

**Sparkling Waters Homeowners Association (SWHA)  
Annual Meeting  
Sunday, April 14, 2024**

**Members Represented in person and via video conference :**

Lloyd Burroughs  
Frank and Yuni Le  
Troy Russo (2 lots)  
Bill and Paula Bushelle  
Lisa and Michael Manion (2 lots)  
Alicia and Barry Graham  
William Ortiz  
Elizabeth and Eddie Underwood

**Via Google MEET:**

Andrew Rotter  
Ed and Anne Klugman  
Doug and Erin Rosenstock  
Jen Potts  
John Fesperman  
John Totty  
Pam Gardner  
Philip Broyles  
Russel Van Tuyl

Meeting was called to order by President Barry Graham at 2:20 PM.

1. Homeowner Introductions

Barry briefed that the meeting was properly noticed at least two weeks in advance by physical signs, emails, and notice on the web site. There was no objection regarding proper noticing of the meeting. By-Laws define a quorum as a minimum of 51% or 22 of the 42 lots represented. With 18 lot owners participating in-person/virtually, plus 9 proxies, 27 lots were represented, which attains a quorum. Attendees were cautioned that the meeting was being video recorded. Participating members all waived a request for voting by secret ballot.

2. Update on Association Activities

- A. Renewed website domain name [www.sparklingwatershoa.com](http://www.sparklingwatershoa.com) with JustHost.
- B. Re-registered SWHA with State of Florida, [www.sunbiz.org](http://www.sunbiz.org).
- C. Renewed annual retainer with Attorney firm, Becker & Poliakoff.
- D. Tax Return: Filed tax return for 2023, IRS Form 1120-H. No taxes owed, as expenses are greater than interest accrued.
- E. Obtained liability insurance, director's errors and omissions insurance (as required by SWHA By-Laws), and fidelity bond (Criminal insurance required by Florida Statue 720) with Auto-Owners Insurance. Additional insurance increased our total insurance bill by \$420 more than

estimated. The fidelity bond can be waived by a majority vote of members, but vote must be conducted every year. (\$2013.68 actual vs. \$1593.84 estimated)

- F. Purchased electric mower and established common beach mowing rotation to keep the beach neat and trimmed, which has been working out well.
- G. Established meeting, election and records inspection procedures as recommended by attorneys to protect the association from abusive actions. All three procedures were approved by the Board of Directors and are posted at: <https://sparklingwatershoa.com/Documents.php>
- H. As recommended by the participants at the 2023 annual meeting, we purchased cloud storage and video conferencing services via Google Workspace. Protects the HOA from loss of data in the event of natural disaster or loss of directors. We have migrated all the HOA electronic files over to the cloud and some of the paper. Will need to scan in the rest of the important paper records this year.
- I. Dock plumbing failed inspection with OCWS. During extensive plumbing repairs due to damage from the Winter 2022-2023, the association also replaced the damaged back-flow preventer. OCWS previously refused to provide guidance on the repair when asked. During an inspection in Winter 2023-2024, OCWS subsequently found that the back-flow preventer did not meet the latest county requirements. SWHA hired a plumber to replace back-flow preventer with one that is also pressure-reducing and complies with Okaloosa County Water and Sewage (OCWS) requirements. Cost:\$925. We subsequently passed re-inspection by OCWS. We'll need to take measures before next winter to protect this device from freeze damage.
- J. Fall/Spring Work Days – October 29<sup>th</sup>, 2023; March 16<sup>th</sup>, 2024. Replaced decayed boardwalk decking/railing. Landscaping with pine straw mulch. Replaced burnt-out solar lights. Painted Radiant Circle mailboxes and private property signs. Replaced a total of 40 feet of common dock walkway with ThruFlow decking. Will continue to replace 20 feet at each workday.

### 3. Near-Term Activities

- A. Re-register SWHA with State of Florida prior to May 1st. Finalize Continuity of Operations/Transition Plan. Per recommendation made at 2023 meeting, the BOD drafted a Continuity of Operations/Transition Plan to ensure Sparkling Waters HOA can continue to function in the event of natural or man-made disasters or due to loss of directors. BOD is looking for input from members. Plan is posted at: <https://drive.google.com/file/d/16zD-jj107k9ZDrJQBUWw1zQbjixqyeOQ/view?usp=sharing>
- B. Getting quotes to completely/partially replace sun-bleached portions of Sparkling Waters signs. Lloyd Burroughs is working this project and will report back when he obtains the other bids. After we have at least two solid estimates we will determine how we will select a vendor and how to pay for it.

### 4. Self Help Projects:

- A. Common Beach maintenance: mowing, clipping vegetation
- B. Repairing cracks in roads with Crack Filler, Asphalt Sealer. (looking for volunteers)
- C. Painting Shimmering Lane mailbox. (looking for volunteers)

## 5. Financial Report

See slides 13-20 of the attachment briefed at the April 14th meeting. Detailed Financial Report is available on <http://sparklingwatershoa.com/Documents.php> Covers the period January 1, 2023 – December 31, 2023. If interested in downloading or reviewing, members need to ask the treasurer for the document password. This year our bank, Synovus, is finally offering Zelle electronic payment service for free for small business accounts like ours.

