

Swan Lake Estates HOA

3rd Quarter Newsletter 2018

EXCITING news!

Ok, maybe not all *that* exciting, but the next quarterly meeting will be held on September 27, 2018 at 7pm at the pool. The Board will be discussing the Budget for 2019 and talk about repairs that are desperately needed at the pool and tennis courts. Please save the date and make a plan to attend!! We need your input!

REALLY EXCITING NEWS!! (really)

Need a night away from the kids? You've got it! Kristy Young, Social Committee, has a great time planned for an adult social, Sept. 22 at 6:00 p.m. Please bring your favorite finger food/appetizer. BYOB. Dessert will be provided by our favorite retro ice cream truck (The Little Blue Truck). ****We will need help cleaning up after.****

Volunteers Needed!

Everyone is busy. We get that. But the Board really needs your help. There are 2 vacancies on the Board of Directors. Kristy is running a one woman Social Committee (she does have some help AT the events, but needs additional help planning and executing the events). Volunteers are also needed for the Beautification Committee. Even if you can only commit to helping occasionally, please consider it. Come to the Quarterly Meeting on September 27th and show your support and offer to help. You can also contact the Board Member that represents your area or any member of the Board and let them know you are available.

Board Members:

Glenn White, President	gwhiteslhoa@gmail.com	228-314-0452
Philip Ward, Vice President	glory6151@aol.com	228-539-9195
Frank Scott , Treasurer	scott_f@bellsouth.net	228-349-0474
Kristy Young ,Secretary	kristyyoungsells@gmail.com	228-697-1575
Jamie Knipper	jwknipper@yahoo.com	228-263-1156
Murray Ladner	murrayladner@cableone.net	601-604-1593
Daniel Reid	dgreid26@gmail.com	601-810-8396
(vacant)		
(vacant)		

*****While the Board President is available to all members, please contact your area representative or committee first*****

Phase/Unit Reps:

- P1U1 — Frank Scott
— Kristy Young
- P1U2 — Murray Ladner
- P1U3 — Phillip Ward
- P2U1 — Daniel Reid
- Overlook (P3U1) — Glenn White
- Village (P4U1) — Jamie Knipper

Committees:

- Architectural — Glenn White
— Dickie Scruggs (discr@bellsouth.net)
— Patrick Wadsworth (swadsworth@cableone.net)
— Charlie Wanner (rcwslhoa@cableone.net)
- Beautification — (need volunteers)
- Social Events — Kristy Young
- Pool/Tennis Key Cards — Contact your phase representative

Billing Info: Gulf Coast Billing Services, LLC, PO Box 536, Biloxi, MS 39533, gulfcoastbillingservices@gmail.com, 228-235-7800

Pool and Tennis Court

Summer is quickly coming to an end. Fall is around the corner. We hope everyone has had a great summer and have enjoyed the amenities that Swan Lake Estates has to offer. The pool and tennis court are in need of major repairs. The Board has been getting estimates for the repairs. While we have a few, we are getting one more for the pool. The tennis court may soon have to be closed because it is quickly becoming unsafe. The pool is not to the point of closing, but as you can see by the estimates included, it needs a lot of repairs. No one wants to close the tennis court or the pool, but we need money for these extensive repairs.

Phase 1 Unit 1 is required, by their Covenants, to vote on increases in dues. We sent out a special mailing, with a pre-addressed, stamped envelope asking to say yes or no to increasing the dues by \$50 per year. We received less than a third back of the total number of owners, resulting in 14 no's and 4 yes's. The Board feels that they cannot increase dues for everyone else and not increase them for Phase 1 Unit 1. So, we are trying to allocate the money that we have and the money that will come from 2019 dues to cover the costs. In this newsletter you will find the estimates. There will be more information at the September 27th quarterly meeting. Please attend if you can.

Cameras and Security

Cameras have been installed at the entrance. Yes, they do record. Yes, tapes can be pulled and viewed. Due to recent 'sightings' of people who do not belong in our subdivision, we felt the cameras were needed. A special thank you goes out to Murray Ladner and Jamie Knipper for not only installing these at no cost, but also providing most of the equipment! Should you see someone that doesn't belong, call the police. We have not had any reports of anything having been broken in to, or stolen, but we wanted everyone to be aware and be vigilant. "See something, say something" certainly applies. Many residents have cameras at their front door and around their property. If you have something happen, let your area rep know. They can help by reviewing the cameras and ask your neighbors if any of their cameras caught anything. Be safe and stay safe!

Fall Festival—Let's Celebrate!

