

MILLER'S RUN OF BLUEWATER BAY HOMEOWNERS ASSOCIATION, INC.
ANNUAL BUDGET & MEMBERSHIP MEETING
EXPLANATION OF ATTACHMENTS

Attachments:

- **Owner Letter**
- **Notice and Agenda of the Annual Meeting**
- **Minutes of the 2024 Annual Meeting**
- **2025 & Proposed fiscal year 2026 Operating and Reserve Budget**
- **Email Consent: Return if Applicable**
 - a. Completed for receiving email correspondence for association business.
 - b. Return if you would like to update your email address.
- **Voting Certificate: Complete and Return to the Association- if needed**
 - a. Complete if property is owned by more than one person, a corporation, or a trust.
 - b. Do Not fill out if we already have a certificate of the current Voting Member.
- **Limited Proxy: Complete, Email - Mail to the Association- THIS IS VITAL**
 - a. Indicate to whom you give your proxy (default, Omar Reynoso, Secretary)
 - b. Vote on the 2026 questions.
 - c. The authorized voter must sign.
 - d. The limited proxy helps to establish a quorum and is vital if you do not plan to be present in person at the meeting. Without a quorum, we can not conduct business.
 - e. Allow the Association to move forward with your consent.
- **Notice of Intent to be a Candidate for the Board of Directors: Return if Applicable**
 - a. If you wish to be considered as a Candidate for the Board of Directors in the future, **please complete and return.**
 - b. Include an information sheet if you wish.
- **PayHoa Sign-Up letter- Everyone needs to complete this to receive updates.**

MILLER'S RUN OF BLUEWATER BAY HOMEOWNERS ASSOCIATION, INC.
YEARLY LETTER

September 01, 2025,

Dear Miller's Run Community,

Our Annual Meeting is scheduled for Sunday, October 19, 2025, at 6:30 PM at the ECT Management facility, located at the Bluewater Bay Tennis Center. This is an open forum for the community to share any concerns, discuss potential solutions to issues within Miller's Run, and review the results of voting.

We're excited to welcome several new owners to the community! Hello and welcome! Enclosed in this packet is the "Owner Consent to Receive Association Correspondence via Email" form. If you agree to receive communications electronically, this will help promote timely communication and reduce the association's postage costs. If you're a long-term resident and need to update your email address, you can either submit a new consent form or update your information directly in our PayHOA member site.

As a reminder, we have adopted the PayHOA application for community management. I've included an additional guide if you haven't logged in yet. We ask that everyone sign in, as this will be our primary platform for communications moving forward. It will also streamline the payment of dues, making the process more efficient.

In 2025, we successfully completed the relocation of the Miller Run Community well, moving it off homeowner property. We also undertook an intensive irrigation project along Bluewater Bay Boulevard, restoring water to all three islands. This effort consumed the entire 2025 landscaping budget, with additional corrections carrying over into 2026 pending voting approval. This year, due to budget limitations, we are scaling back the project scope. Our focus will be completing the irrigation work and addressing storm drain clean-outs along with a sustainable solution to ground cover on our entrances and HOA dues viability. The following pages will outline proposed changes to HOA dues for your review and vote.

1. **Stormwater** drain clean-out will be a key item on which we'll be voting. Our community currently has 11 storm drains arranged in a zig-zag pattern designed to prevent flooding by directing rainwater away from homes and common areas. Unfortunately, several of these drains, particularly those near the community common area, are no longer functioning properly. This creates a significant risk of water damage to homes and properties during heavy rain, as the water cannot drain effectively, leading to potential flooding and standing water.

The cause of the blockage may be due to accumulated debris, sediment, or root intrusion, and regular maintenance is essential to ensure the system operates efficiently. If we neglect this issue, the costs to repair potential damage in the future could be much higher and more disruptive for the community.

