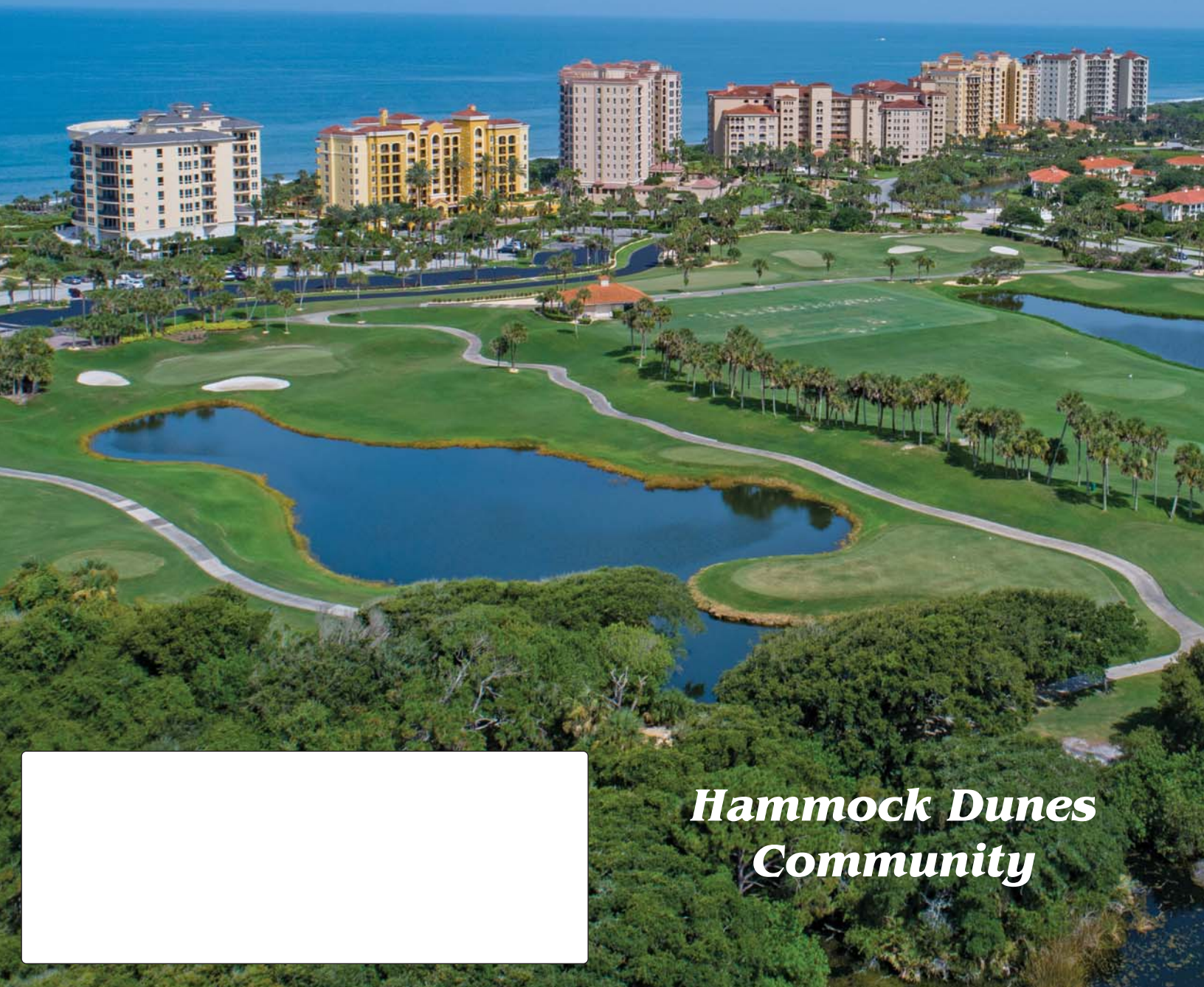


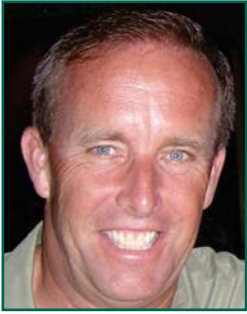
Inside The Gates

Summer 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
Community***



Ralph Dumke

Message from the President

I would like to first introduce myself to those who do not know me. I am Ralph Dumke; my wife, Maria, and I have been property owners in Hammock Dunes for 11 years. We came from New Hampshire and have 4 children scattered all over the country. I am usually seen running or biking in the neighborhood and even attempt golf on a regular basis. If we have not met already, please reach out and say hello!

