Shoal River Homeowners' Assoc.

Jan 4 2016

<u>Agenda</u>

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
November through December 2015

	Nov - Dec 15
Ordinary Income/Expense	
Income	
Service charge	100.00
Penalty fees	105.76
Interest First National	16.99
Total Income	222.75
Gross Profit	222.75
Expense	
Office Supplies	117.64
Gulf Power	1,692.94
Insurance	362.00
Postage and Box rental	82.00
Total Expense	2,254.58
Net Ordinary Income	-2,031.83
Net Income	**-2,031.83**

Shoal River Homeowners Association
Profit & Loss
January through December 2015

	Jan - Dec 15
Ordinary Income/Expense	
Income	
Service charge	550.00
Returned Check Charges	5.00
Assessments	67,316.00
Assessments 2010	907.39
Penalty fees	2,512.91
Interest First National	225.70
Total Income	71,517.00
Gross Profit	71,517.00
Expense	
Bank Service Charges	5.00
Office Supplies	150.48
Lakes and Dams	168,215.91
Gulf Power	10,140.87
Insurance	519.98
Landscaping and Mowing	5,775.00
Mediation attorney fees	981.55
Meeting Room Fees	950.00
Postage and Box rental	330.00
Service fee	10.00
Taxes and fees	61.25
Web Page	12.42
Total Expense	187,152.46
Net Ordinary Income	-115,635.46
Net Income	**-115,635.46**

	SRHOA 01/04/16 FINANCIAL SUMMARY			
Expenses		Nov/Dec	YTD	Budget 2015
	Gulf Power	$1,692.94	$10,140.87	$12,000.00
	Landscaping		$5,775.00	$10,000.00
	Lawyer		$981.55	$5,000.00
	Insurance	$362.00	$519.98	$3,500.00
	Meeting Room		$950.00	$350.00
	Social			$100.00
	Accounting and Legal			$665.00
	Printing			$500.00
	Postage	$82.00	$330.00	$450.00
	Web Site		$12.42	$25.00
	Service Fee		$15.00	
	Misc/Office Supplies	$117.64	$150.48	$200.00
	Taxes and fees		$61.25	
	Lakes and Dams		$168,215.91	$36,000.00
	TOTAL	$2,254.58	$187,152.46	$68,790.00
Income				
	Assessments		$67,316.00	
	Assessments 2010		$907.39	
	Penalty Fees	$105.76	$2,512.91	
	Interest	$16.99	$225.70	
	return check charge		$5.00	
	service charge	$100.00	$550.00	
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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Architectural Review Committee

1)

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Compliance

1) N/A

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Landscaping

1) N/A

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Nominating

1) Ken Honaker
2) Phyllis Sargent
3) Ian Weaver
4) Positions for the year

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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)

