



The Meadows

At World Golf Village

Saint Augustine, FL 32092

November 7, 2025

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NOTICE OF 2026 BUDGET ADOPTION AND ASSESSMENT

Dear Meadows Community Residents,

Your Board of Directors has adopted the 2026 annual budget at our meeting held on Thursday, November 6, 2025. Following the detailed planning process completed over the past month, the Board voted to approve the budget and set the annual assessment.

Executive Summary: The adopted 2026 budget reflects a \$15 per lot annual assessment increase (from \$305 to \$320). This 4.9% increase is primarily driven by rising insurance costs (+\$1,225), increased legal and professional fees (+\$1,600 to ensure proper HOA governance), and contracted service increases for landscape maintenance (+\$1,298) and various office/administrative functions. The budget maintains our community's high standards and protects property values by properly managing our common areas and shared resources.

Current Fiscal Performance: Through September 2025, our HOA has actual year-to-date expenses exceeding income by \$926.20. However, with planned mailings in November and December and continued careful expense management, we project ending 2025 very close to break-even. This small, manageable variance demonstrates our commitment to responsible fiscal management while maintaining service quality.

Help Reduce HOA Costs - Go Paperless: Did you know that mailing costs directly impact your annual assessment? By signing up to receive HOA communications via email, you'll get notices faster while helping reduce postage and printing expenses. It's easy to enroll - simply complete the enclosed email authorization form and return it via email to info@themeadowswgv.com. Every owner who switches to email helps keep our operating costs down for the entire community.

Your 2026 Assessment: The annual assessment for 2026 is **\$320 per home**. You will receive a detailed statement in mid-December with payment options. However, if you wish to pay before receiving your statement, please see the attached payment instructions.

A copy of the adopted 2026 budget and payment instructions are enclosed for your review.

Thank you for your continued support of our community.

Mike Krugman, President

The Meadows at World Golf Village

The Meadows at Saint Johns Owners Association, Inc.

Email: mkrugman@themeadowswgv.com

Website: themeadowswgv.com

Mobile: 904-347-9898

Association Operating Budget for Fiscal Year 2026

The Meadows at WGV HOA		Approved 2025 Budget @ \$305/yr			Adopted 2026 Budget @ \$320/yr		
Description	Income/Expense Actual Jan-Sep 2025	Operating Budget Jan-Sep 2025	Budget Year 2025	Budget Year 2026	% Change to 2025 Budget	\$/Lot Change to 2025 Budget	
			@ \$305/Year	@ \$320/Year	4.9%	\$15.00/Lot	
INCOME:							
4010-00 Assessments Charged (Curr. Yr)	\$91,500.03	\$91,500.00	\$122,000.00	\$128,000.00	4.9%	\$15.00	
4013-00 Interest & Late Fees - Owners	\$281.05	\$750.00	\$1,000.00	\$400.00	(60.0%)	(\$1.50)	
4025-00 Interest Income - Operating	\$11.03	\$9.00	\$12.00	\$15.00	25.0%	\$0.01	
TOTAL INCOME	\$91,792.11	\$92,259.00	\$123,012.00	\$128,415.00	4.4%	\$13.51	
EXPENSES:							
General & Administrative							
5002-00 Bad Debt Expense	\$3,000.00	\$3,000.00	\$4,000.00	\$4,000.00	0.0%	\$0.00	
5006-10 Insurance Expense	\$7,085.87	\$7,031.25	\$9,375.00	\$10,600.00	13.1%	\$3.06	
5008-10 Corporate Report Filings	\$187.50	\$82.50	\$110.00	\$70.00	(36.4%)	(\$0.10)	
5010-10 Audit & Tax Services	\$350.00	\$187.50	\$250.00	\$350.00	40.0%	\$0.25	
5014-00 Management Fees	\$23,850.00	\$23,850.00	\$31,800.00	\$32,000.00	0.6%	\$0.50	
5015-10 Office Bulk Printing & Delivery	\$2,234.25	\$2,137.50	\$2,850.00	\$3,300.00	15.8%	\$1.13	
5015-20 Office Meeting Room/Zoom	\$359.90	\$285.00	\$380.00	\$400.00	5.3%	\$0.05	
5015-30 Office Copies, Postage, Delivery & Supplies	\$3,274.04	\$2,302.50	\$3,070.00	\$3,600.00	17.3%	\$1.33	
5040-00 Legal & Professional Fees	\$4,073.51	\$4,125.00	\$5,500.00	\$7,100.00	29.1%	\$4.00	
5099-00 Records Storage	\$695.26	\$675.00	\$900.00	\$1,050.00	16.7%	\$0.38	
Grounds Maintenance							
5102-00 Landscape Maint Contract	\$32,377.59	\$32,454.00	\$43,272.00	\$44,570.00	3.0%	\$3.25	
5104-00 Landscape Remediation	\$4,124.29	\$3,802.50	\$5,070.00	\$5,000.00	(1.4%)	(\$0.18)	
5106-00 Irrigation Repairs & Maint	\$1,483.52	\$1,830.00	\$2,440.00	\$2,500.00	2.5%	\$0.15	
5108-00 Lake Maint Contract	\$4,275.00	\$4,365.00	\$5,820.00	\$5,700.00	(2.1%)	(\$0.30)	
5202-00 Grounds Repairs & Maint	\$98.50	\$375.00	\$500.00	\$500.00	0.0%	\$0.00	
Utilities							
6010-10 Electricity - Entrance Lamps & Well	\$730.41	\$1,054.02	\$1,405.36	\$1,405.00	0.0%	\$0.00	
6010-20 Electricity - Entrance Notice Board	\$254.73	\$272.92	\$363.89	\$364.00	0.0%	\$0.00	
6010-30 Electricity - Street Lights	\$3,633.94	\$3,799.32	\$5,065.76	\$5,066.00	0.0%	\$0.00	
Reserves Transfer							
8010-00 Resv Trsf-Signage Incident Rec-Rest Resv	\$630.00	\$630.00	\$840.00	\$840.00	0.0%	\$0.00	
TOTAL EXPENSES	\$92,718.31	\$92,259.00	\$123,012.00	\$128,415.00	4.4%	\$13.51	
OPERATING FINANCIAL CONDITION							
9900 STATUS OF INCOME-TO-EXPENSES	(\$926.20)	\$0.00	\$0.00	\$0.00	0.0%	\$0.00	