Next, I would like to commend our Board of Administrators. Your representatives work hard for the community and represent their neighborhoods and committees well. Although Mike Gill is no longer the President, he devotes countless hours as Vice President and brings valuable experience and knowledge to his position. Thank you, Mike, for all your hard work as President and now as Vice President. I would especially like to acknowledge the outgoing and recently retired board members: Jane Ann Gass, Bruce Aiello, (who served 13 years), and Stan Pierce for their years of hard work on the board.

Our newest board members: Warren Crooks assumes Stan's role as Social Committee chair. Linda Steggerda represents the beachfront and also serves as Secretary. Margaret Colon assumed the role of Treasurer and Chairman of the Finance Committee as well as the Community Planning Committee.

My first week as President was also the first week of the COVID-19 shutdown, an unprecedented event for not only our Homeowners' Association, but also the world. Many things have changed inside our gates: social gatherings, neighbor interaction and the way we convey our information. We now conduct our committee and board meetings via teleconference and recently ZOOM meetings. NOTE: We will send out informational

emails on meeting dates with links for you to attend our meetings. Emails will be sent with latest news on all things COVID related and other important information that we need to convey to our residents.

Some Community Updates:

- The HDOA is currently in non-binding mediation with Lennar/WCI in an effort to resolve outstanding issues. We will update you when we are able to do so.
- A new neighborhood, Renaissance, is a 33-unit single-family development on the Oare Property near the front gate and along the Links Course third hole. The HD Owners' Association and Club have met with the developer and approved a site plan that is being submitted for permitting. The developer hopes to have county approvals in 90 days. The goal is to have this development under construction in 2021.
- Please read the committee updates in this newsletter to gain more insight on the other happenings in our very busy community.

One last thing I think is very important to mention. We have many changes coming to Hammock Dunes, and we will use email as a key way to communicate this information. Please take the time to update your current contact information including e-mail addresses. Send your updates to Travis Houk at thouk@ssmgroupinc.com

Thank you for the opportunity to serve on the Board and I look forward to the many exciting things coming for our Hammock Dunes Community in the future.

Ralph Dumke

President

Hammock Dunes Owners' Association

TOGETHER... WE CAN DO IT

Report on HDOA actions related to your protection from COVID-19

It hasn't been easy, but we've all been working hard to stay healthy and get back to some sense of normalcy during the COVID-19 pandemic.

Based upon the guidance from the CDC and the current reopening status and plans issued by the State of Florida, Hammock Dunes currently is a community that says: "no to community transmission."

Please be aware, however, that the following recommendations are subject to change based upon ongoing government or health department directives.

We all want to remain at this low level, and by supporting and engaging in behaviors that prevent spread, we will continue to be a healthy community.

The CDC has outlined several behaviors that are universal precautions and should be practiced by all.

To help maintain a healthy community:

- **Follow healthy hygiene practices:** wash hands often with soap or use alcohol-based sanitizer.
- **Stay home if you are sick.**
- **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.

Guidance on family or friends who may be visiting in the foreseeable future.

Governor DeSantis' new guidance advises that **anyone entering Hammock Dunes from locations in the State of Florida or any other state experiencing high incidences of COVID-19 positive cases are expected to abide by the mandatory 14-day quarantine.**

Likewise, if anyone is sick or has been exposed to COVID-19 within the prior 14 days, they are also asked to not utilize common areas and remain at home.

Other safety measures to keep everyone healthy:

- **Residents and guests are asked to wear their mask when crossing the walkovers to the beach.**
- **Carry your hand sanitizer when walking throughout the community.**
- **Use your sanitizer to clean hand rails and benches you touch.**
- **News signs will be placed near all entry gates with reminders to be safe.**
- **Make sure to clean your pets after every walk outside of your home.**

We are continually evaluating the status of the Hammock Dunes' common areas, amenities and operations with the help of Southern States, our attorney, insurance provider and other business partners.

In line with social distancing:

- **HDOA Board and Committee meetings will be held via Zoom/conference call through year end.**
- **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 walk-over are being cleaned three times a week.**
- **Increased the frequency of cleaning of common HDOA areas.**

Here is how HDOA will communicate on COVID-19 developments with you and your guests:

1. **Handouts** - All visitors entering the manned gates will be provided a document by the security team identifying the mitigation efforts that Hammock Dunes has 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** - Article/letter to all owners describing the Hammock Dunes COVID-19 Response Plan in the August edition.
5. **Posted Signage** - Universal CDC precautions on entrance roadways as well as appropriate common area signage.