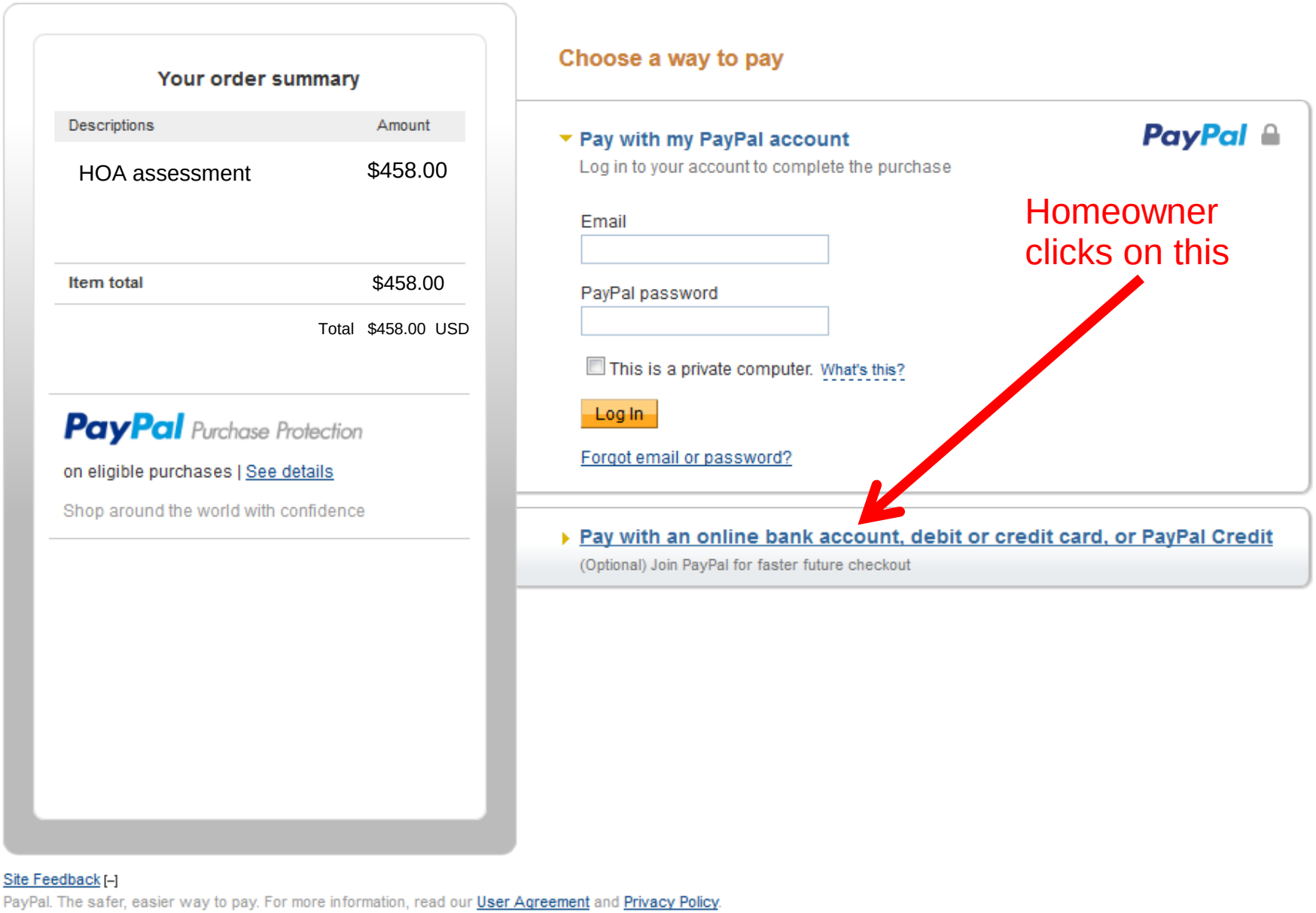
$458

PayPal™ Pay Now

VISA MasterCard DISCOVER AMERICAN EXPRESS

Homeowner clicks on this

SHOAL_RIVER_HOA

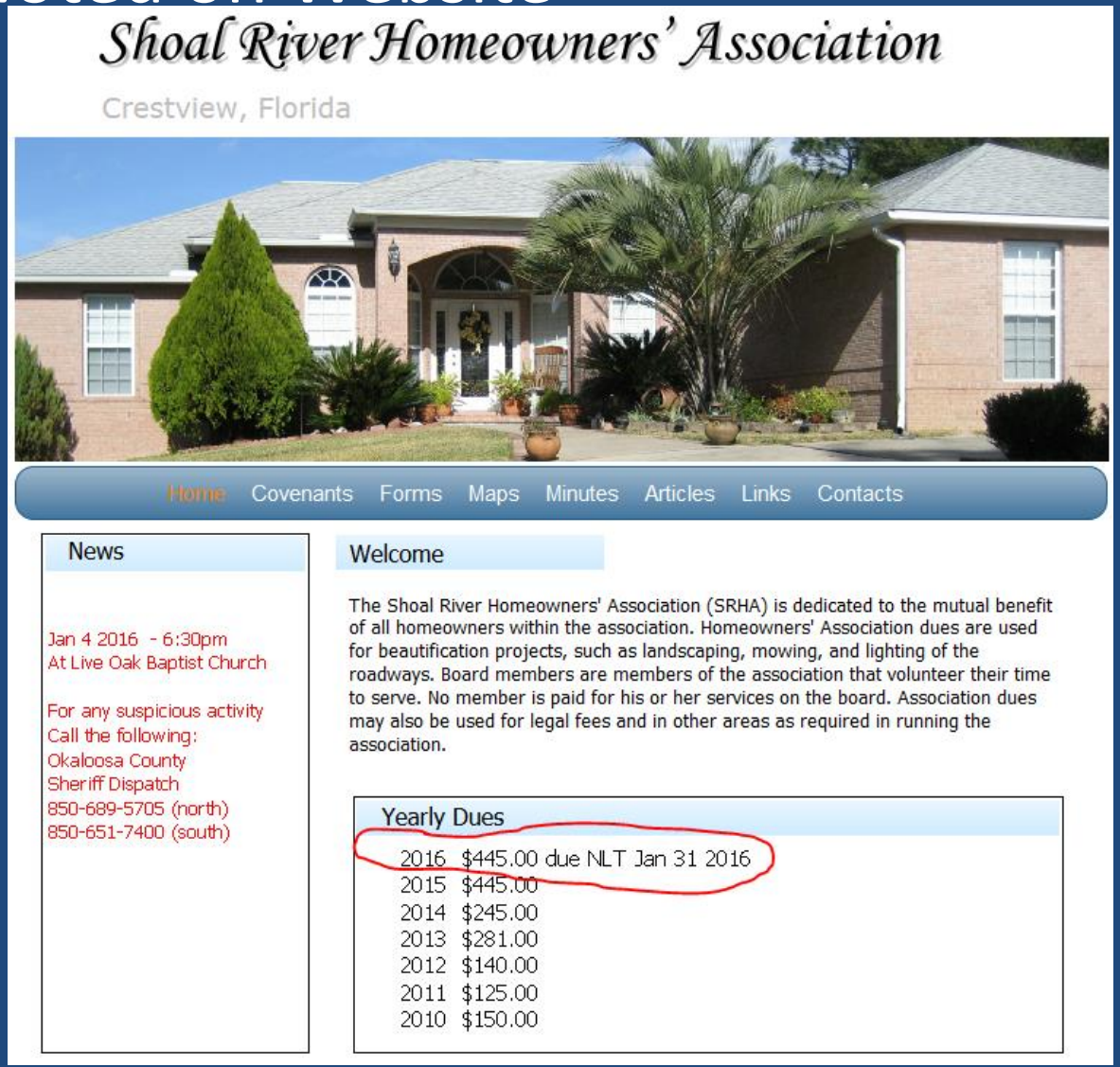


Paypal option

1) Homeowner can still pay by cheque ($445)
2) Another Option – establish Paypal option without any website presence. Homeowner sends payment via Paypal – coordinated via email/treasurer. Homeowner out of country for example. Trial basis.

Annual Assessment

1) Noted on Website



