

# 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 21, 2022

Location - Zoom

Time: 7:00 pm

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

## MINUTES

### 1. Minute Approval:

- a. Motion to waive the reading of the Minutes from the Board of Directors Meeting of November 16, 2022 and to adopt the minutes as presented on the Westminister HOA Website and Westminister HOA Official Facebook. **Vera – Aye, Marsh – Aye, Jackson – Aye**

### 2. Treasurer's Report –

- a. Bills due for December 2022. Motion to Pay
  - i. AHC Advisors November 2022 Services & Postage - \$605.40  
**Vera – Aye, Marsh – Aye, Jackson – Aye**
  - ii. Big Lakes Lawncare invoice nos. 102926 (\$326); 103397 (\$497); 103784 (\$97.00); 103898 (\$497); 103913 (\$1,597); 103943 (\$497) **Vera – Aye, Marsh – Aye, Jackson – Aye**
  - iii. DTE Accounts ending 2787 (\$25.12) & 2797 (\$16.17) 10-28 – 11-29-2022 **Vera – Aye, Marsh – Aye, Jackson – Aye**

- iv. **Nationwide Insurance 2023 - \$1,836 Vera – Aye, Marsh – Aye, Jackson – Aye**

**3. New Business**

- a. **2023 Annual Budget – See attached Exhibit A – Westminster Homeowner Association 2023 Budget - Motion to Approve Vera – Aye, Marsh – Aye, Jackson – Aye**
  - b. **Christmas light vandalism...again**
- 4. 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.**
- 5. Adjournment to Closed Meeting – Philip Vera –**

- a. **None**

**Exhibit A – Westminister  
Homeowner Association 2023  
Budget**

## WESTMINISTER HOA Profit & Loss Budget vs. Actual January through November 2022

		Actual	Forecast	Forecasted	2022		2023	
		Jan - Nov 22	Dec 22	Actual 2022	Budget	\$ Over Budget	Budget	2023 Budget Drivers & Comments
<b>Income</b>								
	441000 · Association Dues	87,036.25		87,036.25	87,036.25	0.00	87,036.25	
	451000 · Late/Service Charges	2,900.25		2,900.25	3,200.00	-299.75	3,200.00	
	451100 · By-Law Violations	100.00		100.00	600.00	-500.00	600.00	
	<b>459 · INTEREST INCOME</b>							
	459100 · Interest Income - Reserve	4.48	0.45	4.93	3.00	1.93	5.00	
	<b>Total 459 · INTEREST INCOME</b>	<b>4.48</b>		<b>4.93</b>	<b>3.00</b>	<b>1.93</b>	<b>5.00</b>	
	<b>Total Income</b>	<b>90,040.98</b>		<b>90,041.43</b>	<b>90,839.25</b>	<b>-797.82</b>	<b>90,841.25</b>	
	<b>Gross Profit</b>	<b>90,040.98</b>		<b>90,041.43</b>	<b>90,839.25</b>	<b>-797.82</b>		
<b>Expense</b>								
	<b>665 · BAD DEBTS</b>							
	665100 · Board Waived Late Fees	650.00		650.00		650.00		
	665200 · Board Waived Violation Charge	325.00		325.00		325.00		
	<b>Total 665 · BAD DEBTS</b>	<b>975.00</b>		<b>975.00</b>		<b>975.00</b>		
	<b>660 · ADMINISTRATIVE COSTS</b>							
	660200 · Administrative Costs	227.85		227.85	200.00	27.85	200.00	
	660400 · Bank Charges	15.00		15.00	19.50	-4.50	20.00	
	662000 · Licenses/Permits	20.00		20.00	30.00	-10.00	30.00	
	663500 · Postage and Delivery	376.85	5.40	382.25	650.00	-267.75	500.00	
	<b>Total 660 · ADMINISTRATIVE COSTS</b>	<b>639.70</b>		<b>645.10</b>	<b>899.50</b>	<b>-254.40</b>	<b>750.00</b>	
	<b>643 · GROUNDS &amp; LANDSCAPING</b>							
	643507 · Fertilizing	900.00		900.00	0.00	900.00	900.00	
	643502 · Flowers	0.00		0.00	0.00	0.00	1,500.00	
	643510 · Landscaping	687.97		687.97	0.00	687.97	1,500.00	
	643500 · Lawn Maintenance	8,574.00		8,574.00	9,000.00	-426.00	10,000.00	
	657200 · Sprinkler Systems	0.00		0.00	800.00	-800.00	800.00	
	647000 · Tree/Shrub Pruning	824.90		824.90	0.00	824.90	900.00	
	647200 · Tree/Shrub Main/Replacement	34,415.00		34,415.00	34,415.00	0.00	0.00	
	<b>Total 643 · GROUNDS &amp; LANDSCAPING</b>	<b>45,401.87</b>		<b>45,401.87</b>	<b>44,215.00</b>	<b>1,186.87</b>	<b>15,600.00</b>	

## WESTMINISTER HOA Profit & Loss Budget vs. Actual January through November 2022

	Actual	Forecast	Forecasted	2022		2023	
	Jan - Nov 22	Dec 22	Actual 2022	Budget	\$ Over Budget	Budget	2023 Budget Drivers & Comments
661700 · Holiday Decorating	1,000.00		1,000.00	1,200.00	-200.00	1,200.00	
626000 · Insurance - General Liability	1,747.13	158.87	1,906.00	1,906.00	0.00	1,836.00	Per Insurance Renewal Quote
626500 · Neighborhood Social Events	1,440.83		1,440.83	1,000.00	440.83	1,500.00	
632000 · Property Management Fees	6,600.00	600.00	7,200.00	7,200.00	0.00	7,560.00	Per AHC 2023 Fee Increase Notice
<b>634 · RESERVES</b>							
634501 · Reserves - Legal	2,310.00	210.00	2,520.00	2,521.66	-1.66	2,500.00	
634500 · Reserves - Mulch	9,493.00	863.00	10,356.00	10,354.16	1.84	20,000.00	
<b>Total 634 · RESERVES</b>	11,803.00		12,876.00	12,875.82	0.18	22,500.00	
646200 · Snow Removal	15,534.00		15,534.00	17,000.00	-1,466.00	17,000.00	
<b>670 · UTILITIES</b>							
670500 · Electricity	415.78	41.29	457.07	700.00	-242.93	700.00	
672500 · Water	64.58		64.58	1,500.00	-1,435.42	1,500.00	
<b>Total 670 · UTILITIES</b>	480.36		521.65	2,200.00	-1,678.35	1,700.00	
672200 · Website	347.44		347.44	300.00	47.44	400.00	
<b>Total Expense</b>	85,969.33		87,847.89	88,796.32	-948.43	70,546.00	
<b>Net Ordinary Income</b>	4,071.65		2,193.54	2,042.93	150.61	20,295.25	
<b>Net Income</b>	4,071.65		2,193.54	2,042.93	150.61		