We appreciate your cooperation and understanding.

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

Together...We Can Do It!

Make Sure You Receive Important HDOA Emergency, Safety and General Messages

Provide HDOA with your Up-To-Date Email Addresses

Over the past four months, HDOA has provided important weekly email **updates and safety ideas on COVID-19** to help everyone in our community.

In our recent owner's survey, respondents gave these email messages a 95% positive rating. Now as we head to **Hurricane Season**, HDOA wants to make sure you receive important **information about approaching hurricanes....before, during and after these serious events.**

And from time to time you will receive important notices on **security, maintenance updates and social events. If you regularly receive emails from HDOA, you do not need to take any action.**

If you do not, first check your system to make sure Hammock Dunes Owners Association emails are not being sent to spam or blocked... it is easy to unblock, if that is the case.

**If you do not find HDOA emails are going to spam or being blocked:
To make sure you receive these important messages, we are asking you provide updated email addresses to the HDOA Board of Advisers.**

Send your email addresses to Travis Houk at thouk@ssmgroupinc.com. You will only receive important messages from your Board of Advisors and key notices of community events.

HDOA will never provide your email to any outside entity and will only use it with respect for your time.

Thank You,
Ralph Dumke and your Board of Advisors



Important Local Elections for Hammock Dunes

Often it is easy to overlook very local elections, especially when there are so many others on the ballot. But it is the local elections that can have the most direct impact on our Community. They are Dunes Community Development District (DCDD) and Flagler County Commission.

DCDD provides Hammock Dunes and Ocean Hammock with fresh water, water treatment, irrigation water, sanitary sewage, storm water including lake maintenance, and, of course, the bridge. We have a very good and close relationship with DCDD. Looking forward, that relationship will be even more important as we bring on new development, find solutions for long-term dune preservation, and install traffic signals at our main gate. DCDD has five elected board members, and we have been blessed to have excellent representation on the Board. When ballots come out, check out the candidates' credentials and ask around. Most, if not all, will be someone you know or are a friend of a friend.

The County is very important in a number of respects. It provides basic public services and also dune restoration, maintenance and storm recovery. It is important that we elect Commissioners who support these initiatives. Our current representative's seat will be up for re-election in two years, but do your homework on all the Commission races because it takes three votes, and their support of issues involving The Hammocks is critical.

Mike Gill
HDOA Vice President

Hammock Dunes Club

Introductory Membership Available for a Limited Time

The survey results are in...and Hammock Dunes Club ranks near the top of the list of reasons for settling in the Community. (It's hard to beat the lure of the Ocean!) We truly appreciate your continued support. If you are new to the community or looking for a safe and healthy environment to enjoy food, fun and fitness with your friends and neighbors, the 60-day Introductory Membership is available until December 31, 2020.

The Club has adopted strict COVID-19 mitigation protocols - temperature checks upon entry, sanitizing regularly and requiring masks at all times in the building. While set at 50% capacity, we are still able to accommodate all diners for lunch and dinner, spread over three dining rooms and the oceanfront Dunes Tavern Patio. A brisk business of daily takeout lunch, dinner, groceries and beer/wine offers convenience and safety. *Member safety, comfort and enjoyment are our only priorities.*

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.

Outdoor activities are available and thriving due to the care taken to protect everyone. The golf courses are busy every day with single-rider carts. Social distancing Bocce on the new oceanfront courts while enjoying a frosty beverage is the new norm. Let Sandi Rosato, Tennis Professional, introduce you to the growing group of Pickleball players.

All your Health and Wellness needs are satisfied right in your own back yard with Walter Sam, Fitness & Athletics Director. The Club provides several weekly exercise classes along with strength and personal training while regularly sanitizing equipment and the studio. Aqua Aerobics is the perfect way to beat the heat and stay fit. In partnership with AdventHealth, physical therapy is now available by appointment.

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 options, you'll find a warm welcome like no other. Just imagine - early stretch class, a round of golf, then freshening up for an oceanfront dinner with an intimate group of friends. 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 for active families, young professionals, golfers or strictly social. Enjoy living the life you've earned.



