.net

Secretary – Barbara Cole, 682-5283,

franzcole@cox.net

Architectural Committee

Jack Hughes, Chair

423-0877, jackH707@aol.com

Kim Bowman, 682-7252, phil-dirt@cox.net

Johnny Williams, 689-4495,

Johnny.Williams@cox.net

Webmaster – Darren Etheridge,

423-0830, detheridge@clerkofcourts.cc

Grounds Committee

Darren Etheridge, 423-0830

detheridge@clerkofcourts.cc

Edwin Santos, 682-2911, hmd5859@cox.net

Member at Large

Adam Grabowski, 423-

0110, amgrabowski@cox.net

Volunteers

Neighborhood Watch Committee

Kim Bowman, 682-7252, phil-dirt@cox.net

Vic Fleischer, 682-6308, vicm2@cox.net

Angela Etheridge, 423-0830, aetheridge66@yahoo.com

Newsletter

We publish this newsletter monthly. It follows each Home Owner's Association meeting. Opinions expressed are those of authors. Permission for Silver Oaks Phase I residents to reprint is granted. Articles/items are solicited for this newsletter and need to arrive by the end of each month for publication the following month, if room permits. We prefer to stay away from religious or political statements, but see nothing wrong with announcing social, church, or political events. Mail or e-mail to Newsletter Editor. Photos/art work are welcome also. Written details surrounding photos/art work are appreciated. Who, what, when, how, etc.

Advertising

Want to be a newsletter sponsor? Being a sponsor can be very good for your business. This newsletter will reach well over 100 families. \$36.00 will get your business card included in this newsletter for one year. Contact our Treasurer on how you do it.

Next Silver Oaks Phase I Home Owners Association Meeting – February 14, 2006
6:30 pm, Davidson Middle School

You are invited and encouraged to attend.
Help us make sure we are meeting your needs.

Silver Oaks Phase I
Home Owner's Association
P.O. Box 1542
Crestview FL 32539

Silver Oaks Phase I Homeowners Association Meeting Summary

January 10, 2006

- Kim Bowman provided us with an overview of our soon to be implemented Neighborhood Watch program within Silver Oaks Phase I. Kim has several very good ideas on making this program work. We think this will be a very positive program in many respects. See her article on page 3 of this newsletter.

Treasurer's Report:

- The owner of three lots is our only 2005 unpaid overdue homeowner assessment hold-out. He assures us the check is in or will be in the mail very soon. If it isn't by the end of this week, we'll take action to place liens on these properties.

- Margo Vickery reported that 38 home/lot owners have already paid 2006 homeowner assessment dues. We appreciate their timely responses. Reminder: Due date is January 30, 2006. Margo also mentioned later in meeting that people paying by cash will get a receipt. Those paying by check should keep their cancelled check as a receipt. Our Accountant charges us for each receipt mailed. Since they do billing, they do receipts if we ask them to. We've asked them not to on payments by check.

Architectural Review Committee (ARC):

- Improperly stored trailers, RV, and boat continue to be a problem. ARC is working this problem with individual owners.

Old Business:

- The January 2006 Yard of the month was the Auen's yard at 5846 Calumet Ct. See back page for photo of their yard. Curb appeal and no improperly stored trailer, RV, or boat are criteria for consideration.

- Variance authority vote ended with 71 voting YES and 13 voting NO. 90% of the lot owners had to vote YES for the variance authority to pass. 10% of 130 is 13. 46 didn't vote. Reasons for NO votes were discussed.

- Ed Santos discussed ongoing petitions for the Silver Oaks speed bumps & stop signs, and sidewalk between Silver Oaks and Davidson Middle School.

- Margo Vickery resigned from the Secretary position. The board by majority vote selected Barbara Cole to fill that vacancy under the provisions of The By-Laws of Silver Oaks Phase I Owners' Association, Article VIII, Section 6.

New Business:

- Bill Vickery discussed our newly formed Grounds team consisting of Darren Etheridge and Edwin Santos. Their focus will be on our common areas and vacant lots within Phase I. They have already saved us several hundred dollars by repairing all but two of the inground lights at the front of our area. Report any problems or concerns to Darren or Edwin.