Community events are so important. They not only give residents a chance to socialize with their neighbors, but also to meet other people in the subdivision. The events have food and drink, are family oriented and are a lot of fun. We have the pictures to prove it! If you haven't attended one of the social events, make plans to do so. You won't regret it....who knows, you might even get a new recipe for a dish that is brought for everyone to share! Kristy Young is considering a date in late October or early November, but she really needs a few volunteers to pull it off. Please consider contacting her and offering to help. A firm date will be announced at the September 27th quarterly meeting. Stay tuned!!!!

From Gulf Coast Billing Services

Hello everyone! Gulf Coast Billing Services is excited to have Swan Lake Estates HOA as one of our clients! You have a beautiful subdivision. The entrance alone is absolutely stunning and tells people coming into the subdivision that the people living there take pride in their subdivision and their property. The lake, the pool and the tennis court makes this a very desirable subdivision to live in! We look forward to meeting the residents and working with the Board to help keep Swan Lake Estates the best it can be! Our contact info is at the bottom of the first page of the newsletter. Please feel free to contact us any time regarding billing, your account or even Covenant questions.

Message from the Treasurer, Frank Scott

The covenants of each section in Swan Lake require that every lot be billed for annual dues. If you have 2 lots, you will receive a bill for each. But the Board has a policy whereby the owner of 2 lots only pays for one. This is accomplished through the county Tax Assessor office at no cost to you. The great thing is that not only will you pay for just one lot, but you will save on your taxes as well.

There are two appropriate methods. The first way is to combine the two lots into one parcel. Thus, you get just one tax bill with both lots being assessed at the same rate. The other method is to put both lots on your homestead exemption. Thus, the 2nd lot will be assessed at 10% rather than 15%. Even better is that the lots do not have to be adjacent. Since we are outside the city limits, the lots can be up to 5 miles apart and still be combined on your homestead exemption. Again, this costs you nothing. And both of these can be reversed. So if you want to sell your 2nd lot sometime in the future, you simply ask the tax assessor to separate the lots.

We ask that you send us evidence of this transaction so we will have it on file. If we don't receive anything from you, we will continue to bill you for two lots. If you have any questions, you can call me at 228.349.0474.

We hope you are able to attend the 3rd quarter SLEHOA meeting on September 27th, as the Board will present the financial plan for 2019. Included in this Newsletter is that plan. The SLEHOA Board will ask for approval of this plan at the 4th quarter meeting. If you have suggestions for capital improvements, please send them to me via email (scott_f@bellsouth.net) so the Board can evaluate them.

For 2019, you will receive a statement in the mail from our new management company, Gulf Coast Billing Services, LLC, (GCBS) but the envelope and letterhead will show that it is from us, SLEHOA. Some residents have asked if dues could be paid in installments or paid by credit card. It is the policy of the Board of Directors to not accept partial payments. If you have an unforeseen financial hardship, please contact GCBS by writing an email or letter. It will be brought before the Board for consideration of a payment plan and you will be contacted by GCBS with the answer. As of now, GCBS does not take credit cards, but they will look into this. If credit cards are taken at a later date, you will be notified on your statement.

SLEHOA dues are due on or before Jan 1; that is why you are billed in December. However, you have the month of January to pay without incurring a penalty. If dues are not paid by Feb 1, a late fee of \$25 will be added. If dues are not paid by Mar 1, access to the pool and tennis court will be placed in an inactive status. If dues are not paid by Apr 1, a lien will be placed on your property, which can affect your credit score, as this stays permanently on your property records, even after the lien is released.

If you have questions about your account or what is owed, please contact Gulf Coast Billing Services. If you are selling your property, have the closing attorney contact GCBS for account and new owner information. If you have a change of address, it is vital that you let GCBS know. Not only will your statement not reach you, but important information is mailed at least quarterly. Contact information for GCBS is at the bottom of the first page of this newsletter.

Financial Plan for 2019 (details will be discussed at the September 27th Quarterly Meeting)



Income		Expenses			
Tot Lots	289	Capital Improvements	3,575	Pool & Fountain	16,000
LHF	14	General	14,000	Tennis Court	1,000
Others	20	Professional Fees	3,000	Social	2,000
Diff	255	Club House	4,000	Taxes	425
Total Dues	63,750	Lake	250	Utilities	12,000
		Landscape	7,500	Total Expenses	63,750