MK

IMPORTANT NOTICE TO ALL RESIDENTS

ASSOCIATION RULES HAVE BEEN UPDATED

Rules and Regulations – Revised and Amended – Effective Oct 2025

 **These changes may impact your property**

 **REVIEW THE REVISED RULES NOW:**

themedownswgv.com/download

Can't access online? Request by:

- Email: info@themedownswgv.com
- Mail request to: The Meadows at WGV HOA, c/o The CAM Team,
2233 Park Avenue Suite 103, Orange Park, FL 32073

When requesting by email or mail, please include your name, property address, and preferred contact method.

NEW RENTAL POLICY PUBLISHED

Rental Management and Compliance Policy – October 2025

 **Required for all rental property owners**

 **VISIT NOW:**

themedownswgv.com/rentals

This Policy establishes the framework for implementing CC&R Section 8.1

Questions? Email info@themedownswgv.com

visit themedownswgv.com

Rules Updated Oct 2025 following Board meetings Sept-Oct 2025.

Rental Policy Published October 2025.

THE MEADOWS AT SAINT JOHNS OWNERS ASSOCIATION, INC.

dba The Meadows at World Golf Village HOA

Authorization and Consent for Notice by Email

I, the undersigned, am a record owner of a lot in The Meadows at Saint Johns subdivision, operated by The Meadows at Saint Johns Owners Association, Inc. ("Association"), and a member of the Association. The purpose of this form is to provide written consent to the Association for the undersigned to receive notice by email, as permitted by Florida Statutes and the Association's governing documents, of meeting notices, minutes, reports, and other correspondence. Section 720.303(2)(c)1, Florida Statutes, provides that an association may provide notice by electronic transmission for meetings of the board of directors, committee meetings requiring notice under Section 720.303, Florida Statutes, and annual and special meetings of an association's membership, to any member who has provided a facsimile number or email address to the association and consented in writing to receiving notices by electronic transmission. By completing, signing and returning this form, the undersigned is authorizing the Association's Board of Directors (and its management company, if applicable), to email notifications of Association meetings, minutes or other correspondence in lieu of receiving such documents by regular mail. The undersigned's email address will not be used for any other purpose than those listed herein, but owners who agree to accept notices and documents by email also consent to their email addresses becoming part of the official records of the Association, and open to inspection and/or copying by Association owners. I also understand that certain notices (including, but not limited to, notices of recall meetings, notices in connection with the collection of delinquent assessments, certain notices regarding violations of covenants and restrictions, and notices demanding participation in mandatory presuit mediation) must be sent via regular or certified mail as prescribed by law.