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Dams

1) Repay loan (principal + 6% interest) in full to homeowners – 5/1/16

2) Erosion barrier material removed by contractor (per request from Florida Water Management)

Dam repairs

1) Cleanup riser – accomplished Nov 20- Dennis Dalton/Terry Stewart/ Ian Weaver



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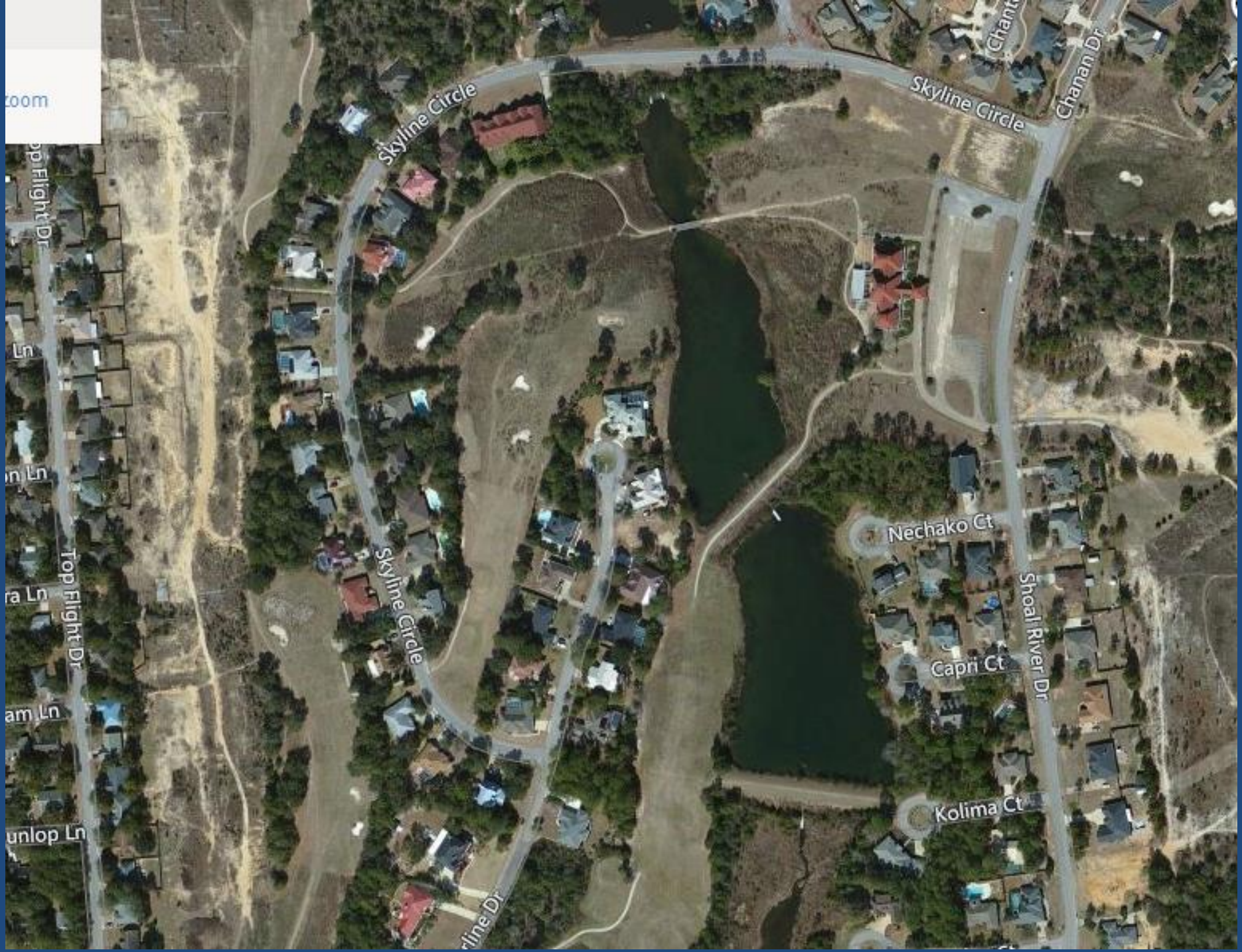
New Business

1) Home security

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