Start making new memories today with our limited-time offered Introductory Membership. Contact us to schedule your personalized tour and Experience the Club for 60 days. We're sure you'll find it a perfect fit!

Kim Laxton
Membership Director
386.445.0747

Colleen Albrecht
Membership Sales Director
386-931-5764



HDOA Committee Reports



Security and Emergency Response

by Marge Rooyackers

HDOA COVID-19 Guide is now available at the manned gate houses.

The Guide provides information on quarantining guests and for how long, when and where to wear your masks and other valuable information to help you and your family.

This guide has been emailed to residents and also is available online at our website hammockdunes.com. More information is included the special HDOA COVID-19 Report in this issue.

New Gate Access System

Our new gate access system, Dwelling Live, is in effect and has received great reviews.

The system will let you know when someone has accessed you to enter. Call Carsten George 386-446-6333 to setup your account.

Another GREAT REASON to make sure HDOA has your email address.

Safety Reminder for Walkers, Runners and Bikers

Walkers and runners should proceed facing traffic so you can see who is approaching you as they might be distracted and you will see the vehicle well ahead of time as opposed to “disaster for you.”

Bikers should go with the direction of the traffic.

Everyone should wear bright clothing to be easily seen.

If you have family or friends visiting, share this guidance with them.

Hurricane Season Is Back Again

Hurricane season traditionally runs through the end of October.

Take a moment today to go through your personal hurricane checklist. If you may need to leave, have your GO BAG ready with medical info, prescriptions, personal records and even food for your pets.

Sign up for the Flagler County ALERT notification communication system.

ALERTFLAGLER is a no-cost countywide service which includes up-to-date weather information and warnings.

You can customize notifications to delivery means of your choice including phone calls, email, SMS/text message, or through a downloadable app.

On your laptop or phone, go to SIGN UP for important local information and alerts:

<https://member.everbridge.net/892807736725594/login>



Design Review Committee

by Jef Amsbaugh

During the past three months, the committee approved several minor home improvements, some garage additions and auxiliary power generation units.

Due to the COVID-19 pandemic and the requirement for social distancing, no in-person committee meetings were held during the quarter. All interactions between the members and residents needing approvals, however, were handled via emails.

The DRC is not currently meeting and will continue this policy until Hammock Dunes HOA, the County, and the State and Federal regulations and guidelines again permit in-person meetings.

Design Review Committee members include: Ada Abernathy, Jef Amsbaugh, Cosmo DiPerna, Julie Gamble, Mike Machin and Donna Trindle.

Consulting services are provided by Bob Dickinson and Steve Schuyler. Carsten Georg and Craig Nisbett of Southern States Management Group provide administrative support.

HDOA Committee Reports



Maintenance

by Beth Thomas

The light-pole project I mentioned in March was delayed due to the COVID-19. This will now be completed in August. Just a reminder: the Board approved new light poles for Camino Del Mar, including the bridge. Replacing the original light poles with new composite LED-compatible poles will really enhance our Community's sense of arrival.

While we have not been able to meet as a committee, we have continued to work with members of the Community to address their maintenance concerns. As a reminder, please don't hesitate to let us know if there is a maintenance issue that needs to be address.



Social Committee

by Stan Pierce

It's time for me to pass along the position of administrator and social chair person for the HDOA to Warren Crooks. It's been fun for me and my committee, Bob Bogart, Jeremy Gump, Sandy Heber and of course, my wife, Claudia, who was invaluable - to organize different events for all the Owners in Hammock Dunes.

Warren will coordinate new and even better events to bring our community together, allowing us to mingle with old friends and make new ones. Please continue to support for your new social chairperson and his upcoming plans just as you've done in the past. Thanks again for your all your support, and see you around the Community.



Finance Committee

by Margaret Colon

The audit of the HDOA 2019 Financial Statements has been completed and is available on the SSMG Owner Portal. The financial statements were deemed to fairly present the results of operations in conformity with generally accepted accounting principles.

As of June 30th, the HDOA recognized net income of \$145,897 (22% below budget) with revenues of \$1.32 Million and expenses of \$1.17 Million. The key drivers of the variance on the revenue side were higher-than-expected DRC fees in the first quarter.

