Shoal River Homeowners' Assoc.

Nov 9 2015

Agenda

Call to Order Ian Weaver

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/Ruth Labhart)

Web Site (Ian Weaver)

Old Business

New Business

Homeowner Questions/Feedback

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Shoal River Homeowners Association
Profit & Loss
September through October 2015

	Sep - Oct 15
Ordinary Income/Expense	
Income	
Penalty fees	150.00
Interest First National	18.29
Total Income	168.29
Gross Profit	168.29
Expense	
Office Supplies	14.83
Lakes and Dams	270.16
Gulf Power	1,692.94
Landscaping and Mowing	1,650.00
Total Expense	3,627.93
Net Ordinary Income	-3,459.64
Net Income	**-3,459.64**

Shoal River Homeowners Association
Profit & Loss
January through October 2015

	Jan - Oct 15
Ordinary Income/Expense	
Income	
Returned Check Charges	5.00
Assessments	67,316.00
Assessments 2010	907.39
Penalty fees	2,857.15
Interest First National	190.37
Total Income	71,275.91
Gross Profit	71,275.91
Expense	
Bank Service Charges	5.00
Office Supplies	32.84
Lakes and Dams	168,215.91
Gulf Power	8,447.93
Insurance	157.98
Landscaping and Mowing	5,775.00
Mediation attorney fees	981.55
Meeting Room Fees	950.00
Postage and Box rental	150.00
Service fee	10.00
Taxes and fees	61.25
Web Page	12.42
Total Expense	184,799.88
Net Ordinary Income	-113,523.97
Net Income	**-113,523.97**

	SRHOA 11/09/15 FINANCIAL SUMMARY			
Expenses			Sept/Oct	YTD	Budget 2015
	Gulf Power		$1,692.94	$8,447.93	$12,000.00
	Landscaping		$1,650.00	$5,775.00	$10,000.00
	Lawyer			$981.55	$5,000.00
	Insurance			$157.98	$3,500.00
	Meeting Room			$950.00	$350.00
	Social				$100.00
	Accounting and Legal				$665.00
	Printing				$500.00
	Postage			$150.00	$450.00
	Web Site			$12.42	$25.00
	Service Fee			$15.00	
	Misc/Office Supplies		$14.83	$32.84	$200.00
	Taxes and fees			$61.25	
	Lakes and Dams		$270.16	$168,215.91	$36,000.00
	TOTAL		$3,627.93	$184,799.88	$68,790.00
Income					
	Assessments			$67,316.00	
	Assessments 2010			$907.39	
	Penalty Fees		$150.00	$2,857.15	
	Interest		$18.29	$190.37	
	return check charge			$5.00	
Balance	9/30/2015				
	chequing			$37,029.38	
	money market			$6,571.73	
Uncollected Assessments				$8,151.13	
	within budget/normal				
	unsure				
	over budget				

2016 budget

	Budget worksheet				
Expenses		12/31/14 YTD	10/30/15 YTD ???? ESTIMATES	Budget 2015	Budget 2016
	Gulf Power	$9,953.19	$10,200.00	$12,000.00	$12,000.00
	Landscaping	$6,650.00	$5,775.00	$10,000.00	$10,000.00
	Lawyer	$192.50	$0.00	$5,000.00	$5,000.00
	Insurance (D&O and fidelity)	$2,159.00	$1,576.00	$3,500.00	$1,700.00
	Meeting Room		$950.00	$350.00	$350.00
	Social			$100.00	$100.00
	Accounting and Legal			$665.00	$665.00
	Printing	$110.36		$500.00	$500.00
	Postage	$319.80	$400.00	$450.00	$450.00
	Web Site	$12.42	$12.42	$25.00	$25.00
	Service Fee	$533.37	$15.00		$100.00
	Misc/Office Supplies	$383.57	$32.84	$200.00	$200.00
	Taxes and fees	$61.25	$61.25		$100.00
	Lakes and Dams	$6,500.00	$166,840.50	$36,000.00	$37,600.00
	TOTAL			$68,790.00	$68,790.00
	yearly assessment (155 properties)			$445.00	$445.00
	Note: the plan was to keep the assessment at $445 for 5 years max.				

Overdue Assessments

11/06/15 – Attorney to apply liens

	105.76
	105.76
	559.67
	559.67
	559.67
	852.76
	1240.03
	1604.35
	2563.46
total	8151.13

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Old Business

a) Lakes and Dams updated

New Business

Homeowner Questions/Feedback

Architectural Review Committee

1)

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Compliance

1) N/A

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Landscaping

1) Landscaper - 2 year contract. 1st year complete.

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Nominating

1) Ken Honaker
2) Phyllis Sargent
3) Ian Weaver

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Web Site

1) Implement Paypal button to allow credit card payment option?