## 6. Proposed Budget

See slide 19 of the attached briefing presented at the April 14th meeting. Actual power, Insurance and Administrative costs were higher than estimated, however, we did not spend all the funds allotted for construction projects which offset the overages. The average cost per lot owner is \$511.63. However, given that roughly half of the owners do not claim the \$100 workday credit, the average collected assessment per lot is about \$525 which is adequate for our needs. Therefore, the BOD recommended to retain the annual assessment at \$550 per lot. The Board of Directors did recommend an increase of \$87 for boat slip fees due to rising power and material costs. Slip fees will be due June 4, 2024. See Slide 20.

## 7. New Business

- A. New business from the Directors
  - a. Fidelity bond insurance requirements FL statute 720.3033(5). Paid Auto Owners \$347 for Fidelity/Crime coverage-expires July 2024. Need to ask membership to waive this insurance at each annual meeting in April.
  - b. Board of Directors “errors and omissions” insurance premium: Approximately \$400.00 annually (Auto-owners Insurance) as required by by-laws
  - c. Creating a fifth director
- B. At last Annual Meeting, much was made of: only 4 Directors, 2 of them are Grahams
  - a. Never had a deadlocked vote; every single vote has been unanimous because Board works for consensus
  - b. Directors most likely to disagree are also named Graham
  - c. Hard to get people to commit to volunteer work
- C. BOD agreed to put to a vote of members at the annual meeting whether to add a fifth director and also regarding how to fill the slot (e.g. could the BOD appoint a director to serve until 2025?).
- D. Proposed Date for Next Annual Meeting- Sunday, April 6th, 2025 (Easter is April 20th; Okaloosa County Spring Break is March 14th -24th)
- E. Street Sign partial replacement
- F. Spring Social Dates? Volunteers to run it? No one has volunteered as of minutes publication, so no Spring Social is planned in 2024.
- G. Fall BBQ is tentatively scheduled for Sunday, October 27<sup>th</sup>.
- H. [Memorial for Ellis Akins](#) to be held on April 21<sup>st</sup> at 1pm. A Celebration of Life will be at the Akins’ home at 3pm. Entire neighborhood is invited. We will present signs to the family at the Celebration of Life.

- I. Phone book. If you want to have access to your neighbors' contact info, you need to first sign a "Permission to Share Contact Information" form, available at: <https://sparklingwatershoa.com/Documents.php>
8. Report on Home sales, new owners. Lots of home sales this year. See slide 31 for the details.
9. Voting Issues
  1. Budget. Alicia made a motion to accept the recommended budget and assessment and leave assessment at \$550 per lot per year with the \$100 workday (or equivalent) credit. Eddie Underwood seconded the motion. Motion carried unanimously.
  2. Election of Officers: Pres; Vice-Pres; Treasurer; Director-at-Large. Bill Bushelle made a motion to retain slate of incumbent officers: President Barry Graham, Vice President John Totty, Treasurer Alicia Graham, Director-at-Large Michael Manion. Troy Russo seconded the motion. Motion carried unanimously.
  3. Bill Bushelle made a motion to waive the Fidelity Bond (Criminal Insurance) requirement for the following year. Eddie Underwood seconded the motion. Motion carried unanimously.
  4. Regarding the question if the membership is in favor of making changes to the By-Laws to allow e-voting, which would disallow nominations from the floor during the annual meeting, no one made a motion to put the question to a vote. Therefore, the issue was tabled.
  5. Regarding the question if the membership is in favor of establishing a fifth director, no one made a motion to put the question to a vote. Therefore, the issue was tabled.
  6. Bill Bushelle made a motion to schedule the next annual meeting on Sunday, April 6<sup>th</sup>, 2025. Michael Manion seconded the motion. Motion carried unanimously.
  7. Bill Bushelle made a motion to name the community dock after neighborhood mainstay, Ellis Akins, and erect a privately-funded sign in his honor. Paula Bushelle seconded the motion. Motion carried unanimously.
10. Next annual meeting is scheduled for Sunday, April 6, 2025 at 2:15PM at 552 Shimmering Lane and via Google MEET. President Barry Graham adjourned the 2024 annual meeting at 3:47 PM.

Attachments: First attachment: Briefing slides presented at April 14, 2024 annual meeting.

Minutes as recorded by:

--SIGNED--

Alicia Graham, SWHA Secretary

Approved by:

--SIGNED--

Barry Graham, SWHA President



# **ANNUAL MEETING**

## **APRIL 14, 2024**

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Sparkling Waters Homeowner's Association

# ROLL CALL

	Owner Name(s)		Owner Name(s)		Owner Name(s)
	Alabama Green Med. LLC (Mizell)	<input checked="" type="checkbox"/>	Graham, Barry & Alicia		Potts, Jen
	586 Radiant Cir LLC		Gusoff, Gus & Sam – 2		Quinones, Jose & Casey-2
	Akins, Ellis & Alicia		Harris, Matt		Rosenstock, Doug & Erin
	Berridy, Jimmy & Aida		Hodge, Brian & Susan		Rotter, Andrew
	Broyles, Phillip		Jackson, J&L, Sheila Lary - 2		Russo, Troy – 2
	Burroughs, Lloyd & Bea		Klugman, Ed & Anne		Saxey, Tom & Cindy
	Bushelle, Bill & Paula		Le, Frank and Yuni		Shaw, Mike
	Case, Jon & Kathy		Manion, Mike & Lisa – 2		Schindler, John & Tammy
	Christensen, Lars & Becky		Ortiz, Wm & Ruth Przybyszewski		Totty, John & Christine
	Eberle, James		Paz, Carlos & Tina Griffin		Underwood, Eddie & Elizabeth
	Emery, Teresa		Piehota, Chris & Lisa		Van Tuyl, Russel & Johanna
	Fesperman, John & Rhonda		Posada, Nick		Vest, Joseph & Tina
	Gardner, Pam				