On the cost side, higher cleaning expenses related to COVID-19 and ongoing legal fees relating to the Lennar litigation created higher-than-expected expenses. All HDOA Committees are closely monitoring 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 - June 30, 2020	Budget January 1 - June 30, 2020
Income		
Assessment	\$ 1,376,160	\$ 1,376,196
Other Income	\$ (56,795)	\$ (81,516)
Total Income	\$ 1,319,365	\$ 1,294,680
Expenses		
Access Control	\$ 217,505	\$ 216,690
Administration	\$ 251,289	\$ 197,109
Maintenance	\$ 372,010	\$ 382,536
Utilities & Other Expenses	\$ 129,882	\$ 108,798
Reserve Contributions	\$ 202,782	\$ 202,782
Total Expenses	\$ 1,173,468	\$ 1,107,915
Net Income	\$ 145,897	\$ 186,765

HDOA Committee Reports

Community Planning Committee

by Margaret Colon

The Committee continued to move forward on several key aspects of the Hammock Dunes Strategic Plan: developed and conducted the Hammock Dunes Community Survey (see the results on page 9), and established the Branding & Marketing Committee, whose eight members are actively engaged in upgrading Hammock Dunes' communications, including the re-design of the HD website to include both open and closed (for Owners only) components. The Real Estate Committee actively monitored sales activity for the first half of the year (see the Real Estate Snap Shot on page 10) and started developing programs to support community resales.

The Committee also undertook a new activity of ongoing fact gathering to identify and understand the impacts that the pandemic may have on Hammock Dunes. As of June, the impact has been a positive one, in that the real estate market has transitioned from a "buyers' market" to a "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 is being 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, oceanfront location and housing style choices are all serving us well.

Watch for Upcoming Events...

- Focus Group Session (via Zoom)
 - Real Estate
 - Amenities
 - Future Vision
- Neighborhood Surveys

Community Planning Committee Members

- Margaret Colon, Chair • Krista Libby
- Thomas Culligan • Lenn Lindegren
- Maria Dumke • Karen Fisher • Travis Houk

Email: Communityplanning@HammockDunes.com

Real Estate Update...

Hammock Dunes' Real Estate Market is Strong

Real estate trends are in the upbeat mode in Hammock Dunes. Prospective buyers who have been on the fence to relocate are moving up their timeline.

The pandemic seems to have had a positive effect on the real estate market. Buyers are retreating from densely populated areas and are looking for year-round outdoor living options. Proximity to the beach and warm weather have also been a big part of their decision making.

In the first seven months of 2020, the Hammock Dunes real estate activity is running at a ten-year high. The main reason for this increase is that sellers and buyers are coming to a greater understanding of current market conditions.

HDOA Planning Committee member Krista Libby, from Coldwell Banker Realty, indicates that through July 31, 2020, there have been 43 closings, which is a 10% increase over the same period in 2019.

The other positive news is that there are currently 26 more deals about to close in August and early September.

HAMMOCK DUNES REAL ESTATE MARKET UPDATE January through July, 2020

Neighborhood Homes	# Sold	Average Sales Price	Price Sq Ft
Granada Estate	4	\$719,000	\$207.79
Villas	4	\$428,000	\$183.27
Island Estates	9	\$1,277,202	\$240.82
Condos			
Le Jardin	4	\$1,493,750	\$370.10
Savona	1	\$770,00	\$261.02
Portofino	3	\$820,333	\$318.82
La Grande	3	\$511,666	\$223.52
Cambria	2	\$859,500	\$163.04
Casa Bella	3	\$536,666	\$216.84
Viscaya	1	\$299,500	\$162.04
Lots			
Granada Estates	2	\$163,000	\$3.66
Oceanfront	2	\$333,500	\$6.22

Provided by Krista Libby from Coldwell Banker Realty.

Results are in!

Summary of 2020 Owners Survey and Next Steps

In early 2020, the Hammock Dunes Owners' Association directed the Community Planning Committee to conduct a new survey of Hammock Dunes Owners.

This survey was distributed to owners via email beginning in February.

Over the next six weeks, 375 owners completed the survey questions and provided extensive and important comments on many areas of interest.

Valuable information was gathered in key areas such as demographics, previous residences, and positive aspects of the community.

Over the remainder of the year, the Planning Committee will conduct focus groups to gather more in-depth information about key areas that require further input, ideas and views from owners.

In October, surveys will be done in each Hammock Dunes Neighborhood to collect specific information that has value for owners in each of these Hammock Dunes' communities.

Here are some of the key findings organized by point of interest.

