

WESTMINISTER HOMEOWNERS ASSOCIATION

A Michigan Non-Profit Organization

Board of Directors

Philip G. Vera, Esq., President

Dr. Athena Marsh, Vice-President

Steven Jackson, Treasurer

pgverajd@gmail.com

dr.athenamarsh@gmail.com

stevenjackson2699@gmail.com

Date – Wednesday, December 15, 2021

Location - Zoom

Time: 7:00 pm

Attendees – Philip Vera, Esq. (President), Dr. Athena Marsh (Vice-President),
Steven Jackson (Treasurer)

Agenda

1. **Call to Annual Meeting to Order – Philip Vera – 7:01 PM**

2. **Minute Approval:**
 - a. **Motion to waive the reading of the Minutes from the Board of Directors Meeting of November 17, 2021 and to adopt the minutes as presented on the Westminister HOA Website and Westminister HOA Official Facebook. Vera – Aye, Marsh – Aye, Jackson - Aye**

3. **Treasurer’s Report –**
 - a. **Bills due for November 2021**
 - i. **AHC Advisors # 10847 for December Services & Postage \$604.06 - Vera – Aye, Marsh – Aye, Jackson – Aye**
 - ii. **Big Lakes Lawncare # 79361 for 11-28-2021 De-icing Services - \$497.00 Vera – Aye, Marsh – Aye, Jackson – Aye.**

- iii. Big Lakes Lawncare # 79457 for 1st installment for Snow & Ice Management contract - \$1,597.00 Vera – Aye, Marsh – Aye, Jackson - Aye
- iv. Big Lakes Lawncare # 79679 for 11-30-2021 De-icing Services - \$ 497.00 Vera – Aye, Marsh – Aye, Jackson - Aye
- v. Makower Abbate Et Al # 89083 Lien Document Prep & Payment Letter - \$401.00 Vera – Aye, Marsh – Aye, Jackson – Aye
- vi. Crawford Agency 2022 Insurance Coverage - \$1,906.00 Vera – Aye, Marsh – Aye, Jackson – Aye
- vii. Christmas Light Purchase, Installation and Timers - \$4,825.68 - Vera – Aye, Marsh – Aye, Jackson – Aye (NOTE: This expense had been preapproved and has already been paid)

4. Old Business

- a. None

5. New Business

a. 2022 Annual Budget

- i. Treasurer Steven Jackson presented the 2022 annual budget. It is attached to these minutes and incorporated into the record accordingly. Motion to adopt 2022 Annual Budget Vera – Aye, Marsh – Aye, Jackson - Aye

b. 2022-2023 Board Elections and 2022 Annual Meeting Date

- i. Notice to the general membership regarding upcoming elections will take place at the January 19, 2022 Meeting
- ii. Solicitations seeking interested candidates for Board positions will take place at the February 16, 2022 Meeting.
- iii. Ballots shall be finalized and candidate presented at the March 16, 2022 Meeting.
- iv. Annual Meeting and Election for Board Positions to take place on April 20, 2021
- v. Vera – Aye, Marsh – Aye, Jackson – Aye

- c. Christmas Light Security
 - i. Christmas lights at the entry of the subdivision appears to be vandalized. The west side of the entrance has only one set of lights active. The lights were previously cut and were replaced, but are currently off.
- 6. Open Floor to Discussion/Questions - **The Board would appreciate having the members attending the meeting today identify themselves and their address and mention if they would like the opportunity to speak during the public comment period.**
- 7. **Adjournment of Meeting – Philip Vera 7:25 PM Vera – Aye, Marsh – Aye, Jackson - Aye**