– Present

P – Proxy

W – Written Vote

# FOR VIRTUAL ATTENDEES

- Check-in when you first join
- While someone has the floor, please don't interrupt
- To be recognized
  - On-line attendees will “raise their hand” (in Google MEET), or type a chat note
  - Dial-in only attendees will wait for a designated break and for the question: “Does anyone have anything?”
- Votes will be registered via Google MEET Polling after each Voting Issue



# ANNUAL MEETING AGENDA

- Waiver of secret ballot vote
- Update on Assoc activities
- Near term activities
- Financial report
- New Business
- Next meeting
- Voting Issues

# WAIVER OF SECRET BALLOT VOTE

- By-laws require a secret ballot for the election of Officers “unless this method is waived by a majority of the members in attendance at the meeting.”
- By-laws are unclear if there is a requirement for secret ballot for other votes of the membership
- As a result, before any other business is conducted, we will take a vote of members to see if the requirement for secret ballot is waived
- For this meeting
  - Voting for the requirement for secret ballot to be waived: \_\_\_\_\_
  - Voting against the requirement for secret ballot to be waived: \_\_\_\_\_
- As such, the requirement for secret ballot is hereby: (waived / not waived)

# UPDATE ON ASSOC ACTIVITIES

- Re-registered SWHA with State of Florida
- Renewed website domain name/JustHost
- Federal tax return
- Renewed retainer with Becker & Poliakoff
- Obtained liability insurance, director's errors and omissions insurance, and fidelity bond with Auto-Owners Ins
- Purchased electric mower and established common beach mowing rotation
- Established meeting, election and records inspection procedures

# UPDATE ON ASSOC ACTIVITIES (CONT)

- Purchased cloud storage/video conferencing services via Google Workspace
- Dock plumbing failed inspection with OCWS. Replaced back-flow preventer with one that is also pressure-reducing and complies with OCWS requirements.
- Fall/Spring Work Days – October 29<sup>th</sup>, 2023; March 16<sup>th</sup>, 2024.
  - Replaced decayed boardwalk decking/railing
  - Landscaping with pine straw mulch
  - Replaced burnt-out solar lights
  - Painted Radiant Circle mailboxes and private property signs
  - Replaced a total of 40 feet of common dock walkway with ThruFlow decking. Will continue to replace 20 feet at each workday

# BACK-FLOW PREVENTER REPLACEMENT

- Previous backflow preventer was destroyed by hard freeze Dec 2022
- Barry replaced with inexpensive PVC check valve
- HOA failed inspection in Feb 2024
- Device by itself is \$575
- Installed cost with testing \$925
- Passed reinspection by OCWS
- Need to build an insulated box to protect from future freezing



# ThruFlow DECKING UPGRADE

- Replacing approximately 20 feet per workday of main walkway per workday. (50-50 cost share for materials.)
  - Requires adding an additional joist and repositioning the existing centerline joist for required structure support
- Later we will replace the fishing platform and then finally the swimming platform
- Power pedestals and other items screwed into the deck require special treatment
- Slip assignees will be given the opportunity this year to replace the finger pier for which they are responsible. Cost ~\$600



# PAINTING MAILBOXES

- Back, sides, and bases of two mailboxes on Radiant Circle painted
- Still need to paint:
  - Front of Radiant Circle mailboxes
  - Shimmering Ln mailbox
    - Back
    - Sides
    - Bases
    - Front



# NEAR TERM ACTIVITIES

- Re-register SWHA with State of Florida
- Finalize Continuity of Operations/Transition Plan.
- Getting quotes to completely/partially replace sun-bleached portions of Sparkling Waters signs.
- Self Help Projects:
  - Common Beach maintenance: mowing, clipping vegetation
  - Repairing cracks in roads with Crack Filler, Asphalt Sealer
  - Painting Shimmering Lane mailbox

\* Looking for volunteers to help with these items



# FINANCIAL REPORT

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Alicia Graham  
Secretary/Treasurer

# CY2023 FINANCIAL REPORT

- Detailed Financial Report is available on <http://sparklingwatershoa.com/Documents.php>
  - Covers the period January 1, 2023 – December 31, 2023
  - If interested in downloading or reviewing, just request password
- Four accounts
  - HOA Checking
  - HOA Reserve Funds (Investment Account)
  - Dock Checking
  - Dock Reserve Funds (Sinking Fund, also an Investment Account)
- Electronic payment via Zelle now available. Notify treasurer if you want a Zelle “Request for Funds” and to which email address or mobile number you want the request sent to. For HOA assessment payment, use [Treasurer@sparklingwatershoa.com](mailto:Treasurer@sparklingwatershoa.com) email or this QR code:



- For Zelle payment of boat slip fees use: [Dock@sparklingwatershoa.com](mailto:Dock@sparklingwatershoa.com) email or this QR code:



# MAIN INVESTMENT ACCT AS OF FEB 29, 2024 (GOAL - \$250K)

February 29 to March 28, 2024

## RAYMOND JAMES®

### Sparkling Waters Home Owners Assn Account Summary

Brokerage

Account No. [REDACTED]

Closing Value **\$176,195.10**

SPARKLING WATERS HOME OWNERS ASSN  
552 SHIMMERING LN  
MARY ESTHER FL 32569-3422527

SCOTT FINKLER  
Raymond James & Associates  
34851 EMERALD COAST PKWY | STE 200 | DESTIN, FL 32541 | (888) 317-8956 | (850) 269-8026  
halprininkler.com | scott.finkler@raymondjames.com

Raymond James Capital Access Client Services | 800-759-9797  
24 hours a day, 7 days a week, including holidays  
Online Account Access | raymondjames.com/clientaccess

### Account Purpose

Provide Income with an aggressive risk tolerance and a 10 to 20 year time horizon.