- Margo Vickery discussed establishing a 2006 Calendar of Events for activities within Silver Oaks Phase I. Most appropriate dates for semiannual yard sales, block party, and other upcoming events will be selected and provided as a part of an upcoming newsletter.

- Two homeowners have expressed concern over the impropriety of a husband and wife on the board. One of the two homeowners was also concerned that the President and Treasurer live in the same house married. And, four have expressed concern over the fact that a husband and wife on the board would have more than one vote per lot on issues. Explanations have been provided to those known concerned people. To help ease the minds of any and all concerned about these matters, the following is offered:

1. We know of nothing in the Florida or Silver Oaks homeowner association guidelines prohibiting a couple (married or not) serving on the board of directors.

2. Concerning a President and Treasurer on the board from same household. Even though there are no prohibitions in this area either, steps were taken at the onset to preclude the appearance of impropriety. Here is the basic drill on Treasurer activities.

- a. We have (and have had) a professional accountant in Crestview under contract.
- b. Bank deposits are prepared and taken to the bank by our Treasurer.
- c. Bank statement is mailed from bank to Accountant in Crestview.
- d. Association checks require two signatures. Check book is maintained and checks are prepared by our Accountant based on receipts or invoices submitted by Treasurer. Checks require two signatures. Authorized check signers are: Margo Vickery, Darren Etheridge, and Edwin Santos, VP.
- e. In summary, President has NO say on Treasurer activities.

3. Voting on the board of directors is not one vote per lot. It is based on membership on the board. One vote per member. And, the board President only votes to break a tie. The By-Laws of Silver Oaks Phase I Owners' Association, Article VIII, Officers and Duties, Section I, last sentence says: "Officers need not be owners." Voting by the Vickery household on homeowner association items (non Board of Director issues), i.e., election of officers, changes in covenants and restrictions is done based on one vote per household.

- Bill Vickery discussed existing requirement in our Declaration of Covenants, Conditions, and Restrictions of Silver Oaks Subdivision, Phase I., Article V, Section 2, \$50.00 architectural review fee. Previous board of directors waived this requirement except for home builder packages. While this was a practical approach to this requirement on small improvements, it was done without authority. It also caused fewer monies to be placed into the homeowner association bank account. Until this requirement is changed IAW existing process, the \$50.00 fee must accompany ALL Architectural Review packages submitted in the future.

- Barbara Cole presented a paper and made a recommendation on satellite dish installation/approval process. Her recommendation was not seconded and the motion ended there. Satellite dishes "should" not be observable by other lot owners. Nevertheless, real world conditions, i.e., FCC guidelines and reception, dictate they be where they work best and/or without interference/restrictions by local regulations.

- Barbara Cole provided a summary of actions taken to be ready for the mailbox station repair addressed in our last newsletter. Materials have been procured by Barbara, initial cuts have been made by Jack Hughes, and fine tune routing will be done very soon by Kevin Miller, and source for decals identified, etc. And, we have had a least one other homeowner offer to help with these repairs. Barbara awaits calls on needed repairs. No calls have been received. This is your opportunity for a no cost repair to your mailbox station if needed. We do not want to repair a mailbox station without the owner requesting such service.

- Barbara Cole volunteered to take the project of putting out a vote to change our Declaration of Covenants, Conditions, and Restrictions of Silver Oaks Subdivision, Phase I., Article V, Section 2, \$50.00 architectural review fee requirement. More to come on this.

- Darren Etheridge provided an update on repairs on lights at front of area; erosion on vacant and common area lots, proposed removal of a dead tree at front of area status.

Our next Silver Oaks Phase I Home Owners Association Meeting will be February 14, 2006 at Davidson Middle School. We look forward to seeing your smiling face at the meeting.

ODDS and ENDS

By Bill Vickery

OUR FIRST SPONSOR. If you need monogramming, logos, or embroidery work done, we don't think you will find a more convenient place to have it done other than your own house. The Calhoun's home is the last house on the right leaving the front of our area. Contact Lisa Calhoun and/or check out her web site.