SLE HOA Statement of Financial Position As of August 1, 2018	ASSETS	
	Current Assets	
	Checking/Savings	
	Association's CD #7001358959	10,000.00
	Association's Checking Account	
	General Fund	58,250.92
	Total Association's Checking Account	<u>58,250.92</u>
	Total Checking/Savings	68,250.92
	Accounts Receivable	
	Customer Invoices	(81.00)
	Total Accounts Receivable	<u>(81.00)</u>
	Total Current Assets	<u>68,169.92</u>
	TOTAL ASSETS	<u>68,169.92</u>
	LIABILITIES & EQUITY	
	Equity	
	Retained Earnings	45,418.12
	Net Income	22,751.80
	Total Equity	<u>68,169.92</u>
	TOTAL LIABILITIES & EQUITY	<u>68,169.92</u>

Swan Lake Estates HOA

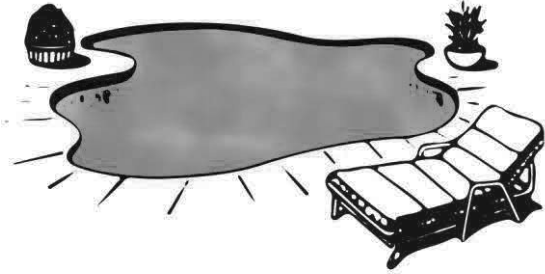
P & L Budget Performance as of August 31, 2018

	<u>Aug 18</u>	<u>Budget</u>	<u>Jan - Aug 18</u>	<u>YTD Budget</u>	<u>Annual Budget</u>
Income					
Homeowners Annual Dues	900.00	5,437.50	67,241.64	43,500.00	65,250.00
Key Cards	20.00	8.33	60.00	66.68	100.00
Late Fees	0.00	8.33	1,175.00	66.68	100.00
Total Income	<u>920.00</u>	<u>5,454.16</u>	<u>68,476.64</u>	<u>43,633.36</u>	<u>65,450.00</u>
Gross Profit	920.00	5,454.16	68,476.64	43,633.36	65,450.00
Expense					
Capital Improvements					
Facilities	0.00	291.67	0.00	2,333.36	3,500.00
Other	0.00	16.67	0.00	133.36	200.00
Total Capital Improvements	<u>0.00</u>	<u>308.34</u>	<u>0.00</u>	<u>2,466.72</u>	<u>3,700.00</u>
General					
Administrative Contract	1,000.00	291.67	3,360.00	2,333.36	3,500.00
Banking Expenses	0.00	8.33	0.00	66.68	100.00
Office Supplies & Expenses	196.42	41.67	196.42	333.36	500.00
Postage	534.65	41.67	764.22	333.36	500.00
Printing and Reproduction	0.00	8.33	335.46	66.68	100.00
Refunds	0.00	0.00	0.00	0.00	0.00
Total General	<u>1,731.07</u>	<u>391.67</u>	<u>4,656.10</u>	<u>3,133.44</u>	<u>4,700.00</u>
Professional Fees					
Accounting	0.00	250.00	1,735.98	2,000.00	3,000.00
Insurance	0.00	541.67	5,941.00	4,333.36	6,500.00
Legal	763.56	125.00	983.56	1,000.00	1,500.00
Website	0.00	12.50	282.62	100.00	150.00
Total Professional Fees	<u>763.56</u>	<u>929.17</u>	<u>8,943.16</u>	<u>7,433.36</u>	<u>11,150.00</u>

Repairs & Maintenance						
Club House						
Cleaning	450.00	312.50	2,100.00	2,500.00	3,750.00	
Repairs	0.00	41.67	0.00	333.36	500.00	
Supplies	25.22	8.33	112.69	66.68	100.00	
Total Club House	475.22	362.50	2,212.69	2,900.04	4,350.00	
Lake						
Miscellaneous	0.00	8.33	2,000.80	66.68	100.00	
Supplies	0.00	41.67	0.00	333.36	500.00	
Total Lake	0.00	50.00	2,000.80	400.04	600.00	
Landscape						
Monthly Fee	450.00	500.00	4,070.00	4,000.00	6,000.00	
Repairs	0.00	41.67	0.00	333.36	500.00	
Roads & Side-walks	0.00	8.33	0.00	66.68	100.00	
Supplies	0.00	8.33	6.41	66.68	100.00	
Landscape - Other	900.00		900.00			
Total Landscape	1,350.00	558.33	4,976.41	4,466.72	6,700.00	
Pool & Fountain						
Monthly Fee	0.00	833.33	4,625.76	6,666.68	10,000.00	
Repairs	58.80	166.67	5,383.80	1,333.36	2,000.00	
Security Camera	118.54		118.54			
Supplies	0.00	416.67	2,690.47	3,333.36	5,000.00	
Total Pool & Fountain	177.34	1,416.67	12,818.57	11,333.40	17,000.00	
Tennis Court						
Repairs	0.00	41.67	0.00	333.36	500.00	
Supplies	0.00	20.83	689.63	166.68	250.00	
Total Tennis Court	0.00	62.50	689.63	500.04	750.00	
Total Repairs & Maintenance	2,002.56	2,450.00	22,698.10	19,600.24	29,400.00	
Social						
Awards & Gifts	250.00	41.67	500.00	333.36	500.00	
Other Events	0.00	125.00	540.94	1,000.00	1,500.00	
Spring Fling	0.00	50.00	0.00	400.00	600.00	
Total Social	250.00	216.67	1,040.94	1,733.36	2,600.00	
Taxes						
MS Franchise Tax	0.00	12.50	115.00	100.00	150.00	
Property Tax	0.00	37.50	425.71	300.00	450.00	
Total Taxes	0.00	50.00	540.71	400.00	600.00	
Utilities						
Cable	74.92	108.33	742.82	866.68	1,300.00	
Electricity	844.15	750.00	5,785.35	6,000.00	9,000.00	
Pest Control	32.10	41.67	256.80	333.36	500.00	
Water	154.66	208.33	1,060.86	1,666.68	2,500.00	
Total Utilities	1,105.83	1,108.33	7,845.83	8,866.72	13,300.00	
Total Expense	5,853.02	5,454.18	45,724.84	43,633.84	65,450.00	
Net Income	(4,933.02)	(0.02)	22,751.80	(0.48)	0.00	