2. **Irrigation:** The remaining irrigation correction is *\$818 which is for the unforeseen line breaks rotary head issues that were discovered once the lines and pressure were restored.
3. The board is proposing this be a part of a special assessment to complete the repairs for FULL restoration to our irrigation.
4. **Landscaping Solution:** We are proposing to use rip rap as a sustainable ground cover at a one time fee. The rising cost of pinestare is now \$16.99 a bail, taking 20 bails per side. Equalling \$2718 if we wanted to replace it 4 times a year like discussed in prior years. This is a huge cost to the landscaping budget each year. Community members that came to the budget meeting agreed the benefits of getting 3-6' limestone at \$125 cubic yard from Willingham Construction Materials as a great aesthetic sustainable solution . Each side is roughly 17 x 8 and we would put 3 inches of material down. Putting the rough cost around \$750 with a \$200 delivery fee plus tax.

The board is proposing this be a part of a special assessment to allow all landscaping funds to go to the labor, maintenance and trimming of our landscaping cost.

5. **DUES:** Even with the increase to \$350 per year, Millers Run's dues remain far below both the Florida and national averages and still do not keep pace with rising costs in our state. Landscaping materials like pine straw have increased 10–20%, labor for maintenance is up 8–12%, and asphalt and road work costs have climbed 15–25% since 2020. Our current budget, which allocates only \$1,500 per year for roads, falls drastically short when sealcoating 1.5 miles of private road can cost between \$12,000 and \$30,000, and storm drain repairs range from \$2,000 to \$6,000. These rising costs make it impossible to build adequate reserves for long-term projects, and without further increases or special assessments, we risk falling behind on essential maintenance.

Currently, dues are set at \$322 per year, which is not sustainable. Beginning in 2025, the Board has approved a mandatory increase to \$350 per year. Looking ahead, a vote will be held in 2026 to raise dues to \$500 per year. While this is a step in the right direction, it still leaves major shortfalls. At \$500, we will continue to struggle to fund critical needs such as road resurfacing every four years, maintaining a buffer for storm drain repairs, and preparing for the required restatement of our CC&Rs in 2030—an amendment process previously estimated at \$30,000 by our attorney.

The reality is that a truly sustainable dues level would be closer to \$600–\$700 per home annually. This range would:

- Provide reserves for recurring \$12,000 to 30,000 road projects
- Maintain a buffer for storm drain repairs and emergencies
- Prepare for the 2030 CC&R amendment process

The increase to \$350 in 2026 and voted on proposed \$500 in 2026 should be viewed as temporary, transitional steps. A realistic increase to \$600–\$700 per home will ultimately be necessary to achieve financial stability and protect both our community and property values.

I'd also like to remind all residents, it is not up to the acting board members or community members to be the primary maintenance of the front entrances. We facilitated one year to assess the base cost, which is no longer accurate and never intended as a long term solution. Also, to note for members and rental properties, that each home is allocated four parking spots. The street should not be used for long-term parking, as this can cause congestion, block emergency vehicles, and obstruct sanitation and postal services. Please be mindful of your neighbors and ensure driveways are accessible. We will send out by EMAIL updated CCR's that reflect current Florida law.

If you have any suggestions or comments to help improve our community, feel free to contact us or submit a suggestion via the PayHOA site. Additionally, we encourage anyone interested in stepping into a BOARD position or help our community to reach out at millersruncommunity@gmail.com for more information.

Thank you,

The Millers Run Board - Christina Thresher, MRHOA President

Website: [Miller's Run of Bluewater Bay HOA, Inc. \(millersrunhoa.com\)](http://miller's%20Run%20of%20Bluewater%20Bay%20HOA,%20Inc.%20(millersrunhoa.com))

MILLER'S RUN OF BLUEWATER BAY HOMEOWNER'S ASSOCIATION, INC.
NOTICE TO ASSOCIATION MEMBERS OF THE
ANNUAL MEMBERSHIP MEETING

TO: ALL MEMBERS OF THE ASSOCIATION

NOTICE is hereby given that the Annual Membership Meeting of Miller's Run at Bluewater Bay Homeowners Association, Inc will be held:

Date of Meeting: October 19, 2025
Time of Meeting: 6:30 p.m. CST
Location: 777 Bay Drive, Niceville, FL 32578

Purpose: to conduct business as listed on the agenda and any other business which may properly come before the meeting.