### Activity

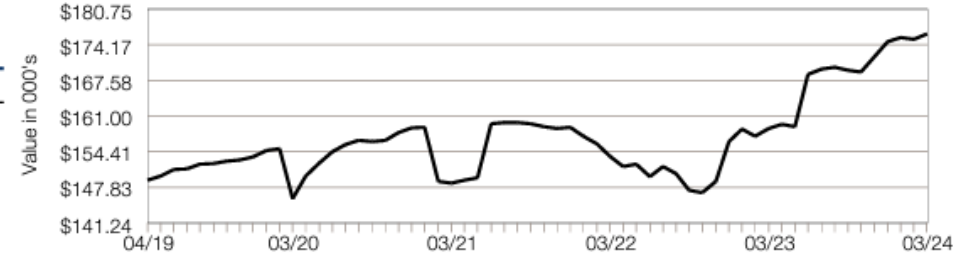
	This Statement		Year to Date	
<b>Beginning Balance</b>	\$	175,174.52	\$	174,776.92
Deposits	\$	0.00	\$	0.00
Income	\$	520.79	\$	1,607.70
Withdrawals	\$	0.00	\$	0.00
Expenses	\$	0.00	\$	0.00
Change in Value	\$	499.79	\$	(189.52)
<b>Ending Balance</b>	\$	176,195.10	\$	176,195.10

### Dollar-Weighted Performance

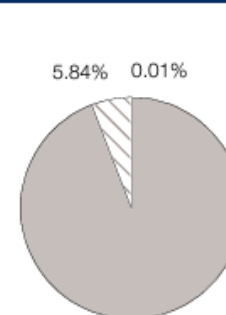
See Understanding Your Statement for important information about these calculations.

Performance Inception	This Quarter	YTD	2023	2022	Annualized Since 11/02/2015
11/02/15	0.89%	0.89%	5.36%	(6.00)%	1.65%

### Value Over Time



### Asset Allocation Analysis



		Value	Percentage
US Equities	\$	29.41	0.01%
Non-US Equities	\$	5.62	-
Fixed Income	\$	165,857.49	94.15%
Real Estate & Tangibles	\$	-	-
Alternative Investments	\$	-	-
Non-classified	\$	-	-
Cash & Cash Alternatives*	\$	10,302.58	5.84%

\*Not all Cash & Cash Alternatives are liquid; \$10,300.37 is embedded in investment products

“Interest rates and bonds often move in opposite directions. When rates rise, bond prices usually fall, and vice versa.”  
Charles Schwab

# DOCK SINKING FUND AS OF FEB 29, 2024 (GOAL - \$60K)

February 29 to March 28, 2024

## RAYMOND JAMES®

### Sparkling Waters Dock Fund Account Summary

Brokerage

Account No. [REDACTED]

Closing Value \$16,658.66

SPARKLING WATERS HOME OWNERS ASSN  
552 SHIMMERING LN  
MARY ESTHER FL 32569-3422527

SCOTT FINKLER  
Raymond James & Associates  
34851 EMERALD COAST PKWY | STE 200 | DESTIN, FL 32541 | (888) 317-8956 | (850) 269-8026  
halprin@finkler.com | scott.finkler@raymondjames.com

Raymond James Capital Access Client Services | 800-759-9797  
24 hours a day, 7 days a week, including holidays  
Online Account Access | raymondjames.com/clientaccess

### Account Purpose

Provide Income with an aggressive risk tolerance and a 10 to 20 year time horizon.

### Activity

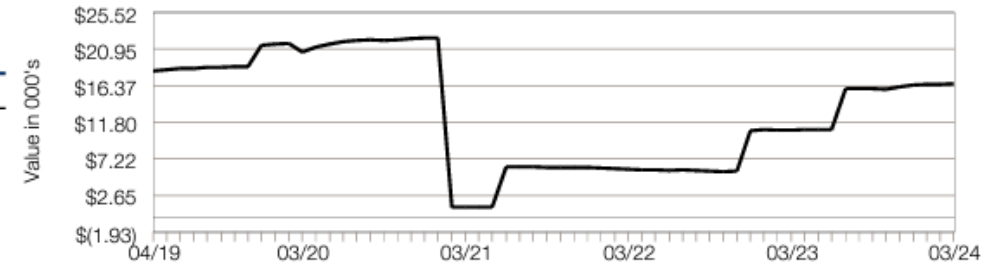
	This Statement		Year to Date	
<b>Beginning Balance</b>	\$	16,555.23	\$	16,451.71
Deposits	\$	0.00	\$	0.00
Income	\$	56.27	\$	173.46
Withdrawals	\$	0.00	\$	0.00
Expenses	\$	0.00	\$	0.00
Change in Value	\$	47.16	\$	33.49
<b>Ending Balance</b>	\$	16,658.66	\$	16,658.66