MORE THAN POOLS



QUOTE

Customer Name: Swan Lake Estates
Gulfport, MS

**5041 Thrush Lane
Bay Saint Louis, MS
(228) 222 - 7225**

Pool Deck Overhaul

Remove concrete deck from around swimming pool. Saw cut concrete along existing fence line, jack hammer deck apart and haul off all debris. Fill space with crushed rock and pack down, level with sand and pack down, install weed barrier, cover with sand and pack down, install pavers and seal seams with silica sand dry mix.

Remove and Haul Concrete		
3,080 sqft @ \$3.00 per sqft	-	\$9,240.00
Saw-Cut Fence Line		
204 ft @ 7.00 per ft	-	\$1,428.00
Bull-nose Travertine Coping		
218 ft @ \$24.00 per ft	-	\$5,232.00
Prep and Install Pavers, Materials and Labor		
2,992 sqft		
Brick Pavers @ \$17.50 per sqft	-	\$52,360.00
- OR -		- OR -
Travertine Pavers @ \$19.50 per sqft	-	\$58,344.00
(RECOMMENDED)		

TOTAL: \$74,244.00

All prices include installation unless specified otherwise.
Estimates Valid for 30 Days.



Swan Lakes HOA

Friday, August 24, 2018 4:53 PM

Premier Pools and Spas

Ricky Hasty

228-861-9575

Swan Lakes HOA

PO Box 3748

Gulfport, Ms 39503

228-697-1575

kristyyoungsells@gmail.com

Gunite Remodel

30 x 75

3ft to 6ft deep

\$99,500.00

Price Includes:

- **Replaster pool: \$28,675.00**
- **Remodel coping: \$8976.00**
- **Tile demo and replacement: \$8424.00**
 - **No diving, depth marker tiles**
- **Pool Light: \$975.00**
- **Ladders (4): \$3200.00**
- **Start up: \$6050.00**
 - **Chemicals and Labor**
- **Haul off and Disposal of all demo materials: \$1200.00**
- **3500 sq/ft brick pavers: \$42,000.00**



TENNIS COURT CONSTRUCTION PROPOSAL AGREEMENT

09-06-2018

Swan Lake HOA
Attn: Daniel Reid

RE: Construction and surfacing of (1) Post Tensioned Concrete Tennis Court Overlay, At: Swan Lake HOA property, Gulfport MS.

WE HEREBY SUBMIT the following Proposal Agreement for the construction of (1) Post Tensioned concrete overlay- Tennis court with surfacing and accessories. This bid includes: PT slab overlay on top of existing asphalt slab, surfacing & accessories. See scope below for exact description. The owner will provide direct access to the construction site. This access will accommodate large trucks such as cement trucks and other vehicles necessary for court construction. Prior to the commencement of the work, the owner will be responsible for locating and marking any Private underground utilities, (i.e. water lines, gas lines, etc.) Quality Court will contact all Public Utilities prior to excavating. The procedure for court construction will be as follows:

PHASE I. Site Work

- A. QCI to remove existing fence mesh and railings, to be stored on site
- B. QCI to mark out the four corners and establish new elevations
- C. QCI to demo and dispose old net post foundations.
- D. QCI will install a 4 inch thick slip layer of sand on top of existing base.
- E. QCI will fine grade subgrade using sand
- F. QCI will clean up all tennis court construction debris (owner to supply dumpster)
- G. Owner to grade out and supply all landscaping around slabs after slabs are poured

PHASE II. Slab Construction Phase

- A. Quality Court will form up PT slabs for tennis courts to the dimensions shown on plans. 12" outside existing slab (61.5' x 121.5') @ 4" thick.
- B. Quality Court will dig perimeter footings.
- C. Quality Court will install double layer 6 mill moisture barrier.