AGENDA

- **Call to order**
- **Call of roll and certifying of Proxies**
- **Proof of notice meeting or waiver of notice**
- **Reading and disposal of July 21, 2025 unapproved minutes**
- **Unfinished Business**
 - Outstanding HOA dues
- **Review of Annual Budget New Business:**
 1. Membership Voting for the year ending December 31, 2025 year (Limited Proxy Vote)
 - a. Storm Water
 - b. Irrigation Completion
 - c. Landscaping Solution
 - d. Due Increase
 2. Approve the fiscal year 2026 budget.
- **Open Floor**
- **Adjournment**

By order of the Board of Directors of
MILLER'S RUN AT BLUEWATER BAY
HOMEOWNERS ASSOCIATION, INC.

By: Christina Thresher, President

MILLER'S RUN OF BLUEWATER BAY HOMEOWNER'S ASSOCIATION, INC.
OFFICIAL MEETING MINUTES OF THE BOARD OF DIRECTORS

Date of Meeting: October 20, 2024

Time of Meeting: 6:30 p.m. CST

Location: Bluewater Bay Tennis Court Center, Niceville, FL 32578

Attendance: Christina T., President; Gina L., Treasurer; Omar R., Secretary; Bill K., Laura M., Kara B., Sara L., Mary C., and Al & Dawn B.

Certify a quorum: All board members were present in person, and a quorum was certified.

Call to order: Christina Thresher called the meeting to order at 6:32 p.m. CST.

Certify meeting notice was posted in accordance with the Florida Statute: Omar Reynoso certified that the meeting was noticed in accordance with Florida Statute.

Minutes:

- The July 21, 2024 minutes were approved, Unanimously.

Treasure Report:

- Budget Approved

Old Business:

- Landscaping
 - No one last year
- ○ \$253.95 Total (Approved)
 - ○ Negative/positive
 - ○ Formula error on budget sheer
- ● Sign
 - ○ Called in to the city
 - In the reserves, but other issues are higher priority (ex. Storm water)
- ● Voting
 - Landscaping / Ground maintenance
 - Quotes
 - Work Study
 - Not sent out due to other commitments
- ● Drainage issues
 - Needs to be scoped to prove Live Oak caused damage
 - Lines broken
- LAndscaping/ Irrigation
 - Shrubs vs Flowers
 - Move pump out of Christina's backyard
 - Missing sprinkler zone
 - Find the lines
 - Pump = MSBU or Meet us halfway?
 - New Well?

- PBWB
 - Greenspace/2 years/ Mowed 9 times a year/ Purchase Bushhog/ Volunteer fund
 - Voted no
 - Tomorrow at North Bay Fire Dept. (6pm) /Turn in anyone that is on the golf course between 730 – 1930
- 6 rentals in neighborhood
- Pay HOA
- Dates for 2025: January 19, April 20, July 20, and October 19

New Business:

- ● New System
- ○ Pay HOA
- ○ Communications
- ○ Payments online
- ○ Toggle switch in Pay HOA to be included in directory

Dates Next Meeting

Jan 19, 2025, at 6:30 p.m. - Meeting spot at Tennis Courts Facility

Adjournment: Bill Killroy motioned to adjourn the meeting at 8:01 p.m. CST. The motion was seconded by Christina Thresher, and all were in favor. Meeting adjourned.