- ☐ By checking this box and signing below, I hereby provide my written consent to the Association to provide notice by electronic transmission in lieu of other forms of notice, consistent with the requirements of Section 720.303(2)(c)1, Florida Statutes, at the email address listed below, and agree to promptly notify the Association of any changes in the information listed below.

The written consent contained herein is effective until revoked by the undersigned in writing.

Property Address: _____

Email Address: *(required notices)* _____

Email Address: *(informational emails)* _____

Signature: _____

Printed Name: _____

Date: _____

Please return this form by U.S. Postal Service to address listed on the reserve side.

(Jan 2024)

If you would like to send a scanned, signed copy via email, please email to: info@themeadowswgv.com

The Meadows at World Golf Village - HOA

Stay Connected - Sign Up for Email Updates

Dear Meadows Homeowner,

We're making it easier for you to stay informed about our community! By signing up for email communications, you'll receive timely updates about community matters while helping us reduce paper waste and mailing costs. Email is our preferred method of communication - it's faster for you and more cost-effective for our community.

What You Need to Know

1. **Purpose of this Authorization** This simple form allows us to send you community updates and official notices via email, as permitted by Florida law (Section 720.303(2)(c)1).
2. **Benefits of Email Communication**
 - Immediate delivery of important community information
 - Quick access to meeting notices and minutes
 - Environmentally friendly
 - Cost savings for the HOA
3. **What You'll Receive by Email**
 - Board and committee meeting notices
 - Violation notices
 - Community newsletters
 - Meeting minutes notices
 - Local impact notices (road work, construction, etc.)
 - Other important community information
4. **Your Privacy Matters**
 - Your email address will only be used for official HOA communications
 - Only the HOA Board, officers, and our management company will have access
 - Your email becomes part of official HOA records as required by law
 - You can provide separate email addresses for required notices and for general information
5. **Important Note About Legal Notices** Some official notices must still be sent via regular or certified mail as required by Florida law, including:
 - Assessment collection notices
 - Mandatory mediation notices
 - Recall meeting notices

Ready to Sign Up? Complete the authorization form on the next page and return it to us:

- **PREFERRED: By Email (fastest):** info@themeadowswgv.com
Simply scan or photograph the completed form and email it
- **By Mail:** THE MEADOWS AT WORLD GOLF VILLAGE HOA
2233 PARK AVE STE 103
ORANGE PARK FL 32073-5567

Questions? Reach out to our management company at themeadows@thecamteam.com, or the HOA Board at info@themeadowswgv.com.

The CAM Team
2233 Park Avenue, Suite 103
Orange Park, FL 32073
904-278-2338 (Phone) | 904-638-1435 (Fax)

**TO AVOID A DELAY IN THE PROCESSING OF YOUR PAYMENT,
PLEASE DO NOT MAIL YOUR CHECK TO THE CAM TEAM OFFICE.**

**YOU MAY MAKE YOUR PAYMENTS IN ONE OF THE FOLLOWING
WAYS:**

**IMPORTANT: Please include your Account Number with all payments to ensure
proper crediting to your property.**

By Mail

Mail the payment **directly to the bank** at the address shown below:

The Meadows at World Golf Village
c/o The CAM Team
PO Box 21746
Tampa, FL 33622-1746

Your Bank's Online Bill Pay Option

You may pay your assessments through **your bank's online bill pay option**, using the
following payee information:

The Meadows at World Golf Village
c/o The CAM Team
PO Box 21746
Tampa, FL 33622-1746
(904) 278-2338

Online Payments via eCheck, Debit, or Credit Card

Visit www.thecamteam.com and click Online Payments,
then click Make Online Payment.

Click Register to enter your user information if you are a first-time user. Please use the account number listed on your statement. After clicking Submit, you will receive an email confirmation with a temporary password to log in. Once you have logged in, you may change your password on the My Profile page under Login Information. Enter your chosen password, then enter it again to confirm and click on submit at the bottom of the page. If you own more than one unit, you can register an additional account using the same login. Click on My Profile and then click on Register an Additional Property. You will be able to use the same login for all your properties.

Click on Pay Assessments and choose One-Time Payment e-Check or Credit Card or Recurring Payment e-Check or Credit Card. **If paying by Debit or Credit Card, a convenience fee of 3.25% of the amount paid is added by the third-party vendor. If paying by e-check, there is a one-time payment processing fee of \$2.99 and a processing charge of \$1.99 for each recurring check charged by the third-party vendor.