Paypal credit card fees:
2.9% + 0.30

Therefore for $445 assessment the fees are :
$12.905 + 0.30 = $13.205 = $13.21
Assume $13.00

For homeowner to pay by
credit/debit card = $458.00

Shoal River Homeowners' Association

Crestview, Florida



Home Covenants Forms Maps Minutes Articles Links Contacts Pay

SAMPLE WEB PAGE (Pay)

Pay with credit/debit card
(convenience fee included)

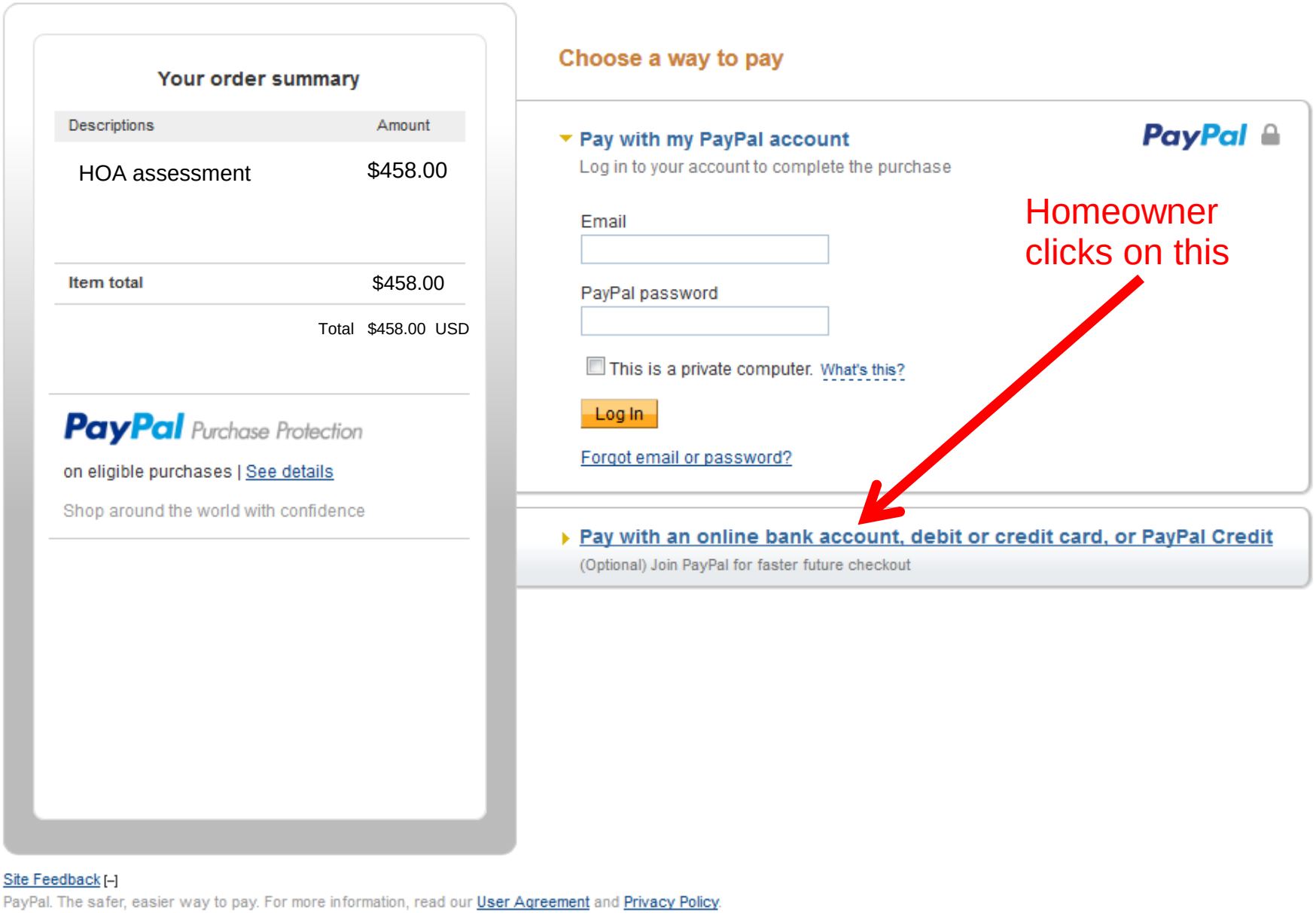
$458

PayPal™ Pay Now

VISA MasterCard DISCOVER AMERICAN EXPRESS

Homeowner clicks on this

SHOAL_RIVER_HOA



Paypal option

1) Homeowner can still pay by cheque ($445)

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Dams

1) Repair complete on 2 dams – and fully paid for.
2) Received notice from NWF Water Management that erosion barrier needs to be removed. Contacted contractor.
3) Loan to be paid back in full - 2016.

