

**SAVANNAH LANDINGS HOMEOWNERS ASSOCIATION, INC.
SECOND RECONVENED MEETING OF MEMBERS**

On **September 9, 2024, at 7:00 p.m.**, at the Savannah Landings Clubhouse, 3604 Grand Magnolia Place, Valrico, Florida, the annual member meeting will be reconvened for a second time. The Association is still attempting to pass the Amendments described on Exhibit "A" which is enclosed. The Board requests a YES vote for these Amendments and toward this effort, they have included information on back of this notice for you to read.

Please disregard this mailing if you have already submitted your proxy or ballot at either the July or August meeting.

If you are unable to attend this meeting, it is important that you utilize the enclosed Proxy to cast your vote so that the members can conduct a valid meeting. Please return the completed Proxy to McNeil Management no later than September 6, 2024, by email management@mcneilmsi.com, fax at (813) 689-2747 or by mail to P.O. Box 6235, Brandon, FL 33508-6004.

Immediately following this reconvened member meeting, a monthly board meeting will be conducted.

Dated: August 22, 2024

BY ORDER OF THE BOARD OF DIRECTORS
OF SAVANNAH LANDINGS HOMEOWNERS
ASSOCIATION, INC.

By: McNeil Management Services, Inc.
On behalf of the Association

Second Reconvened Annual Meeting Agenda

Call to Order

- Verify quorum
- Verify timely notice of meeting

Unfinished Business

- Amendment Vote

Adjournment

- Homeowner Comments

Enclosures: Letter From Board (on back)
Proposed Amendments - Exhibit "A"
Proxy

Dear Homeowners:

As your HOA Board, our primary goal is to ensure our community remains a harmonious, safe, and enjoyable place to live. After careful consideration, **we are proposing the enclosed amendment to remove the force-placing insurance provision, as well as the self-help and abatement language from our governing documents.** We believe this change will benefit our community, and we would like to offer a detailed explanation as to why we are recommending this amendment for your vote.

Force-placing insurance refers to the practice of an HOA purchasing insurance for a homeowner who has failed to maintain the required coverage, and then charging the homeowner for the cost.

The **self-help and abatement language** in an HOA's governing documents typically allows the HOA to enter a homeowner's property and remedy violations of the community rules, often at the homeowner's expense.

Recently, local Courts have made rulings setting precedence that, before pursuing document violations via the legal system, if an Association's documents offer the option of self-help, that option needs to be pursued first. For the Courts, this sounds good because it lightens their case load. For the Associations, this bad news because **efficiently handling violations using self-help options in the Declaration is cumbersome and often unrealistic.**

Reasons to support the Proposed Amendments:

Force-Placing Insurance

1. **Cost and Financial Burden:** Force-placed insurance is typically much more expensive and can create a financial strain for the Association.
2. **Quality and Coverage Issues:** Finding a carrier that will even offer this type of policy is virtually impossible. These policies often provide less coverage than those homeowners might choose independently, leaving them inadequately protected.
3. **Administrative Challenges:** The process of managing force-placed insurance is complex and resource-intensive for the HOA.
4. **Potential for Disputes:** Disagreements over the necessity, cost, and coverage of force-placed insurance can lead to conflicts and legal challenges.
5. **Market Perception and Property Values:** Such practices can negatively impact the perception of our community, potentially affecting property values and marketability.

Self-Help and Abatement Language

1. **Legal Risks and Liability:** When the HOA performs corrective actions on private property, it can expose us to legal risks and potential liability for any damage or injury that may occur.
2. **Conflict and Community Relations:** These actions can lead to conflicts and feelings of distrust between homeowners and the HOA, which can disrupt the sense of community we strive to foster.
3. **Cost and Resource Allocation:** Managing self-help and abatement actions requires significant resources that could be better utilized for community improvements and services.
4. **Alternative Enforcement Methods:** We can ensure compliance through less intrusive methods, such as the legal system, which can be more effective and less contentious.