Owners participating in the survey:

375 Respondents

91% of respondents are current residents

Basic Demographic information

Age range of individuals in the home

26% are working

83% indicated this is their primary residence

5% have children living at home...from under 5 to 26

Length of time residing in HD

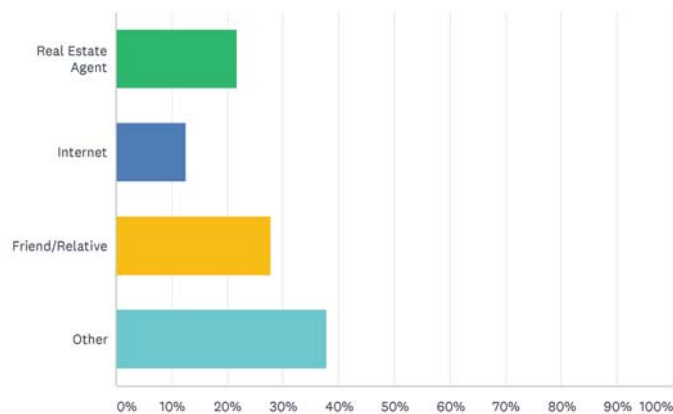
6% Less than 1 year

33% 1 to 5 years

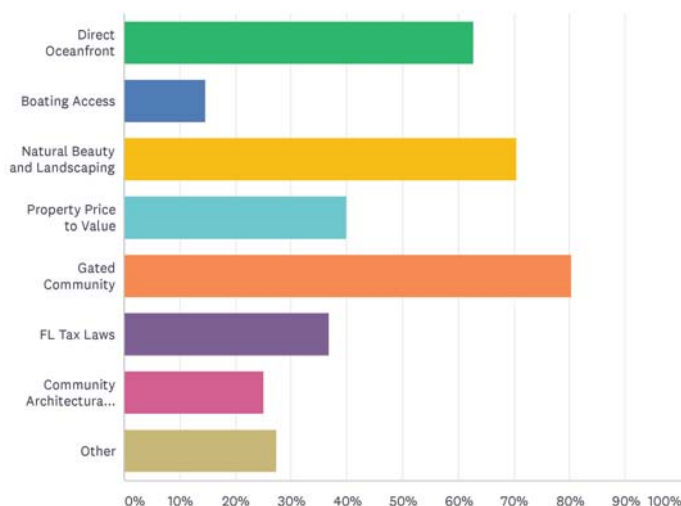
36% 6 to 15 years

35% over 15 years

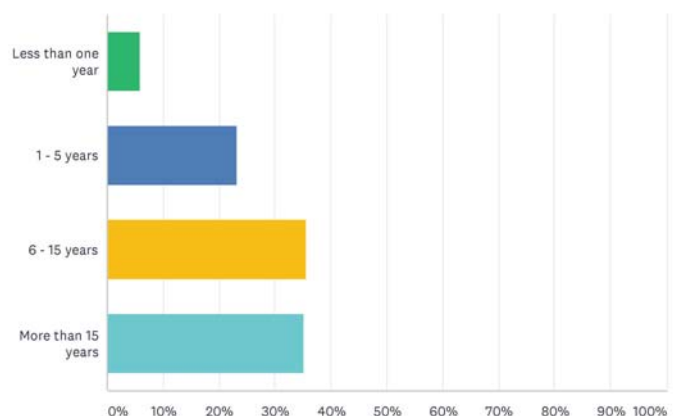
How did you find Hammock Dunes?