MONOGRAMMING | LOGOS | EMBROIDERY

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5832 Hunting Meadows Dr.
Crestview, FL 32536

WANTED: Your Wants/Needs/FOR SALE items. If you are looking for something or a particular service, i.e., lawn cutting, car washing, pressure washing, etc., or, if you, as a private person (not in business), have something to sell, send your data for next newsletter. Free.

SERVICE OFFERED: I will wash your car or truck in my or your driveway using my soap and accessories. Contact Edwin Santos, Jr., 682- 2911

SERVICE OFFERED: Baby sitting (after school hours) in your home. Contact Amy Santos, 682-2911

NEW RESIDENTS: If you recently moved into our area and have not received a welcome basket, please let us know. Contact one of your Board Members listed on the cover of this newsletter.

**EVER DREAM OF BEING A COP?
ARE YOU A NOSEY NEIGHBOR?
DO YOU MAKE EVERYONE ELSE'S BUSINESS, YOUR BUSINESS?**

**IF YOU ANSWERED YES TO ONE OR MORE OF THESE QUESTIONS,
NOW IS YOUR CHANCE! WE NEED YOUR HELP!**

- Have you heard about the vehicle break-ins or the Christmas decoration rearrangements or the speeders that zip through the neighborhood?
- I'm here to tell you that it's going on now, in our own neighborhood. Wouldn't you like to live in the safe neighborhood you thought you moved into? I can't believe that I'm saying this... We need to take our neighborhood back from these criminals!
- We have started a NEIGHBORHOOD WATCH PROGRAM and we need every household to be involved. The first thing you will notice are signs warning everyone that enters our beautiful neighborhood, that they are being watched by the homeowners of Silver Oaks.
- Please watch for a notice at the entrance on an upcoming NEIGHBORHOOD WATCH PROGRAM meeting. It will be fun and informative. I would like to see everyone from the neighborhood there.
- You can even get your kids involved. What could be a better way to teach our kids than letting them see you involved in a community project?
- Until then, **here are some tips** on how to keep our community safe:
 - a. Know your emergency phone numbers and post them near the phone.
 - b. Report any suspicious activity.
 - c. Watch strange vehicles.
 - d. Get to know your neighbors.
 - e. Get tag numbers of speeders, to inform Sheriff's office web site.



See you all soon!

Please contact: Kim Bowman at phil-dirt@cox.net or call me at work, 682-3478 to become part of the solution.

Homestead Exemption
By Margo Vickery

A search of the Silver Oaks Phase I parcel 32-4N-23-2233 on the Okaloosa County Property Appraiser's Office web site reveals we have some homeowners that DO NOT have Homestead Tax Exemptions listed against their property. If you are unable to check this web site, call me and I'll tell you whether you have a Homestead Exemption shown on the listing. The form enclosed in this newsletter contains the guidelines for filing. Filing is a one-time thing. You are too late for 2005. But, you can file for 2006 and must do it by March 1, 2006. Contact me at: 423-0996 or mvickery1@cox.net

Newsletter Sponsors
By Margo Vickery

If you know of someone with a business that would like to become better known within Silver Oaks Phase I, please ask them to consider becoming a sponsor for our newsletter. \$36.00 will get their business card included in this newsletter for one year. Have them contact me at 423-0996 or mvickery1@cox.net

FAMILY IN NEED: Cody Ford, age 13, son of Mr. and Mrs. Richard Ford of Crestview has been diagnosed with bone cancer. He is going through chemo treatments to prepare him for surgery in February when they will remove and replace his hip and part of his leg bone. Surgery will be done in Gainesville, FL. Cody's parent lost a baby girl to brain cancer at the age of 9 months. Then, just a few years ago, Cody's oldest sister passed away of cancer at 15 years old. Cody and his family need your prayers and donations. For more information please contact Karen Figueroa, 689-3442 or see Karen at 5841 Huntington Meadows Drive. Good on Karen for trying to help these folks out!