### Dollar-Weighted Performance

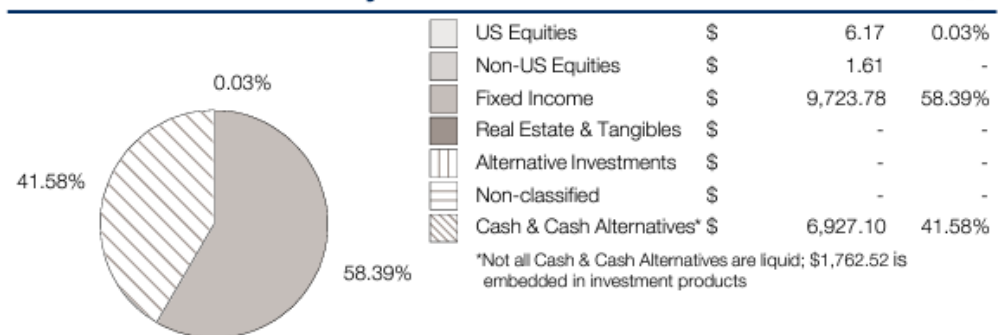
See Understanding Your Statement for important information about these calculations.

Performance Inception 11/02/15	This Quarter	YTD	2023	2022	Annualized Since 11/02/2015
	1.26%	1.26%	5.17%	(6.48)%	2.37%

### Value Over Time



### Asset Allocation Analysis



# PREVIOUS BUDGET VS. ACTUALS MAY 23 –APR 24

Expenses (May 23 – Apr 24)	Budgeted	Actuals
• Gulf Power (Street Lights)	2,336.66	2,451.65
• State filing fee	61.25	61.25
• Administrative (postage, recording fees, signs, website, cloud storage, picnic)	528.48	631.31
• Attorney Fees	175.00	175.00
• Construction supplies, landscaping, security door, ramps, PVC, etc.	6,272.44	4,515.33
• Liability Insurance	1,593.84	2,013.68
- Common Dock Expenses (SWHA Share) plus utilities	128.00	128.00
<b>TOTAL EXPENSES:</b>	<b>10,833.82</b>	<b>9,976.22</b>
Deposit to Investment Acct	10,000.00	10,000.00
<b>3/31/2024 Balance Main Checking Acct</b>	<b>13,728.68 (actual: 11,706.66)</b>	
<b>3/31/2024 Balance Dock Checking Acct</b>	<b>4,624.34</b>	
<b>3/28/2024 Balance Main Ray James Investment Acct</b>	<b>176,195.10</b>	
<b>3/28/2024 Balance Dock Ray James Investment Acct</b>	<b>16,658.66</b>	

# FINANCIAL REPORT

# SWHA PROJECTED EXPENSES MAY 2024-APRIL 2025

<b>Administrative/Attorney Costs</b>	<b>\$ 1,236.25</b>
<b>Insurance</b>	<b>\$ 2,002.00</b>
<b>Utilities</b>	<b>\$ 2,600.00</b>
<b>SWHA Partial Share of Dock Operating Costs</b>	<b>\$ 150.00</b>
<b>Street Maintenance and Repair Fund</b>	<b>\$ 10,000.00</b>
<b>Remaining Allocations</b>	<b>\$ 5,500.00</b>
<b>Total:</b>	<b>\$ 21,488.25</b>
<b>Number of Lots</b>	<b>42</b>
<b>Average per Lot Assessment</b>	<b>\$ 511.63</b>

20 members paid full amount (\$550) last year. Assuming the trend continues in 2024.

# BOAT SLIP FEES TO BE DUE 4 JUNE



Increasing the share of repairs from \$20 to \$100.00 per slip

[Lift power fee remains at \$6.00 per year + usage for equipment/lighting that is determined a constant drain; HOA share is \$150 for the year] *\*Will continue to monitor usage for spikes and reassess if needed.*



# RECOMMENDATIONS

- The Board of Directors recommended at February 29, 2024 meeting to retain Annual Assessment at \$550 per lot per year with the option to earn a \$100 workday credit
- Slip fees increase of \$87 per slip to \$605 - \$611
  - Electronic pay option now available via Zelle to [treasurer@sparklingwatershoa.com](mailto:treasurer@sparklingwatershoa.com) for the annual assessment
  - Slip fees electronic pay option also available via Zelle to [dock@sparklingwatershoa.com](mailto:dock@sparklingwatershoa.com)
  - Payment options still available: Pay with paper check or have your bank cut a check and mail it to the treasurer at 552 Shimmering Lane.

# PROCEDURES FOR MEETINGS

- Meeting Notice Procedures
- Members can speak at BOD meetings during “open forum” and only on topics on the pre-published agenda
- Time Limit: **3** minutes per property
- Member must be recognized by meeting chairperson
- 2-hour time limit for BOD and annual meetings, **unless a majority of BOD agrees to extend**
- For members to video record a meeting requires advance permission

# ELECTION PROCEDURES

- Officer nominations may be received in advance or from the floor by member for themselves or others
  - If advance, candidate will be “qualified”, and if > 7 days prior to meeting included on ballot
  - If from floor, candidate immediately “qualified”, name will not be listed on the ballot (write in)
- Resolutions identified to the Secretary from the BoD, from members in advance, or from the floor
  - If from BoD or member more than 7 days in advance, resolution will be included on the ballot
  - If from floor, text must be specified, motion seconded, not be included on the ballot (write in)
- **Voting procedures:** No vote needed for non-contested Officer positions, members may waive written secret vote if approved by a majority of those attending. Five types of vote:
  - Voice Vote: If members have voted to waive secret vote. Vote is public. Not secret, not auditable.