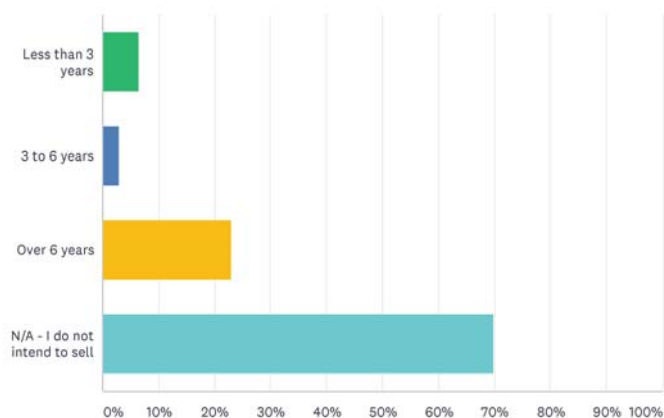
Reason you chose Hammock Dunes



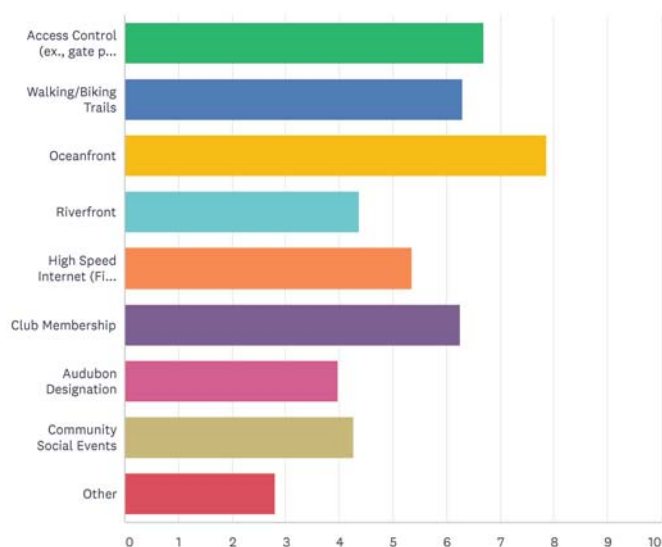
How long have you owned in Hammock Dunes?



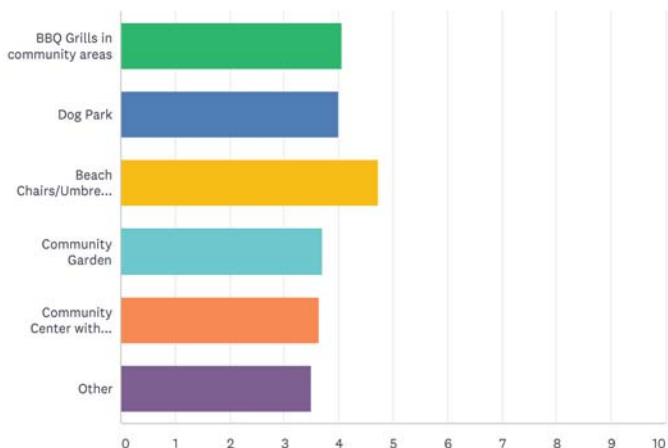
How long do you plan to reside in Hammock Dunes?



Hammock Dunes Amenities Rate by importance

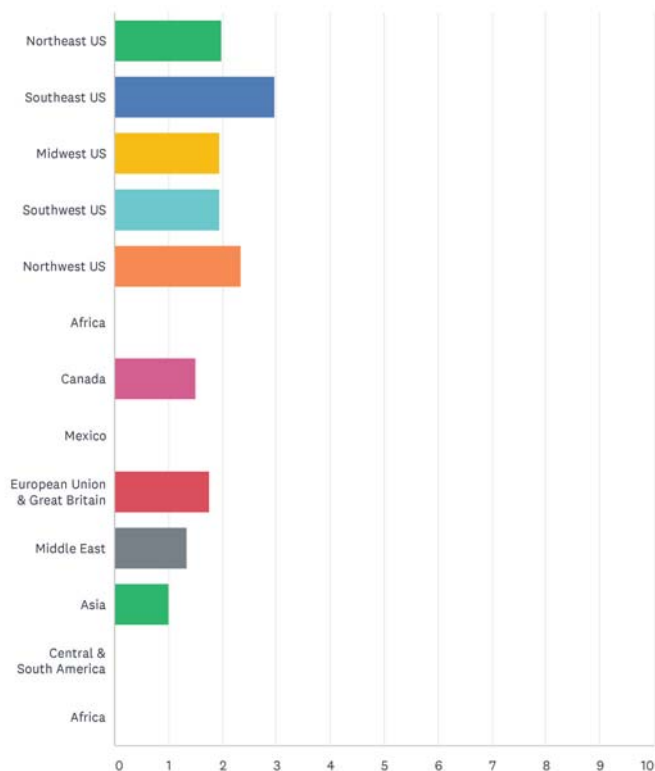


Amenities you would like to have that are not currently in place

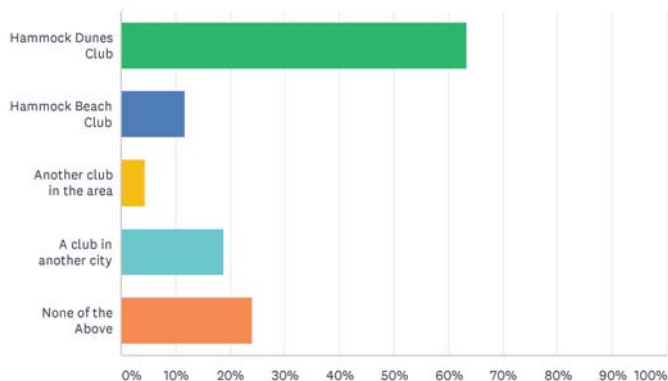


Geographic Roots

Most recent home location before buying in HD



Are you a member of any of the below?