Respectfully Submitted by:

Omar Reynoso, Secretary

**MILLER'S RUN AT BLUEWATER BAY HOMEOWNERS' ASSOCIATION, INC.
LIMITED PROXY**

The undersigned, owner(s) or Voting Member of (address) _____ in Miller's Run at Bluewater Bay, appoints (check either (a) or (b) below):

_____ (a) **Omar Reynoso** of the Association, on behalf of the Board of Directors, **or**

_____ (b) Name: _____ as (my)/(our) proxyholder* to attend the annual members meeting of **Miller's Run at Bluewater Bay Homeowners' Association, Inc. to be held at 6:30 p.m. (Central Time) on October 19, 2025, at 777 Bay Drive, Niceville FL 32578** and any adjournment/recess thereof. The proxyholder named above has the authority to vote and act for me to the same extent that I would if personally present, with the power of substitution, except that my proxyholder's authority is limited as indicated below:

Limited Powers (FOR YOUR VOTE TO BE COUNTED ON THE FOLLOWING ISSUE, YOU MUST INDICATE YOUR PREFERENCE IN THE BLANKS PROVIDED BELOW.)

I SPECIFICALLY AUTHORIZE AND INSTRUCT MY PROXYHOLDER TO CAST MY VOTE IN REFERENCE TO THE FOLLOWING MATTERS AS INDICATED BELOW:

1. **Do you consent to using reserve funds for storm water drain maintenance for fiscal year 2025?** (The Board recommends voting "Yes".)
_____ Yes _____ No
2. **Do you consent for a special assessment for completion of irrigation correction (* 21.50 per household) for the fiscal year 2026?** (The Board recommends voting "Yes".)
_____ Yes _____ No
3. **Do you consent for a special assessment to get stainable landscaping (*27.00 per household) for fiscal year 2026?** (The Board recommends voting "Yes".)
_____ Yes _____ No
4. **Do you consent to the increase of Home Owner Association Dues to \$500 annually for fiscal year 2026?** (The Board recommends voting "Yes".)
_____ Yes _____ No

Date Signature(s) of Owner(s) or Voting Member

*** Failure to check either (a) or (b), or if (b) is checked, failure to write in the name of the proxyholder, is an appointment of the Vice President of the Association as your proxy holder**

DO NOT COMPLETE THIS SECTION. This section is only to be filled in by the proxyholder if he/she wishes to appoint a substitute proxyholder.

SUBSTITUTION OF PROXY HOLDER

The undersigned, appointed as proxy above, does hereby designate _____ to substitute for me in the proxy set forth above.

_____ Date: _____ **PROXYHOLDER**

THIS PROXY IS REVOCABLE BY THE UNIT OWNER AND IS VALID ONLY FOR THE MEETING FOR WHICH IT IS GIVEN AND ANY LAWFUL ADJOURNMENT. IN NO EVENT IS THE PROXY VALID FOR MORE THAN NINETY (30) DAYS FROM THE DATE OF THE ORIGINAL MEETING FOR WHICH IT WAS GIVEN.

Email to : millersruncommunity@gmail.com

Mail executed Proxy to: Miller's Run at Bluewater Bay Homeowners' Association, Inc.,
P.O Box 5163, Niceville, FL 32578

Or hand-deliver to: Christina Thresher, 4400 Hagen Court, Niceville, FL 32578

**NOTICE OF INTENT TO BE A CANDIDATE
FOR THE BOARD OF DIRECTORS OF
MILLER'S RUN AT BLUEWATER BAY HOMEOWNERS' ASSOCIATION, INC.**

I (print name), _____, hereby place my name in nomination as a candidate for the Board of Directors of *Miller's Run at Bluewater Bay Homeowners' Association, Inc.* I am/ not enclosing an Information Sheet about myself. I understand that I am responsible for the accuracy of the information contained in the Information Sheet.