# ELECTION PROCEDURES (CONT.)

- **Voting Procedures (cont.):**
  - Secret Written Vote: Assoc will pass out ballots without distinguishing markings for members to use. Members place in a collection vessel when time to vote. Vote is secret and auditable.
  - Proxy: In writing and filed with the Secretary. Effective for only one meeting. If proxy is not specified then awarded to President. Proxies procedures same as Secret Written Vote. Vote is not public, but is not completely secret. Vote is auditable.
  - Vote by Video Teleconference: Member participating by VTC can vote by voice vote, or using vote function. If using vote function, the vote is not public, but is not completely secret. Vote is auditable.
  - Written Ballot: Used only after the meeting to achieve a quorum. Vote is not public, but is not secret. Vote is auditable.
- **Electronic Voting.** Not currently permitted by our By-Laws since they allow nominations from the floor.
- **Election Auditor.** The Board may appoint one or more election auditors to conduct or audit the election as needed.

# RULES FOR RECORDS INSPECTION

- These procedures protect SWHA from abusive requests, such as during litigation.
- Members may request to inspect SWHA “Official Records.” Certain records, such as those containing Personally Identifiable Information, are off limits to inspection.
- Sets limits of 2 requests per owner per month, 8 total hours of Directors’ time dedicated to fulfilling inspections requests
- SWHA has 10 business days to comply
- 25 cents per page for printed documents, and actual costs for electronic media and photocopies.
- For voluminous requests, SWHA may charge up to \$20 hour for labor costs.

# WHAT DOES FL STATUTE 720.303 DECLARE AS OFFICIAL RECORDS?

## Record Maintenance, Including Owner Access to Records – Con't

The Official Records of an Association Must Include Certain Documents

- Plans, specifications, permits, and warranties
- Bylaws/amendments
- Articles of incorporation/amendments
- Declaration/amendments
- Current rules and regulations
- Minutes of all board and member meetings (7 years)
- A roster of all members
- All association insurance policies (7 years)
- All contracts (Bids -1 year)
- Financial/accounting records (7 years)
- Disclosure summary described in FS §720.401(1)
- HOA = All other written records re. operation of association
- Condo = all other written records related to operation of

Records not Available for Inspection by Owners

- Attorney-client privileged records
- Attorney work product records
- Records obtained in connection with screening process
- Medical Records
- Personnel Records
- SS #'s, driver's licenses, credit cards, emails, emergency contact info or any other "personal identifying information"
- Assn security/passwords
- Assn software/operating systems
- Opt-out instead of Opt-in on member directories for telephone numbers

# DRAFT CONTINUITY OF OPERATIONS PLAN/TRANSITION PLAN

- Purpose
  - Continuity of Operations – Disaster (natural or man-made: fire, storm, flooding, etc.)
  - Continuity of Operations – Officer Succession (due to death, disability, or unavailability)
  - Transition Planning: Natural and planned changing of officers due to elections and retirements
- Schedule
  - Completed Draft Disaster Plan/Continuity of Operations Plan 29 February 2024
  - Present final draft plan to membership at April 14, 2024 annual meeting

# DRAFT CONTINUITY OF OPERATIONS PLAN/TRANSITION PLAN (CONT)

- Part I: Continuity of Operations Planning: Disaster
  - Sections: Introduction, Critical Functions, Internal Communications, Alternate Facilities, Family Emergency Plans
- Part II: Continuity of Operations Planning: Officer Succession
  - Sections: Introduction, Orders of Succession, Delegation of Authority, Officer Authorities and Duties, Plan Deactivation after Emergency has Passed
- Part III: Transition Planning
  - Sections: Introduction, Planned /Permanent Officer/Director Transition, Preparation of Incoming Officers/Directors, Items to be Passed/Transferred to Incoming Officers/Directors, In-processing/Out-processing Checklists
- Restricted Addendum with financial and personally sensitive info (e.g. acct numbers, next-of-kin) etc.



# NEW BUSINESS

- New business from the Directors
  - Fidelity bond insurance requirements FL statute 720.3033(5). Paid Auto Owners \$347 for Fidelity/Crime coverage-expires July 2024. Need to ask membership to waive this insurance at each annual meeting in April.
  - Board of Directors “errors and omissions” insurance premium: Approximately \$400.00 annually (Auto-owners Insurance) as required by by-laws
  - Creating a fifth director
  - Term of office for newly elected officers (May 1<sup>st</sup> of year of election)
- Report on Home sales, new owners

# CREATING A FIFTH DIRECTOR

- At last Annual Meeting, much was made of: only 4 Directors, 2 of them are Grahams
- Raised issue with Board of Directors; other two directors were uninterested
  - Never had a deadlocked vote; every single vote has been unanimous because Board works for consensus
  - Directors most likely to disagree are also named Graham
  - Hard to get people to commit to volunteer work
- Agree to put to a vote of members
  - Add a fifth director
  - Method of filling vacant slot