Real Estate

70% indicated they have no intention of selling their current home

59% indicated they renovated after buying their residence

After buying - time frame for renovations:

33% Prior to moving in

42% Within first 3 years

Only 7.8% plan to renovate if they put their home on the market

Lot Owners

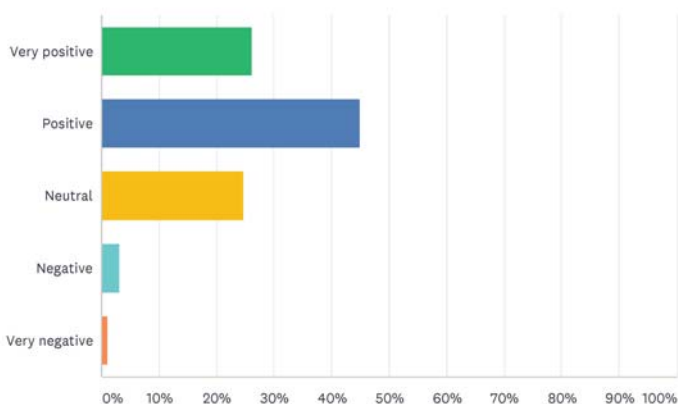
39% of current lot owners will build

All planning to build will build within 3 years

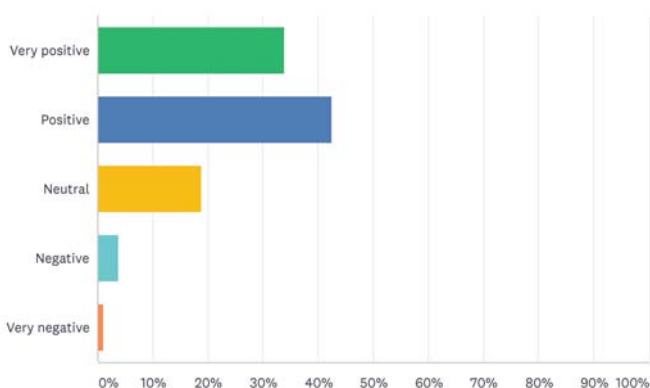
61% Indicated they will sell

Experience with HDOA and Neighborhood

Rate the quality of your Master Owners Association's Management



Rate the quality of your neighborhood's HOA Management



34% indicated they do not clearly understand responsibilities of HDOA and Neighborhood HOA

53% have read the HDOA Strategic Plan

For those who built...Rating of work with DRC

49% Positive/Very Positive

38% Neutral

9% Negative

Only 17% indicated they are involved

79% do not use the Hammock Dunes website

96% approve of recent HDOA emails regarding the COVID-19

High Demand for more info on Fiber Optics in HD

79% said yes, they would like more information

75% would be interested in fiber optics cost being added to HOA fee

Strategic Plan Action/Focus Groups

28% Interested in participating in Strategic Planning Focus Groups

75% interested in Future Vision

51% in Amenities

48% in general real estate

To view the full in-depth
details of the
Hammock Dunes
2020 survey
please visit
www.hammockdunes.com.

We encourage all
Hammock Dunes
residents to familiarize
yourself with our website!

These are key words people used in the 2020 Survey to describe magnificent Hammock Dunes.
The larger the font, the more often the word or phrase was used.

caring Excellent great golf courses food well
maintained grounds great golf staff friendly people tell Great
place to live access wonderful Quiet ocean
front weather Safe Hidden gem oceanfront relaxing golf great
weather people place
live nice club oasis friendly homes great
Best kept secret
community neighborhood Beautiful gated
community private love Peaceful serene
Quiet upscale Paradise Lovely best secure
beach Great place golf courses
great club ocean beach access Gated landscapes live Hammock
Dunes Florida Safe Well maintained location neighbors beautiful place
live ocean views area crowded Wonderful people
Oceanfront Gated

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
Advent Health - Palm Coast.....	386-586-2000
Poison Control Hotline.....	800-222-1222