



# Homeowners Association Newsletter

## November 2021

### Board of Directors

Bill Pidgeon, President  
Brian Teal, Vice President  
Renee Landen, Treasurer

### Bayside Property Mgmt

Sara LaPointe  
321-676-6446; Fax: 321-428-5700  
[sara.baysidemgmt@gmail.com](mailto:sara.baysidemgmt@gmail.com)

### Committees and Chairpersons

ARC – Joyce Vass  
Communications – Nancy Cartwright  
Due Process – Robin Dennis  
Entrance/Gate – Brian Teal  
Finance – Renee Landen  
Grounds – Lyne Teal  
Finance – Renee Landen  
POA – Bill Pidgeon  
Pool – Brian Teal

### Bayside Lakes Clubhouse

Monday - Friday from 9 am to 5 pm  
Phone: (321) 984-2201

### Important Dates in November

07 – Daylight Saving Time Ends  
11 – Veterans Day – no mail  
22 – BOD Meeting  
25 – Thanksgiving Day – no mail  
28 – First Sunday of Advent

### Wave the Flag Proudly in November

11 – Veterans Day  
28 – Thanksgiving Day



### November 7

It's that time again when Daylight Saving Time ends and we turn our clocks back one hour.

## SUSPICIOUS ACTIVITY?

The Association does not provide security for the community but encourages all residents to take precautions to protect their property and to report any suspicious activity to the police immediately.

### November 11 Veterans Day



*“The unparalleled perseverance of the armies of the United States, through almost every possible suffering and discouragement for the space of eight long years, was little short of a standing miracle.”*

- General George Washington, 1783, in his farewell orders to the Continental Army.



### November 22 BOD/Budget Meeting

Bramblewood Clubhouse  
7:00 pm



## Reminder about Mailbox Numbers

Street address numbers must be applied to both side panels of the mailbox as follows:

- gold color,
- plain style, and
- three inches (3") high.

## Lawn Update



The off-season lawn mowing schedule has started. Mowing will be done every other week on Thursdays until Spring.

Trash containers, yard debris and large special pickup items should not be placed at the curb or on the lawn before Thursday. This serves a dual purpose:

- (1) maintains the aesthetics of the neighborhood, and
- (2) that section of lawn will get cut.



## Declaration Section 14. Parking

*“There shall be no overnight parking on the streets and no parking at any time on sidewalks, or lawns.”*

That’s a direct quote from the Declaration.

Please observe this “no parking” rule.

If you have any questions or concerns, contact Sara at 676-6446 or [sara.baysidemgmt@gmail.com](mailto:sara.baysidemgmt@gmail.com). Please remember to leave your full name, address, phone number and email address.



*No ghosts or goblins and trick-or-treats,  
No candy or flowers for your sweets.  
No gifts to buy or presents to give,  
Just be thankful for the life that you live.*

Source: <https://www.familyfriendpoems.com/poem/thankful-for-life>

## Social Security Increase for 2022



Social Security and Supplemental Security Income (SSI) benefits for approximately 70 million Americans will increase 5.9 percent in 2022.

The 5.9 percent cost-of-living adjustment (COLA) will begin with benefits payable to more than 64 million Social Security beneficiaries in January 2022.

The Social Security Act ties the annual COLA to the increase in the Consumer Price Index as determined by the Department of Labor's Bureau of Labor Statistics.

Source: <https://community.aarp.org/t5/Social-Security/Social-Security-Announces-2022-COLA-Increase/m-p/2430350>



The speed limit in Fairway Isles is 20 MPH.  
Please observe and remind your delivery people.

## November Mailing and Budget Meeting

The November mailing will consist of the following:

Meeting Notice for November 22  
Proposed 2022 Budget  
2022 Payment Coupons

This mailing provides you with the opportunity to review the budget and comment at the BOD/Budget meeting on November 22.

The following pages contain the budget , item descriptions and 2022 payment coupons for your convenience.

**If you have questions that you want to bring up at the November meeting, please submit them to Sara prior to the Board meeting** in order for research to be done and answers provided at the meeting.

## Fairway Isles at Bayside Lakes (FIBL)

### Proposed 2022 Budget with Definitions

<b>INCOME</b>	<b>2022 Budget</b>	<b>Definitions</b>
Maintenance Fees	212,268	Money collected monthly from homeowners. Budget is based on 133 lots.
Miscellaneous Income	360	Interest paid on cash invested in CDs and sale of gate remotes and pool keys.
Late Fees/Interest	600	If maintenance fees are over 30 days late, a late fee (\$25) is charged to the homeowner. Interest charged on assessments that are paid late. This is in addition to the \$25 late fee.
OP Interest (CDs)	0	Interest earned on CDs in the Operating account
Prior Year(s) Surplus/(Shortfall)	8,686	This number was carried forward from 2021's Anticipated "Surplus (Deficit)" line item. This is a cumulative total from prior years.
<b>TOTAL INCOME</b>	<b>221,914</b>	Total of all income received.