# REPORT ON HOME SALES, NEW OWNERS

- Sold in the last year
  - 560 Parrish Blvd (B-1) lot from Sotomayor to Ala Green Medical LLC 4/20/2023
  - 586 Radiant (A-13) house from Smith to 586 Radiant Circle LLC 4/26/2023
  - 558 Shimmering Ln (D-7) house from Bonner to Berridy 6/13/2023
  - 581 Radiant Cir (B-7) house from Emery to Fesperman 7/28/2023
  - 556 Parrish Blvd (B-3) new build house from Goodpaster to Gardner 9/25/2023
  - 540 Parrish Blvd (C-2) house from Lio to Underwood 9/29/2023
  - 572 Parrish Blvd (A-3) lot from Bolt to Ortiz/Przybyszewski 11/13/2023
  - 560 Shimmering Ln (D-8) house from Graham to Case 1/3/2024
  - 594 Radiant Cir (A-9) house from Holifield to Vest 2/1/2024
  - 581 Radiant Cir (B-9) house from Milliken to Van Tuyl 3/21/2024

# NEW BUSINESS (CONT)

- Proposed Date for Next Annual Meeting- Sunday, April 6th, 2025 (Easter is April 20th; Okaloosa County Spring Break is March 14th -24th)
- Street Sign partial replacement
- Spring Social Dates? Volunteers to run it?
- Fall BBQ Dates? Continue Oktoberfest theme?
- Memorial for Ellis Akins? ([Funeral on April 21<sup>st</sup> 1pm](#), Celebration of Life at Akins' home at 3pm)
- Phone book

# P R O O F

Please read carefully to avoid additional charges. If an error is noted, please fax or email corrections to Boardwalk Designs so that a revised proof can be submitted for final approval.

3 - 17.5" tall x 23.5" wide x .50" thick Single-Sided "Private Property" Sign with Laminated Digital Print Face and 8" x 14.5" x .25" Oval Logo Medallion with Laminated Digital Print Face. (Does not include cost of Post).  
Cost - \$85.00 ea. / \$255.00 plus tax & installation  
Installation Cost: \$23.50 ea. / \$72.00 plus tax.



Existing Signs:



BOARDWALK DESIGNS, INC. 2024 ☐  
1315 Louisiana Avenue, Lynn Haven, FL 32444  
850.265.0988 • 850.271.5153  
sandy@boardwalkdesigns.com

A: \$85 each plus tax  
Installation: \$23.50 each plus tax

# BOARDWALK DESIGNS PROPOSAL

B: \$800 plus tax  
Installation: \$87.50 each plus tax

# P R O O F

Please read carefully to avoid additional charges. If an error is noted, please fax or email corrections to Boardwalk Designs so that a revised proof can be submitted for final approval.

1 - 23.5" tall x 32" wide x 1.0" thick Double-Sided Swing-Arm Sign with Raised Dimensionally Carved and Painted Copy (Sparkling Waters) and Raised / Painted Border; to include Applied 15.5" x 27" x .25" Oval Logo Medallion with Laminated Digital Print Faces. Sign Panel and Logo Medallions to have Laminated Digital Print Faces.  
Cost - \$800.00 plus tax & installation  
Installation Cost: \$87.50 plus tax

NOTE: The down-roads on this sign run thru the middle of the sign and are bolted to the swing-arm on the post. The down-rod bracket will have to be removed (unbolted) and the frame unit (which will include the sign panel) must be brought to the shop so that a new sign panel can be mounted on the existing down-rod frame.



Existing Sign:



BOARDWALK DESIGNS, INC. 2024 ☐  
1315 Louisiana Avenue, Lynn Haven, FL 32444  
850.265.0988 • 850.271.5153  
sandy@boardwalkdesigns.com

# P R O O F

Please read carefully to avoid additional charges. If an error is noted, please fax or email corrections to Boardwalk Designs so that a revised proof can be submitted for final approval.

6 - 6.25" tall x 47.5" wide Double-Sided Street Name Blade Signs with 3.5" x 33.25" x .125" thick ACM and Engineer Grade Reflective Applied Street Name Panels and 5.5" x 9.5" Oval Logo Sign Panels with Digital Print Faces.  
Cost - \$250.00 ea. / \$1,500.00 plus tax  
Installation Cost (6) - \$38.50 each / \$231.00 plus tax



Qty: 2 sets

Qty: 1 set

Existing Signs:



BOARDWALK DESIGNS, INC. 2024 ☐  
1315 Louisiana Avenue, Lynn Haven, FL 32444  
850.265.0988 • 850.271.5153  
sandy@boardwalkdesigns.com

C: \$250 each (\$1,500) plus tax  
Installation: \$38.50 each plus tax

Total: up to \$3,745 plus tax without installation

D: \$1,190 plus tax  
Installation: \$87.50 plus tax

# P R O O F

Please read carefully to avoid additional charges. If an error is noted, please fax or email corrections to Boardwalk Designs so that a revised proof can be submitted for final approval.

1 - 35.5" tall x 66.5" wide x .50" thick Single-Sided Entry Ground Sign Panel with Raised and Painted Border and Dimensionally Carved and Painted Letters "Sparkling Waters"; to include Applied 15.5" x 27" x .25" Oval Logo Medallion with Laminated Digital Print Face.  
Cost - \$1,190.00 plus tax & installation  
Installation Cost: \$87.50 plus tax (Installation of Sign into Existing H-Frame)



BOARDWALK DESIGNS, INC. 2024 ☐  
1315 Louisiana Avenue, Lynn Haven, FL 32444  
850.265.0988 • 850.271.5153  
sandy@boardwalkdesigns.com

# NEW BUSINESS (CONT)

## MAY 2024

SUN	MON	TUE	WED	THU	FRI	SAT
28	29	30	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	1

## OCTOBER 2024

SUN	MON	TUE	WED	THU	FRI	SAT
29	30	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31	1	2

Spring social: **May ??**-- Weenie/Marshmallow Roast? Need volunteers.  
Fall BBQ: Proposed date: Sunday, **October 27<sup>th</sup>**?