Date: _____, 2025

Signature

Printed Name

PLEASE NOTE

UNDER THE AMENDED PROVISIONS OF CHAPTER 720, FLORIDA STATUTES, YOU WILL NOT BE ELIGIBLE FOR BOARD MEMBERSHIP IF ANY OF THE FOLLOWING APPLY:

- I. YOU ARE MORE THAN 90 DAYS DELINQUENT IN THE PAYMENT OF ANY FEE, FINE OR OTHER MONETARY OBLIGATION DUE TO THE ASSOCIATION;**
- II. YOU WERE CONVICTED OF A FELONY IN FLORIDA OR CONVICTED OF AN OFFENSE IN ANOTHER JURISDICTION THAT WOULD BE CONSIDERED A FELONY IN FLORIDA (UNLESS YOUR CIVIL RIGHTS HAVE BEEN RESTORED FOR AT LEAST FIVE YEARS.)**
- III. Florida Law: Mandatory Education for HOA Directors Initial Certification (Mandatory Training):**
- **For directors elected or appointed on or after July 1, 2024:**
Must complete a department-approved educational curriculum within 90 days of appointment or election. This training includes essential topics such as financial literacy and transparency, recordkeeping, levying of fines, and notice and meeting requirements. [Online SunshineLS Carlson Law](#)
 - **For directors already serving prior to July 1, 2024:**
They must complete the same certification within four years if they continuously serve on the board. [BeckerOnline Sunshine](#)
 - The resulting certificate of completion is valid for up to four years, after which the training must be retaken.

MILLER'S RUN OF BLUEWATER BAY HOMEOWNERS ASSOCIATION 2026 PROPOSED BUDGET			
	2025 BUDGET	2026 PROPOSED BUDGET	2025-2026 VARIANCE
INCOME			
40000 - Assessments	\$12,236.00	\$13,300.00	\$1,064.00
TOTAL INCOME	\$12,236.00	\$13,300.00	\$1,064.00
EXPENSES			
ADMINISTRATIVE			
51005 - Accounting Fees	\$395.00	\$450.00	\$55.00
51025 - Annual Report	\$61.25	\$61.25	\$0.00
51115 - Admin Supplies/Software	\$888.00	\$733.00	-\$155.00
51120 - Postage & Mail	\$139.00	\$60.00	-\$79.00
51140 - PO Box Rental	\$176.00	\$192.00	\$16.00
51150 - Website	\$379.00	\$150.00	-\$229.00
51170 - Kiwanis Patriotic Flags	\$84.00	\$0.00	-\$84.00
55025 - Insurance	\$850.75	\$843.75	-\$7.00
TOTAL ADMINISTRATIVE	\$2,973.00	\$2,490.00	-\$483.00
COMMON AREA			
53080 - Light Maintenance	\$200.00	\$0.00	-\$200.00
53155 - Sign Maintenance	\$50.00	\$0.00	-\$50.00
TOTAL COMMON AREA	\$250.00	\$0.00	-\$250.00
LANDSCAPING			
56000 - Grounds & Landscape Maintenance	\$3,200.00	\$5,000.00	\$1,800.00
56020 - Irrigation Maintenance & Repairs	\$1,463.00	\$500.00	-\$963.00
56035 - Landscape & Plant Replacement	\$500.00	\$500.00	\$0.00
TOTAL LANDSCAPING	\$5,163.00	\$6,000.00	\$837.00
UTILITIES			
57050 - Electricity - Lights & Signs	\$1,150.00	\$1,150.00	\$0.00
57055 - Electricity - Well/Pump	\$450.00	\$660.00	\$210.00
TOTAL UTILITIES	\$1,600.00	\$1,810.00	\$210.00
RESERVE			
99075 - Roads	\$1,500.00	\$2,000.00	\$500.00
99085 - Signage	\$750.00	\$1,000.00	\$250.00
99095 - Stormwater	\$0.00	\$0.00	\$0.00
TOTAL RESERVE	\$2,250.00	\$3,000.00	\$750.00
TOTAL EXPENSES	\$12,236.00	\$13,300.00	\$1,064.00
TOTAL LOTS 38	2025	2026	% Change
ANNUAL ASSESSMENT	\$322.00	\$350.00	9%