- D. Quality Court will install one-half inch post-tension cables on 4ft centers in both directions of the slab as per the design.
- E. The court will be poured with 3,500 psi with Mid-Range water Reducing agent and finished with a light to medium broom finish.
- F. Quality Court will supply a concrete pump truck
- G. Owner will provide all testing and cylinders for concrete.
- H. Quality Court will stress cables approximately one week after the concrete is poured or until concrete strength reaches 2200 psi.

PHASE III. Fence Phase Tennis courts and basketball courts only

- A. QCI will reinstall all fencing mesh, railing and hardware using existing fence materials.

PHASE IV. Tennis Court Lighting System

- A. Lighting by others

PHASE V. Tennis Net, Net Posts, windscreen, & accessories

- A. 3" galvanized Tennis Net post sleeves and galvanized center Anchors installed on the court prior to pouring the concrete slab. As per plans
- B. 3" Internal wind Tennis net posts will be installed on the court upon completion of the surfacing. as per plans
- C. 3.5 mm tournament quality Tennis nets will be installed upon completion of the surfacing. as per plans

PHASE VI. Surface Phase (QCI Classic Surfacing System)

- A. Tennis courts shall be surfaced, and striped as per plans and specifications.

BASE BID TOTAL \$68,840.00 (Sixty-Eight Thousand Eight Hundred and Forty Dollars).

Add Alternate # 1. Install new fencing mesh, railings & hardware. Add: \$4,875.00
Existing posts will be reused.

TERMS: Progress payments must be made for all materials delivered, and % of work completed. Net 14 days for all invoices.

Exclusions: This price excludes the following:

1. This bid does not include the additional cost of certified payroll expense. – The additional cost to provide certified payroll is: \$1,000.00
2. Additional insurance requirements – If Owner requires additional insurance coverage that exceeds QCI standard Insurance coverage, there will be an additional charge of \$1,000.00 per million of coverage. (QCI carries 2mil GL & 5mil Umbrella).
3. No electrical foundations, wire, conduit, etc...included in this bid.
4. No Temporary fencing.

Quality Court Industries, LLC, 5661 Brownsfield Dr., Baton Rouge, LA 70811
 Phone (225) 774-9974 Fax (225) 774-9984
www.qualitycourt.com

- 5. No Sidewalks or bleacher pads. By others
- 6. No Landscaping, grassing, seeding, etc...
- 7. No Plumbing, building structures, etc...
- 8. No Additional accessories, benches, bleachers etc... (only what is specified in the scope above)
- 9. Owner will be responsible for providing a method of disposal for all debris.
- 10. Owner will be responsible for supplying a sanitary facility.
- 11. Owner is responsible for providing security if required.
- 12. Owner will provide all necessary water to complete the job.
- 13. Owner will be responsible for the cost of licenses and permits for this job if necessary.
- 14. In the event that payment is not made as set forth above, Contractor may:
 - A. Terminate the contract and remove all remaining materials from the jobsite and still be able to recover the full contract price plus reasonable attorney's fees.

OFFERED BY QUALITY COURT INDUSTRIES, L.L.C.

Accepted by: _____(Owner)

BY: _____
Michael S. Stewart

BY: _____

DATE: _____

DATE: _____

ACCEPTED: The above prices, specifications and conditions are satisfactory and are hereby accepted. You are authorized to do the work as specified. Payment will be made as outlined above. In the event of collection, the owner is responsible for all attorney's fees and court costs in accordance and under Louisiana laws. Receipt of your signed proposal will assure you placement on our schedule. Please see attached Terms and Conditions, initial and return with signed proposal.

WARRANTY: Material and labor will be warranted for a period of one year after completion. Warranty does not cover problems that may occur as a result of pre-existing problems with existing foundation. The foundation is to be the responsibility of the OWNER unless authorized otherwise by the contractor.

3rd Quarter Membership Meeting

September 27, 2018

Agenda

1. Welcome –Introduction of Board Members

2. Recognize the volunteers

3. Committee Reports

a. Social

b. Architectural

c. Beautification

d. Treasurer

4. 2019 Budget

5. Pool and Tennis Court repairs

6. Open Forum

7. Adjournment