<b>EXPENSES</b>		
<b>GENERAL &amp; AMINISTRATION</b>	<b>2022 Budget</b>	<b>Definitions</b>
Accounting/Financial Reporting	4,812	Accounting fees for financial statements, year-end compilation report and tax return. Bayside Management bookkeeper provides monthly financial statements. An annual independent audit is done.
Bank Charges	120	Fees charged by the bank for checks, returned checks, etc.
Bad Debt (1)	0	Money budgeted to cover unpaid assessments that ultimately result in foreclosure.
Office & Postage	3,408	Examples: mailings, copies, envelopes, stamps, FAX
Management Fees	9,636	Bayside Management (Sara) fees to manage the property (collect all money for HOA, set up every new person coming in, pay all bills, obtain service contracts for HOA, monitor maintenance such as lawns, ponds, etc.)
Taxes & Licenses	1320	Pool license fee
Commercial Association—Property Owners Association (POA)	19,121	Each resident, commercial business, and institution (schools, churches) in Bayside Lakes pays a portion into a fund for common area lawn maintenance, ponds, recreation building, park, pool, etc.
Legal	5,000	Legal fees. For example, HOA might have to pay an attorney to collect late assessments or force a resident to obey rules and regulations.
Social	0	Money budgeted for social functions within Fairway Isles (for example, the holiday parties such as 4th of July and Holiday Dinner)
Website	360	Charge for HOA Express, which is the web site provider. The web site address is <a href="https://fiabl.communitysite.com/">https://fiabl.communitysite.com/</a> .
Insurance – Common Area	11,160	Insurance coverage for: <ul style="list-style-type: none"> <li>• Property (pool cage, pool pump and equipment, fence/wall, gate, irrigation systems, cabana building)</li> <li>• Liability (aggregate 1,000,000, Directors and Officers (D&amp;O) liability (protection of the HOA's officers (see Articles of Incorporation, page 2, Article 4.02.C))</li> <li>• Umbrella (extended limits not covered by liability)</li> </ul>

<b>REPAIRS &amp; MAINTENANCE</b>	<b>2022 Budget</b>	<b>Definitions</b>
Lawn Service (mow)	60,300	Schurlknight — Mowing of resident lots and Common Areas. (The term <i>Common Areas</i> refers to areas within Fairway Isles, such as entryway, ponds, around pool.)
Landscaping (common area)	0	Provides funds if we have to replace dead plants, or if we want to plant new in an area.
Mulch (common area)	3,000	Mulch for the Common Areas.
Sod Installation	2,400	Replace sod, if needed.
Lawn/Shrub Spray (Chemical Treatment)	21,919	Green Earth — Spray for fertilizer, weeds, fungicide and pest infestations of resident lots and Common Areas; spray for shrubs in Common Areas only.
Pest Control (Cabana)	300	Spray for bugs/pests in cabana
General Repair, Maintenance & Improvements	1,200	Amount budgeted for miscellaneous repairs and maintenance other than pool, gate, and pond. This could be used for repairing pool furniture, cabana, lights, signs, trim trees in common area, etc.
Common Area Pressure Washing	4,000	Once a year pressure washing of gutters, sidewalks, and storm drains
Irrigation	30,000	Fischer and Fischer — Includes regular checkups for the sprinkler system and any irrigation repairs that are needed. Parts and problem calls are extra.
Repair & Maintenance — Gate	1,974	Gate repair and maintenance.
Repair & Maintenance — Pond	2,064	Provides funds for spraying the ponds for algae (pond scum).
Repair & Maintenance — Pool	2,940	Twice-weekly pool cleaning and chemicals. Repair of damages from storms, etc.
Cleaning Service	6,480	Clean the cabana.
<b>UTILITIES</b>		
Electric	8,760	Gate, Irrigation, Pool, and Lights
Telephone - Gate	2,520	Telephone at the front gate; now includes function for phones other than area code 321.
Water & Sewer	2,004	Cabana/Pool
Gas	3,912	Pool heater
<b>OTHER EXPENSES</b>		
Contingency	2,004	Funds set aside for unexpected large expenses
Reserves (See the Reserves Schedule at the end of this table.)	9,151	An amount budgeted to fund the Reserves account. The Reserves account is used only for capital improvements or replacements. Expenses for normal maintenance items come out of the operating account.
<b>TOTAL EXPENSES</b>	<b>219,865</b>	Total of General Expenses.
<b>Surplus/Deficit — Excess of Revenues Over (Under) Expenses</b>		
	2,049	This represents the difference between General Expenses and Total Income.
<b>Yearly HOA Dues</b>	1,596	
<b>Monthly HOA Dues</b>	<b>\$133.00</b>	
<b>Budget based on 133 lots</b>		
		Fairway Isles is fully built out at 133 lots.

<b>RESTRICTED FUND REVENUES</b>	<b>2022 Budget</b>	<b>Definitions</b>
Bridge	2,742	Replace bridge over canal on Morning Cove Circle
Furniture	270	Replace pool/cabana furniture
Building Paint	0	Paint the cabana walls, doors; Fully Funded
Pool	1,000	Large pool and deck expenditures, such as replacing marcite or resurfacing deck
Roads	1,920	Repave roads
Sealcoat	0	Large expenditure to prolong the blacktop on the roads; Fully Funded
Roof	0	Replace cabana roof; Fully Funded
Security Gate	1,515	Replace the gate
Well/Pump	1,704	Replace the well/pump for Phases I and II
Other/Contingency	0	Because funds set aside for a specific line item cannot be used for another item (such as in an emergency), the Other/Contingency line item can be used for anything not on the Reserves list, for example, pool screen, large one-time items (such as fencing, cleaning the entry, etc.). Fully Funded
Reserves Interest	0	Interest earned on CDs in the Reserves account; Fully Funded
Insurance	0	The insurance reserve helps with deductibles and coverage that is not included (wind damage) in the insurance policy. Fully Funded
<b>Total</b>	<b>9,151</b>	This amount goes under Other Expenses, Reserves.