WESTMINISTER HOA
Profit & Loss Budget vs. Actual
 January through October 2021

	Actual	Forecast	Forecasted	2021		2022	2022 Budget Drivers & Comments
	Jan - Oct 21	Nov & Dec 21	Actual 2021	Budget	\$ Over Budget	Budget	
Income							
441000 · Association Dues	69,629.00	0	69,629.00	69,629.00	0.00	87,036.25	
451000 · Late/Service Charges	3,202.00	0	3,202.00	4,075.00	-873.00	3,800.00	
451100 · By-Law Violations	150.00	0	150.00	1,400.00	-1,250.00	0.00	
459 · INTEREST INCOME							
459100 · Interest Income - Reserve	2.99		2.99	3.00	-0.01	3.00	
Total 459 · INTEREST INCOME	2.99		2.99	3.00	-0.01	3.00	
Total Income	72,983.99		72,983.99	75,107.00	-2,123.01	90,839.25	
Gross Profit	72,983.99		72,983.99	75,107.00	-2,123.01	90,839.25	
Expense							
665 · BAD DEBTS							
665100 · Board Waived Late Fees	575.00	0	575.00		575.00	0.00	
665200 · Board Waived Violation Charge	100.00	0	100.00		100.00	0.00	
Total 665 · BAD DEBTS	675.00		675.00		675.00	0.00	
660 · ADMINISTRATIVE COSTS							
660200 · Administrative Costs	206.89	0	206.89	416.66	-209.77	200.00	
660400 · Bank Charges	19.50	0	19.50		19.50	19.50	
662000 · Licenses/Permits	20.00	0	20.00	30.00	-10.00	30.00	
663500 · Postage and Delivery	647.73	2	649.73	450.00	199.73	650.00	
Total 660 · ADMINISTRATIVE COSTS	894.12		896.12	896.66	-0.54	899.50	
643 · GROUNDS & LANDSCAPING							
643507 · Fertilizing	0.00	0	0.00	2,220.00	-2,220.00	0.00	
643502 · Flowers	0.00	0	0.00	1,500.00	-1,500.00	0.00	
643510 · Landscaping	0.00	0	0.00	2,525.00	-2,525.00	0.00	
643500 · Lawn Maintenance	9,758.87	0	9,758.87	15,000.00	-5,241.13	9,000.00	
657200 · Sprinkler Systems	0.00	0	0.00	800.00	-800.00	800.00	
647000 · Tree/Shrub Pruning	550.00	0	550.00	0.00	550.00	0.00	
647200 · Tree/Shrub Main/Replacement	0.00	0	0.00	6,436.47	-6,436.47	34,415.00	TREE SURGEON QUOTE
Total 643 · GROUNDS & LANDSCAPING	10,308.87		10,308.87	28,481.47	-18,172.60	44,215.00	
661700 · Holiday Decorating	0.00	5000	5,000.00	0.00	5,000.00	1,200.00	
626000 · Insurance - General Liability	1,522.50	0	1,522.50	1,478.34	44.16	1,906.00	
626500 · Neighborhood Social Events	702.50	0	702.50	0.00	702.50	1,000.00	
632000 · Property Management Fees	6,000.00	1200	7,200.00	6,000.00	1,200.00	7,200.00	
634 · RESERVES							
634501 · Reserves - Legal	2,520.00	0	2,520.00	2,521.66	-1.66	2,521.66	
634500 · Reserves - Mulch	10,350.00	0	10,350.00	10,354.16	-4.16	10,354.16	
Total 634 · RESERVES	12,870.00		12,870.00	12,875.82	-5.82	12,875.82	
646200 · Snow Removal	16,500.00	3194	19,694.00	9,000.00	10,694.00	17,000.00	BUDGET FOR SNOW (\$8,000) AND SALT (\$9,000)
670 · UTILITIES							
670500 · Electricity	533.02	200	733.02	583.34	149.68	700.00	
672500 · Water	95.00	0	95.00	3,291.13	-3,196.13	1,500.00	
Total 670 · UTILITIES	628.02		828.02	3,874.47	-3,046.45	2,200.00	
672200 · Website	425.28	0	425.28	1,000.00	-574.72	300.00	
Total Expense	50,526.29		60,122.29	63,606.76	-3,484.47	88,796.32	
Net Ordinary Income	22,457.70		12,861.70	11,500.24	1,361.46	2,042.93	
Net Income	22,457.70		12,861.70	11,500.24	1,361.46	2,042.93	