# PHONE BOOK RELEASE/EMAIL DISTRO

- Many signed release on previous form; still effective
- Eight new members
- New form authorizes release of info to neighbors, or authorizes the Assoc to contact you via email, or both
  - We strongly recommend authorizing email contact from the Assoc due to unreliability of the USPS
  - Authorizing the release of your info to neighbors enables you to receive roster
  - Fillable form posted at: <https://sparklingwatershoa.com/Documents.php>

# NEW BUSINESS FROM MEMBERS

- Any new business from members?



# VOTING ISSUES

## 1. Budget

On the question of whether to accept the recommended budget and assessment? Leave assessment at \$550 per lot per year with the \$100 workday (or equivalent) credit?

- Yes or No

## 2. Election of Officers: Pres; Vice-Pres; Treasurer; Director

Incumbents: President Barry Graham, Vice President John Totty, Treasurer Alicia Graham, Director-at-Large Michael Manion. Nominations?

## 3. Waive Fidelity Bond (Criminal Insurance) for the following year?

- Yes or No

4. Are you in favor of making changes to By-Laws to allow e-voting? This would disallow nominations from the floor during the meeting.

- Yes or No

## 5. Are you in favor of establishing a fifth director?

- Yes or No

6. If yes on a fifth director, are you in favor of allowing the BoD to appoint a director to serve until April 2025, or waiting until Annual Meeting 2025 to vote for a candidate?

- Yes or No

## 7. Next Annual Meeting -- Sunday, April 6<sup>th</sup>, 2025?

- Yes or No

# ROLL CALL

	Owner Name(s)		Owner Name(s)		Owner Name(s)
	Alabama Green Med. LLC (Mizell)	<input checked="" type="checkbox"/>	Graham, Barry & Alicia		Potts, Jen
	586 Radiant Cir LLC		Gusoff, Gus & Sam – 2		Quinones, Jose & Casey-2
	Akins, Ellis & Alicia		Harris, Matt		Rosenstock, Doug & Erin
	Berridy, Jimmy & Aida		Hodge, Brian & Susan		Rotter, Andrew
	Broyles, Phillip		Jackson, J&L, Sheila Lary - 2		Russo, Troy – 2
	Burroughs, Lloyd & Bea		Klugman, Ed & Anne		Saxey, Tom & Cindy
	Bushelle, Bill & Paula		Le, Frank and Yuni		Shaw, Mike
	Case, Jon & Kathy		Manion, Mike & Lisa – 2		Schindler, John & Tammy
	Christensen, Lars & Becky		Ortiz, Wm & Ruth Przybyszewski		Totty, John & Christine
	Eberle, James		Paz, Carlos & Tina Griffin		Underwood, Eddie & Elizabeth
	Emery, Teresa		Piehota, Chris & Lisa		Van Tuyl, Russel & Johanna
	Fesperman, John & Rhonda		Posada, Nick		Vest, Joseph & Tina
	Gardner, Pam				

– Present

P – Proxy

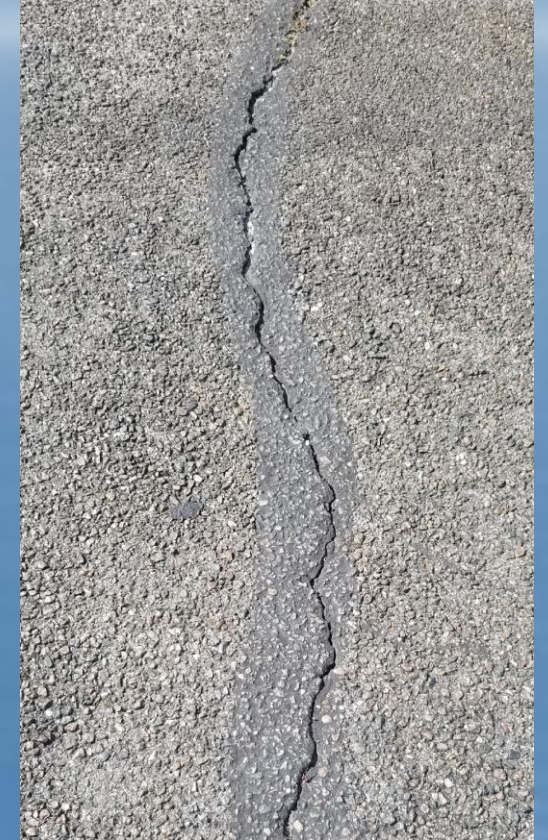
W – Written Vote

# BACKUP SLIDES

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# ROAD REPAIR

- Asphalt filler for crack  $> \frac{1}{2}$  in and potholes
- Crack filler for cracks  $< \frac{1}{2}$  in
- Asphalt sealer to preserve repairs



# SECURITY DOOR

- Security door installed two years ago and keys distributed to all owners/tenants
- Installed to prevent unrestricted use of common facilities
- Changed to combination cypher lock door handle in 2022
- Remember all guests who are not staying in your home, must be accompanied