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New Business



Homeowner Questions/Feedback

New Business

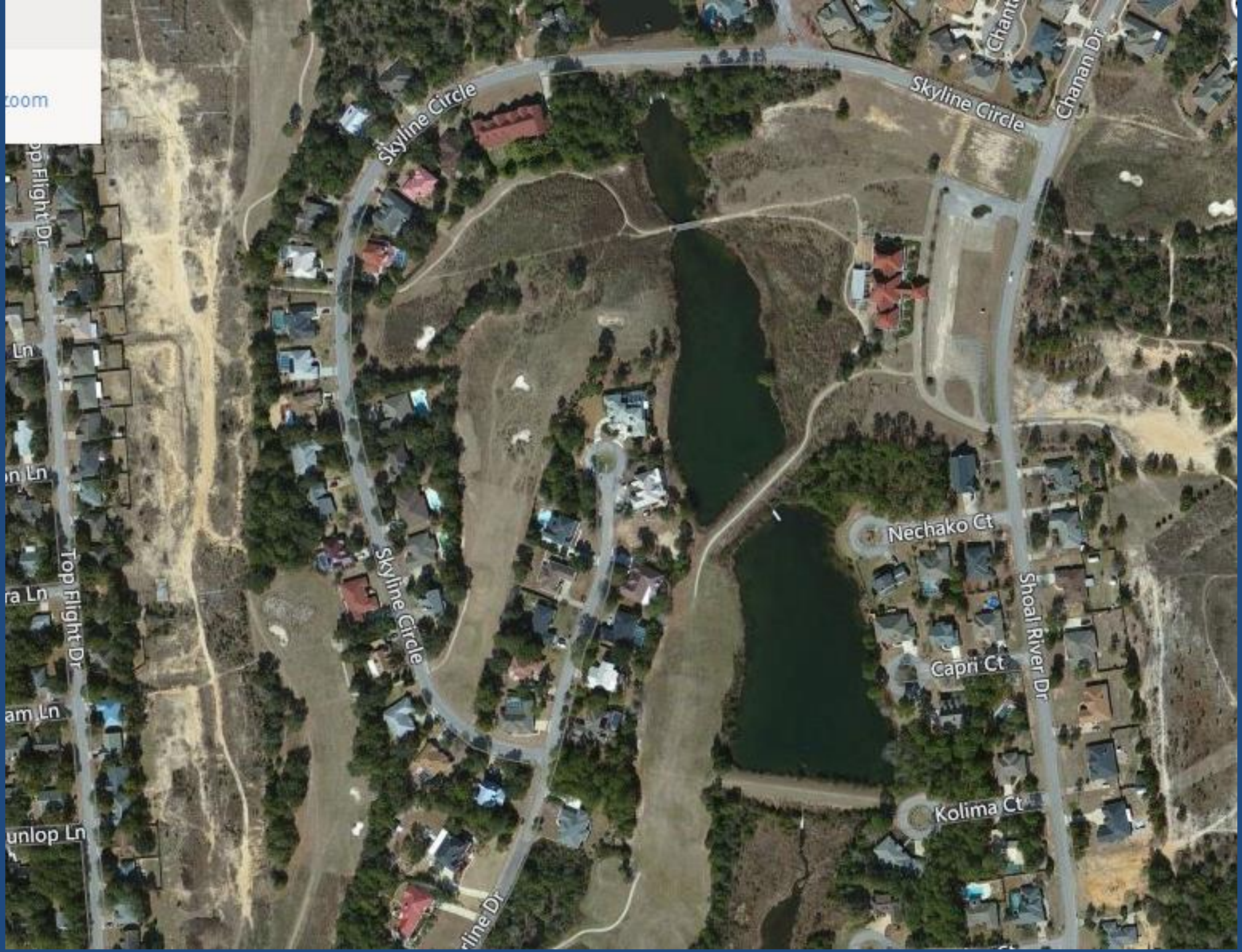
1) Anyone want a garden hose? Two 100’ ¾” hoses



Homeowner Questions/Feedback

Backup


Ram Ln
Butler Ct
Scarlet Dr
Dunlop Ln
Titleist Ln
Pinnacle Point Dr
Timberline Dr
Timberline Dr
Capri Ct
Kolima Ct
Gaverine Ct
Shoal River Dr
Shoal River Dr


Skyline Circle
Skyline Circle
Chanan Dr
Top Flight Dr
Skyline Circle
Nechako Ct
Shoal River Dr
Capri Ct
Kolima Ct


Airmens Memorial Rd
Airmens Memorial Rd
Airmens Memorial Rd
Live Oak Church Rd
Lovegrass Ln
Chancery Ln
Palmetto Ct
Chanterelle Cove
Chanan Dr
Skyline Circle
Skyline Circle
Hogan Ln