MILLER'S RUN OF BLUEWATER BAY HOMEOWNERS ASSOCIATION 2026 PROPOSED BUDGET			
	2025 BUDGET	2026 PROPOSED BUDGET	2025-2026 VARIANCE
INCOME			
40000 - Assessments	\$12,236.00	\$19,000.00	\$6,764.00
TOTAL INCOME	\$12,236.00	\$19,000.00	\$6,764.00
EXPENSES			
ADMINISTRATIVE			
51005 - Accounting Fees	\$395.00	\$450.00	\$55.00
51025 - Annual Report	\$61.25	\$61.25	\$0.00
51115 - Admin Supplies/Software	\$888.00	\$733.00	-\$155.00
51120 - Postage & Mail	\$139.00	\$60.00	-\$79.00
51140 - PO Box Rental	\$176.00	\$192.00	\$16.00
51150 - Website	\$379.00	\$150.00	-\$229.00
51170 - Kiwanis Patriotic Flags	\$84.00	\$0.00	-\$84.00
55025 - Insurance	\$850.75	\$843.75	-\$7.00
TOTAL ADMINISTRATIVE	\$2,973.00	\$2,490.00	-\$483.00
COMMON AREA			
53080 - Light Maintenance	\$200.00	\$0.00	-\$200.00
53155 - Sign Maintenance	\$50.00	\$0.00	-\$50.00
TOTAL COMMON AREA	\$250.00	\$0.00	-\$250.00
LANDSCAPING			
56000 - Grounds & Landscape Maintenance	\$3,200.00	\$10,000.00	\$6,800.00
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TOTAL LANDSCAPING	\$5,163.00	\$11,000.00	\$5,837.00
UTILITIES			
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RESERVE			
99075 - Roads	\$1,500.00	\$2,000.00	\$500.00
99085 - Signage	\$750.00	\$1,700.00	\$950.00
99095 - Stormwater	\$0.00	\$0.00	\$0.00
TOTAL RESERVE	\$2,250.00	\$3,700.00	\$1,450.00
TOTAL EXPENSES	\$12,236.00	\$19,000.00	\$6,764.00
TOTAL LOTS 38	2025	2026	% Change
ANNUAL ASSESSMENT	\$322.00	\$500.00	55%

2025 MRHOA Attachments

September 30, 2024

Dear Homeowners,

We hope this message finds you well. This week, I will be sending out the Annual Homeowners Packet. However, before that, I wanted to introduce you to our new HOA Online Management System.

Due to changes with our previous system provider, which was acquired by a new company, we could no longer afford their software fees. After careful consideration, the board has decided to transition to **PayHOA**, a platform that will streamline everything from reporting to communications, providing a centralized system for all members.

To help you get acquainted with the new system, please watch this informative video.

In the video, you will learn how to:

- Log in to the platform
- View messages, documents, violations, and emails
- Pay dues and view invoices
- Submit requests
- Ask questions

I would like to emphasize the *Pay Dues* feature. You will need to link your bank account to the system, and we will cover the processing fee. There is also an option to use a credit card, but please note that it incurs a 3.25% fee, which the HOA will not cover. If you prefer not to use the new system, that's perfectly fine—yearly checks can still be mailed in as usual.

PayHOA provides us with a centralized location for everything we need as a community. If you have any questions or concerns about PayHOA, please don't hesitate to contact Christina Thresher at (206) 920-4933.

Please be on the lookout for setup emails, and don't forget to check your junk folders in case they end up there. If you'd like to start the process right away, you can use the following link or QR code:

CLICK FOR SETUP:

<https://app.payhoa.com/sign-up/32107-millers-run-of-bluewater-bay-homeowners-association-inc>

Use your phone camera or QR app to scan for setup



Sincerely,
Millers Run Board of Directors