PETE SMITH, OKALOOSA COUNTY PROPERTY APPRAISER

\$25,000 Homestead Exemption for Tax Year 2006

Ft. Walton Beach Office

(Corner of Hughes St. & Eglin Pkwy- in the back of bldg)
15 I-D NE Eglin Pkwy
Ft. Walton Bch, FL 32548
(850) 651-7240
(850) 651-7244 (Fax)

Crestview Office

(In Crestview Courthouse-Rm. 104)
101 E James Lee Blvd
Crestview, FL 32536
(850) 689-5900
(850) 689-5906 (Fax)

WEBSITE: www.okaloosapa.com

GENERAL INFORMATION:

NOTE: IF THIS PROPERTY CURRENTLY HAS AN EXEMPTION ON IT, IT WILL BE REMOVED AS OF DECEMBER 31ST.

THIS EXEMPTION IS THE PREVIOUS OWNER'S EXEMPTION.

YOU MUST PHYSICALLY COME INTO OUR OFFICE TO APPLY FOR THE EXEMPTION

****FILING FOR EXEMPTION WAS **NOT** HANDLED AT THE CLOSING****

1. You **MUST** own and physically occupy the home *prior* to January 1. **No Exceptions.**
2. Each **applicant** **MUST** be a Florida resident.
3. Application must be made by **March 1st 2006**. **NO exceptions to statutory deadline.**
4. Signatures – **MARRIED COUPLES** - **only one** signature is required.
SINGLE OWNERS – EACH APPLICANT must sign and provide required residency documentation.

*****NOTE: ALL DOCUMENTATION LISTED BELOW MUST HAVE CURRENT ADDRESS**
NO EXCEPTIONS!! –
APPLICATION WILL NOT BE TAKEN UNTIL ADDRESSES HAVE BEEN UPDATED

DOCUMENTATION NEEDED FOR EACH APPLICANT: (COPIES ARE ACCEPTABLE FOR ALL).

- (1) **RECORDED WARRANTY DEED** - (usually found in your Title Insurance package) or **last tax bill**.
- (2) **FLORIDA DRIVER'S LICENSE(S)** for all owners listed on the deed **who are applying for the exemption**.
--Florida ID Card is allowed for those who **cannot** drive.
- (3) **FLORIDA CAR REGISTRATION(S)** for **ALL** cars in owner and/or co-owner's name (**NOT THE TITLES**).
--Leased vehicles or registrations in a company name are not accepted.
NOTE: *You are not renewing your registration -just updating the address. There is no charge for address updates.*
- (4) **SOCIAL SECURITY NUMBER(S)** for **ALL** property owners listed on the deed (even if they are not applying).
- (5) **IF YOU ARE NOT A US CITIZEN**, we will need to see your green card. If you have *applied* for residency but have not received your green card yet, then we will need a copy of the I.N.S **FORM I-551** that was submitted.
- (6) **IF NO CAR REGISTRATION IN AN OWNER'S NAME** - you will need either a VOTER'S REGISTRATION CARD (obtained at the Supervisor of Elections office) **OR** a Declaration of Domicile (obtained at Clerk of Courts Office)
- (7) **TRUST PROPERTIES:** *IF* your property is held in a **trust**, there are necessary statutory requirements that **MUST** be met.
Please contact our office prior to filing for details IF YOUR PROPERTY IS HELD IN A TRUST.
- (8) **MOBILE HOMES** - Mobile home **must** be on property as of January 1st; applicant must also have the required Real Property decals; the deed, title and decal **MUST** be in applicant's name **prior** to filing.

ADDITIONAL EXEMPTIONS AVAILABLE:

Widow/Widower (Must provide copy of death certificate)
Civilian Disability/Blind Exemptions (Physician's Certification letter must be picked up in our office)
Veterans Disability (Must provide proof of the percentage of disability)
Senior Exemption (Must be 65 as of Jan **AND** MEET THE STATUTORY INCOME LIMITATION)
Total & Permanent Disability- (Must be wheelchair bound **AND** MEET THE STATUTORY INCOME LIMITATION)
Total & Permanent Veterans Disability (VA letter stating **100% "Total & Permanent"**)

****PLEASE CONTACT ONE OF OUR OFFICES PRIOR TO FILING IF YOU HAVE ANY QUESTIONS****

STATUTORY FILING DEADLINE IS MARCH 1 2006



Silver Oaks Phase I Newsletter Editor
% Bill Vickery
2638 Sorrel Ridge Road
Crestview FL 32536

TO: