Shoal River Homeowners' Assoc.

Nov 10 2014

Agenda

Call to Order Ian Weaver, President
Roll Call/Member Quorum
Secretary's Report: (Ruth Labhart)
Treasurer's Report: (Andrea Blum)
Committee Reports:
Architectural Review (Ken Honaker)
Compliance/Complaint (Ian Weaver)
Curbs, Roads, Landscaping, Grounds, Lights
Nominating (Gary Pangle)
Web Site (Ian Weaver)
Old Business
a) Lakes and Dams updated

New Business

Homeowner Questions/Feedback

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	SRHOA10/10/14 FINANCIAL SUMMARY			
Expenses		Sept/Oct	YTD	Budget 2014
	Gulf Power	$1,659.40	$8,293.79	$12,000.00
	Landscaping		$4,750.00	$10,000.00
	Lawyer		$192.50	$12,000.00
	Insurance			$2,000.00
	Meeting Room			$350.00
	Social			$50.00
	Accounting and Legal			$665.00
	Printing			$350.00
	Postage		$92.00	$350.00
	Web Site		$12.42	$25.00
	Service Fee		$(240.00)	
	Misc/Office Supplies		$188.20	$200.00
	Taxes and fees		$61.25	
	Lakes and Dams		$3,500.00	
	TOTAL	$1,659.40	$16,850.16	$37,990.00
Income				
	Assessments	$245.00	$35,280.00	
	Penalty Fees	$103.78	$318.66	
	Interest	$20.99	$191.31	
	Uncategorized income	$281.00	$281.00	
Balance (10/31/14)				
	chequing		$31,030.47	
	money market		$93,488.49	
Uncollected Assessments			$7,715.99	
	within budget/normal			
	unsure			
	over budget			

Overdue Assessments

HO #1	$7.85	
HO #2	$11.12	
HO #3	$12.06	
HO #4	$278.83	
HO #5	$278.83	
HO #6	$278.83	
HO #7	$623.66	
HO #8	$649.75	
HO #9	$1,000.14	
HO #10	$1,931.89	
HO #11	$2,643.03	
	$7,715.99	total

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Architectural Review Committee

1)

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Compliance

1) LE-60 - lawn not mowed/maintained
   - 9/22/14 – fine letter/notice
   - promptly mowed and bushes trimmed

2) SLE-4 - basketball pole/rim
   - 9/30/14 – fine letter/notice
   - promptly removed

3) SLE-5 - basketball pole/rim
   - 9/30/14 – fine letter/notice
   - promptly removed

Compliance

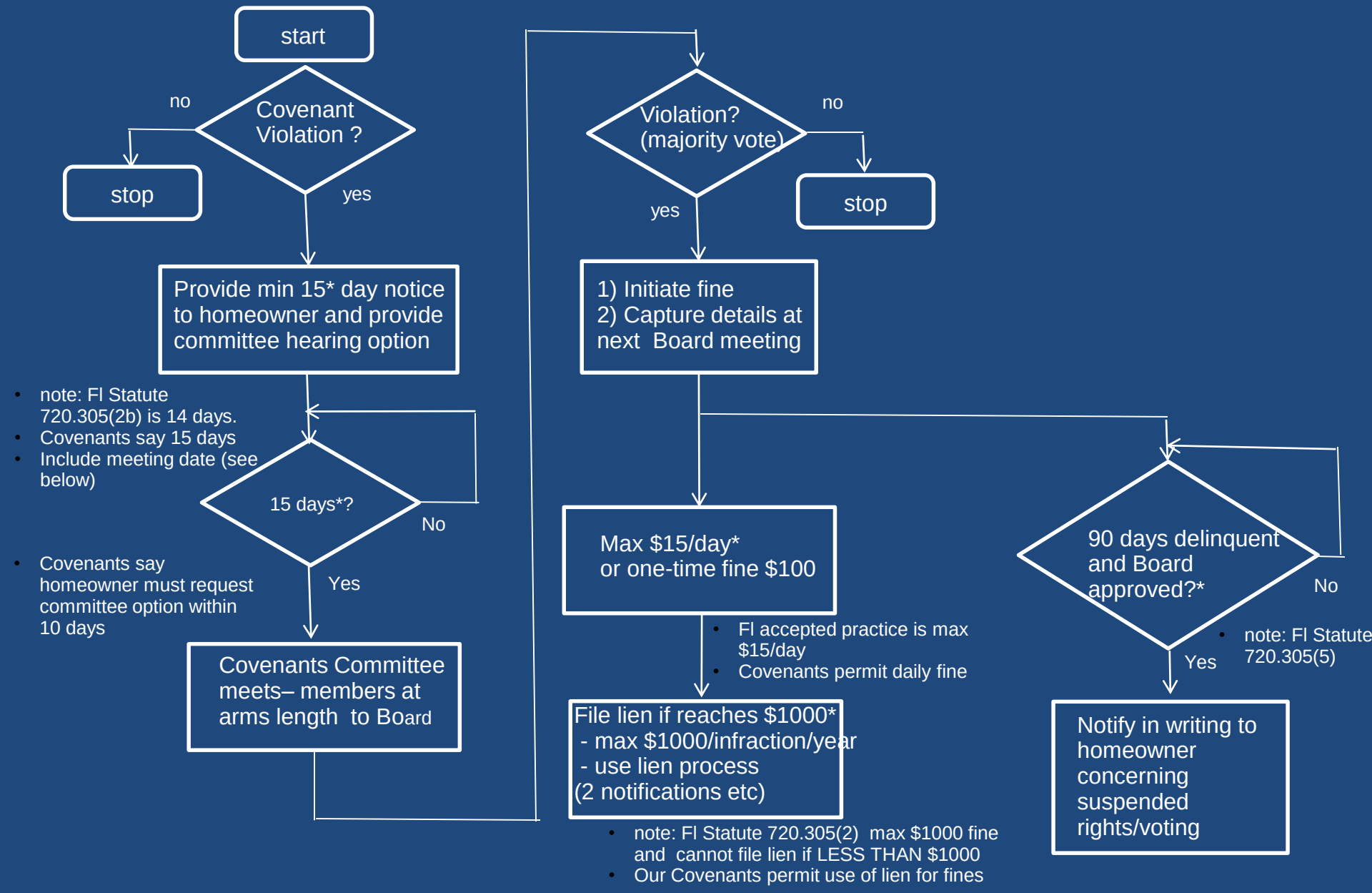
4) TE-110 has excessive number of animals
- 9/30/14 – fine letter/notice
- 10/27/14 - met with Compliance Committee
  - Propose compliance via attrition

Compliance Committee

Terry Stewart, Dennis Dalton, Laura Creighton

- 3 person committee has authority to determine covenant/bylaw violation – per Florida HOA statute

SRHOA Enforcement Process



SRHOA Fine Process

$15/day fine or $100 one-time fine

Max $1000/infraction

Initiate lien process* if it reaches $1000 (2 phases of 45 day registered and regular mail notification)

90 day delinquent? member rights suspended (includes voting rights)

Covenants state : “…fines shall be treated as a special assessment for collection purposes.”

*note: Florida Statute 720.305 (2) A fine of less than $1,000 may not become a lien against a parcel. Fine may not exceed $1000.

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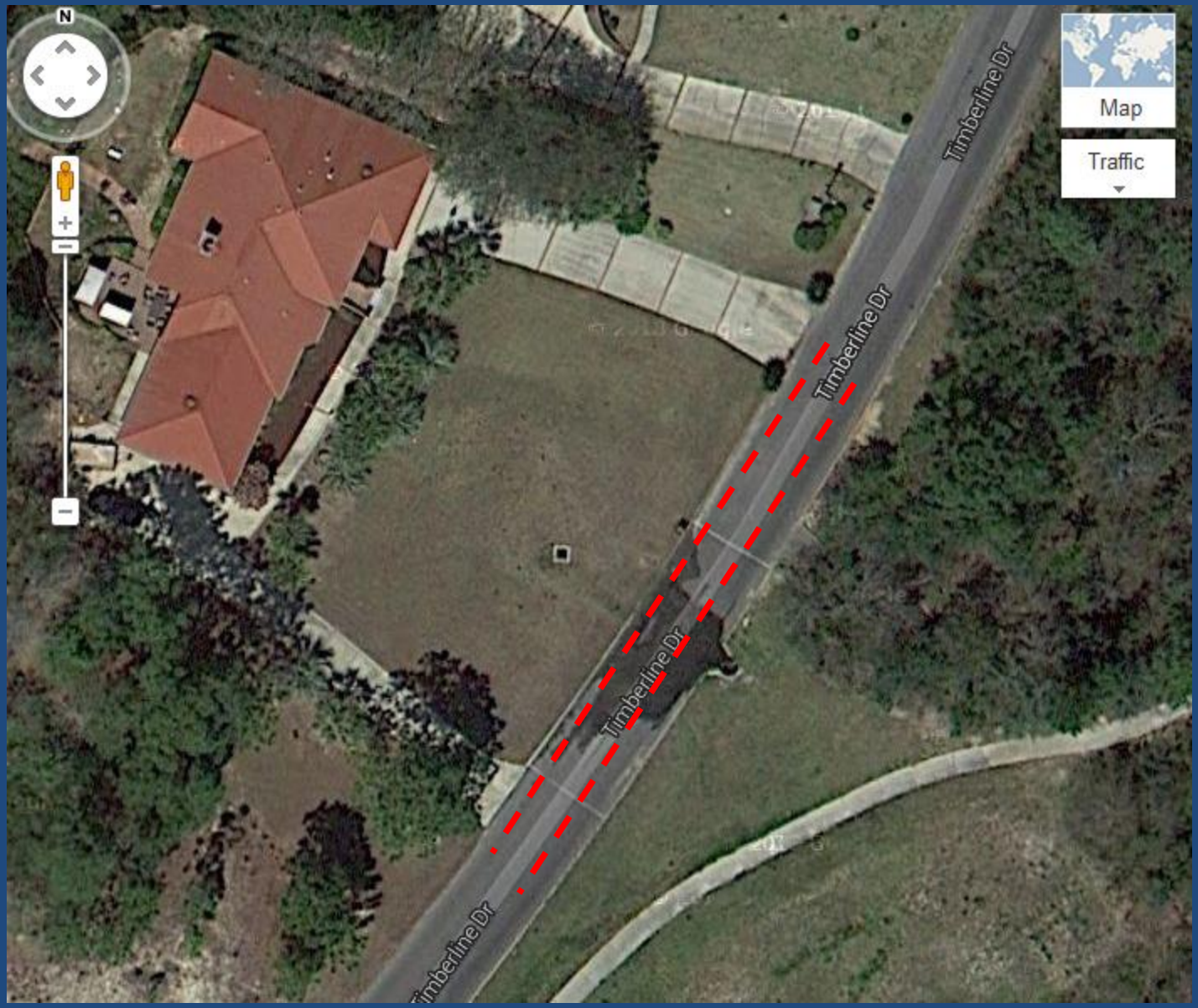
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New Business

Homeowner Questions/Feedback

Roads

1) Timberline Dr repair (springs under road – erosion)
    - Approx 9/15/14 – work completed


N
Map
Traffic
Timberline Dr
Timberline Dr
Timberline Dr
Timberline Dr

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Shoal River Homeowners' Association

Crestview, Florida



Home | Covenants | Forms | Maps | Minutes | Articles | Links | Contacts

News

Nov 10 - 6:30pm
Annual Board Meeting
At Live Oak Baptist Church
- IMPORTANT news
concerning repair of dams
See latest slides

Welcome

The Shoal River Homeowners' Association (SRHA) is dedicated to the mutual benefit of all homeowners within the association. Homeowners' Association dues are used for beautification projects, such as landscaping, mowing, and lighting of the roadways. Board members are members of the association that volunteer their time to serve. No member is paid for his or her services on the board. Association dues may also be used for legal fees and in other areas as required in running the association.

Yearly Dues

2015 $445.00 proposed - see minutes and slides - vote required
2014 $245.00 due NLT Jan 31 2014
2013 $281.00
2012 $140.00
2011 $125.00
2010 $150.00

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Shoal River Homeowners' Association

Crestview, Florida



Covenants and Bylaws

The SRHA covenants provide the easements, restrictions, and conditions for every property within the association, for the purpose of protecting value and desirability.

The SRHA bylaws provide the structure for managing the association, the board of directors, the committees etc.

The 2004 thru 2013 Covenants and 2004 thru 2013 Bylaws

The original 1986 Covenants and 1986 Bylaws

The 1987 Covenants

Adding of Shoal Landing East in 1994

The Articles of Incorporation Cover Page filed Dec 1987

The Articles of Incorporation Main Body filed Dec 1987

Shoal River Homeowners' Association

Crestview, Florida



Home Covenants Forms Maps Minutes Articles Group_Email Links Contacts

Home Improvement Form

Are you changing the exterior appearance of your home? Approval from the SRHA Architectural Committee is required. Fill out the Home Improvement Form (pdf or doc format) and send it to the Architectural Chairperson via mail or email. Response should be within 1 week. Contact president and architectural chairperson if rapid response is required.

New Home Application

Are you wanting to build a new home? Approval from the SRHA Architectural Committee is required. Fill out the New Home Single Family Dwelling Application Form (pdf or doc format) and send it to the Architectural Chairperson via mail or email. The response time may take more than a couple days.

Shoal River Homeowners' Association

Crestview, Florida



Minutes

2014 Sept 8 and Sept 8 slide presentation(web version)

2014 July 21 slide presentation INFORMATION meeting only

2014 July 7 and July 7 slide presentation (web version)

2014 May 5 and May 5 slide presentation(web version)

2014 March 3 and March 3 slide presentation (web version)

2014 January 6 and Jan 6 slide presentation (web version)

2013 November 12 and Nov 12 slide presentation(web version)

2013 Sept 9 and Sept 9th slide presentation(web version)

2013 July 8 and July 8th slide presentation(web version)

2013 May 6 and May 6th slide presentation(web version)

2013 March 4

2013 January 7

2012 November 13

Shoal River Homeowners' Association

Crestview, Florida



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Board of Directors

The 2014 Board of Directors

Committees

The 2014 Committees and their members

Shoal River Homeowners' Assoc.

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Homeowner Questions/Feedback

Shoal River Dr Dam

1) 4/30/14 Shoal River Dr dam failed - County stated they will repair road

2) 7/7/14 confirmed County will NOT repair dam/road

3) 7/14/14 met with County

- agreed to give us completed engineering plans for repair

- agreed to repair/repave road if dam repaired

4) 8/19/14 Consultant “completed” engineering plans

5) 8/29/14 County review results in minor changes

6) 9/24/14 County provided engineering plans for Shoal River Drive dam repair

Shoal River Dr Dam (continued)

7) 9/30/14 Charles Dunn P.E. reviewed County engineering plans
Several "reservations":

a) Materials (HPDE Snap-Tite vs Aluminum)

b) Aluminum considerably cheaper

- lasts "at least as long" as HPDE

c) Anchoring of riser design concern

d) No clay core called for

e) other design issues

8) County did not want to discuss issues/design approach

Shoal River Dr Dam (continued)

9) 9/30/14 I asked Charles Dunn P.E. to prepare new set of engineering plans for the Shoal River Dr Dam

10) 10/7/14 new plans delivered - $3000.

11) ≈10/10/14 invited 4 different contractors to bid

12) No bids submitted yet

    a) Recently met with 1 contractor to walk the dams


Shoal River Dr
Shoal River Dr
Shoal River Dr
Shoal River Dr

Skyline Circle Dam

1) 4/30/14 – Riser fully fails/rusted - water mostly drained from pond
2) 8/23/14 Charles Dunn P.E. prepared engineering plans $3500
3) Plan involves excavation/removal of rusted riser/pipe
4) Alternate aluminum pipe/riser would control water level
    - Control valve required by code and would be added
5) County will not cover cost of road repair/repaving


Map
Traffic
Skyline Cir
Skyline Cir
Skyline Cir
Skyline Ci

Permission

1) Draft Easement Permission document prepared by Mrs Chan's attorney.
    a) Seeks reassurance work/design is proper
    b) Seeks liability exclusion – waivers by contractor etc
    c) Attorney is supportive in my coordination concerning details

Lake/Dam Ownership

1) API/Mrs Chan owns the lakes and dams
2) Mrs Chan/attorney still interested in conveying to SRHOA
3) Mrs Chan attorney to review existing correspondence on subject to see how we can move forward
4) SRHOA has 1 main issue: easement access to all dams. This needs to be documented.
5) We cannot take possession at this time: Dam repair and inspection is prerequisite to obtaining liability insurance.

Plan Forward

1) Solicit bids for both dams
2) Match up financing/resources with cost
3) Expect cost to be beyond current savings
4) Priority is Shoal River Drive repair

Back of Napkin Cost $$

1) Shoal River Drive
    a) Pipe $70K
    b) Excavation > $50k
2) Skyline Circle
    a) Excavation >$50k
    b) Road paving $50k
3) SRHOA Total Assets ≈ $113k

Financing

1) Expectation is to borrow from our bank
2) SRHOA will only borrow MODESTLY and CONSERVATIVELY
    a) Our existing bank requires final year payment in escrow
    b) May require multiple individual guarantors
        i) Need 7 or 8 homeowners to volunteer

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1) D/O insurance policy quote
    - D/O only - $915/yr
    - D/O plus lakes and dams - $1502/yr
    - Existing policy $2159/yr
    - Recommend changing policy/company

2) Alternate approaches for managing assessment invoices/payment collection

- Current process is labor intensive and cumbersome for secretary and treasurer

- Options:
  i) BB&T – offers HOA tailored solutions
  ii) Quickbooks – offers partial services

BB&T Bank HOA Services

- $5.75/home to mail out invoices
  - Simplified invoice – only amount due
  - Homeowner:
    - Mail back coupon/check to BB&T
    - Bank transfer ($0.50 fee to SRHOA)
    - Credit card $9.95 fee to homeowner
- Treasurer downloads Quickbooks compatible updates from BB&T
  - No individual data entries by treasurer

BB&T Bank HOA Services (continued)

- Offers streamlined lending operation
  - Escrow not required
  - Individual guarantor not required
- Must transfer all banking to BB&T

Quickbooks

- Need to use Quickbooks On-Line
  - $30/month
  - Only partial solution – email and USPS
    - Credit card (1.7%+$0.25 fee to HOA)
    - Bank xfer ($0.50 fee to HOA)
    - Checks handled same as now

Quickbooks

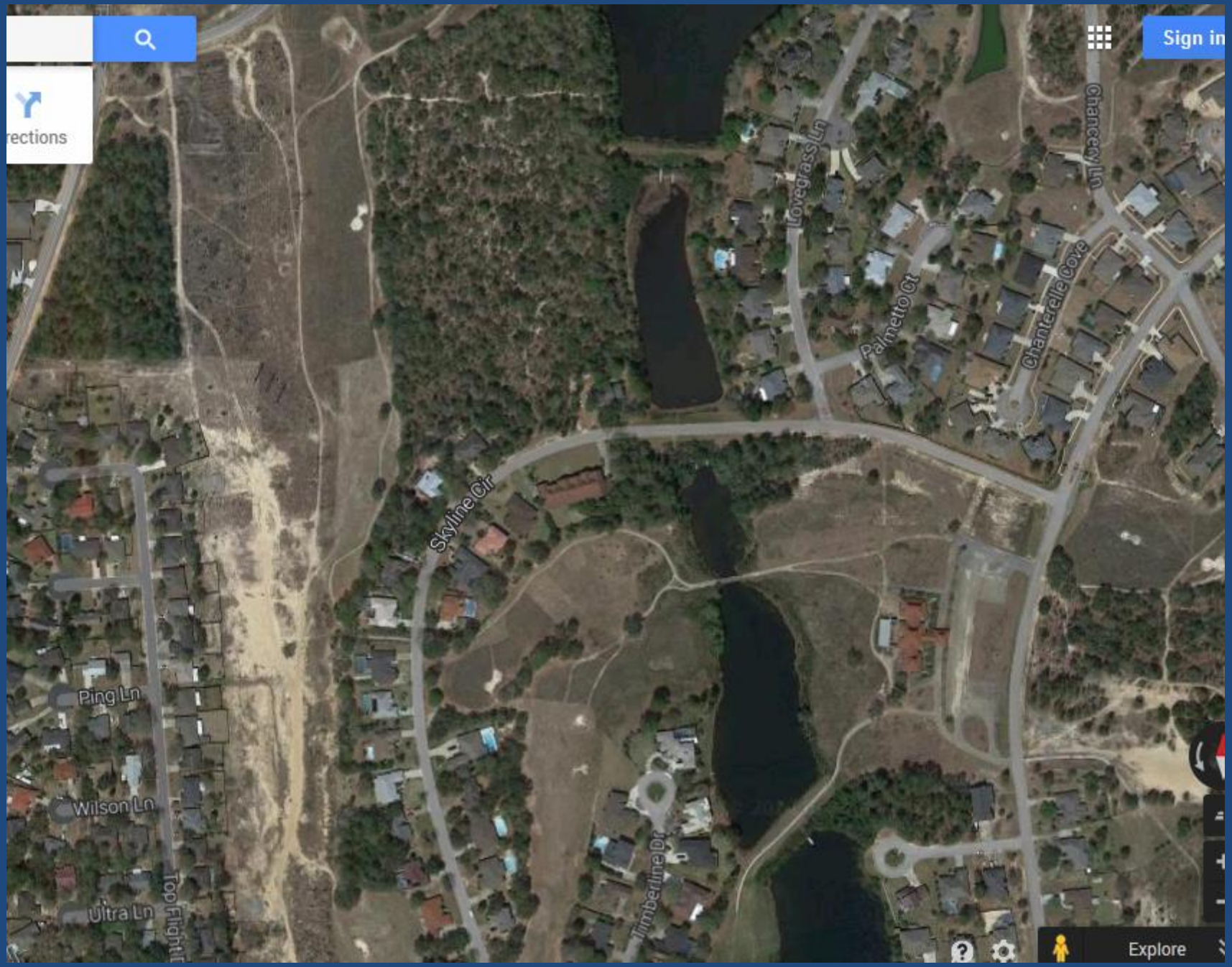
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3) Overdue assessments

- New process
  - Assessments are due Jan 30th
  - Overdue accounts on March 1st submitted to attorney for collection. Accounts subject to attorney fees.

Homeowner Questions/Feedback

Backup


rections
Sign in
Lovegrass Ln
Chancery Ln
Palmetto Ct
Chanterelle Cove
Skyline Cir
Ping Ln
Wilson Ln
Ultra Ln
Timberline Dr
Explore