



FSPHA Quarterly Newsletter

September 2020

Board of Directors

President:

Mary Hackett
1476 Monterey Dr.
(434) 973-6351

Vice President:

Vacant

Treasurer:

Susie McCormick
1448 Lake Forest Dr.
(434) 973-4443

Financial Secretary:

Steve Ward
1515 Lake Forest Dr.
(804) 242-2024

Architectural Team:

Deborah Kelsey
1536 Lake Forest Dr.
(305) 510-7373

Common Area Team:

Jan Sprinkle
271 Lakeview Dr.
(434) 962-1956

Secretary:

Stacy Seapy
1485 Monterey Dr.
(434) 260-0540

FSPHA President's Summary

Greetings, homeowners. I hope we all are staying sequestered and well.

The annual meeting that was scheduled for September 10 in the big meeting room at Northside Library has been canceled. This newsletter will take the place of it. Neither the library nor the fire station, where we have had previous annual meetings, are open to the public yet and we have been unable to find another space, hence this newsletter. Attached you will find the adjusted 2020-2021 budget and annual reports from various committee heads.

BOARD MEMBERSHIP

We welcome Jan Sprinkle and Stacy Seapy to the board and appreciate their volunteering to join. We still need two more members to make up our complement of eight members. There are 133 homes in our community. Seventeen of them are owned by non-residents, leaving 116 owner occupied houses. Of those 116, six owners have volunteered to be on the board, leaving 110 homes. We need two people to step forward from those 110. Two of you to assist in keeping the neighborhood running! You can do this! Please contact any board member to volunteer.

FINANCE

Dues: The Board approved a 5% increase in dues for this coming fiscal year (July 2020 – June 2021). The new dues amounts are:

\$996 annually
\$249 quarterly
\$83 monthly

Dues may be paid via PayPal by following the link in the invoice delivered by email. Dues may be paid by check and mailed to Four Seasons Patio Home Association, P.O. Box 6569, Charlottesville, VA, 22906, or dropped off in the payment box at 1515 Lake Forest Drive. Invoices were sent to all homeowners by email or regular mail on July 1. Subsequent invoices are sent quarterly as a payment reminder to all homeowners who still owe dues for the fiscal year. Invoices are not sent once dues have been paid in full. If dues were not paid in full the prior fiscal year, the unpaid amount was added to this year's invoice. As of this writing, 93% of all homeowners are current in dues payments, and 33% have paid in full. The Board greatly appreciates all homeowners who keep on top of dues payments – thank you!

Arrears: At the end of last fiscal year, June 30, 2020, there was a total of \$7,200 in unpaid dues. Reminders were sent to those in arrears and by the end of August most had paid in full or made a payment toward the arrears. Homeowners who make no payment for three quarters in a row will receive a warning letter and possible court action may follow. As of this writing, only two homeowners are seriously in arrears and possibly may face court action. The Board urges anyone in financial difficulty to please contact the financial secretary before seriously falling behind in dues payments so that a reasonable payment plan may be worked out. Please list your address on the check so your payment can be correctly credited to your account.

Services

Security Patrol:

Suspended/ Pending new Contract

COMCAST (Bulk Customers)

1-855-638-2855

Algieri's Landscaping LLC

Please contact Jan Sprinkle for any landscaping matters.

Time Disposal:

(434) 977-3339

Pickup on Tues and Friday mornings.
Call about large item pickup.

Contact Us:

FSHA Website:

www.fspha.com

Mailing Address:

Four Seasons Patio Home
Association, Inc.

P.O. Box 6569
Charlottesville, VA 22906

Email:

fspha@emailedo.com

Treasurer's Report

Fiscal Year Beginning July 1, 2019 and Ending June 30, 2020

The approved budget for the year was \$126,084, including a \$2500 transfer to savings.

Actual outflows against the budget target totaled \$131,158, adjusted by \$4,648.63 for a drainage project covered by the reserve. The net, including the reserve offset, totaled \$126,510.

Budget for the Current Fiscal Year Beginning July 1, 2020 and Ending June 30, 2021

The current budget includes a 5% dues increase, allowing for budget adjustments where needed—primarily for Common Area needs (see Common Area Report). The budget collapsed two small dollar line items into a single line item (Office Supplies and Postage), and established a line item for State Fees, which had previously been covered by a combination of administrative line items. The result is an increase in the Administrative Expenses budget of \$366.

The current budget also includes a slight increase in the transfer to savings from \$2500 to \$2750. Research suggests that sound business practice for small business and/or non-profit activities include a minimum reserve target of 25%, or three months, of the annual operating budget. For FSPHA, 25% of the current annual budget is \$33,090.50. We currently hold \$29,961.36 in our savings account, and a minimum transfer of \$2750 will bring us within \$379 of the goal.

Architecture

We have resumed sending architectural letters which had been suspended for several months because of the Covid-19 pandemic. If you are unable to continue working on items highlighted in your letters of concern, please communicate with the board to alleviate further action as mandated in our Covenants and Bylaws. We commend all of you who have been working very hard to improve your properties! Your achievements are recognized and greatly appreciated by your neighbors. Proper maintenance stabilizes property values for all of us. We do remind you to contact Debra Kelsey at (305) 510-7373 if you are planning to make any architectural changes, including installing new fencing. Architectural change requests should be sent to the board via the association website at www.fspha.com. You will be notified in writing whether your request was approved or denied. We learned recently that several applications sent to the website were, because of some software glitch, not passed on to the board. This has been corrected. If you submitted an application and did not receive a reply, please note that you were not ignored; it's quite likely that your application fell down this rabbit hole and was not received by the board.

Common Areas

Landscaping: The Board decided to renew Algieri's landscaping contract for another year at the same cost as previous years, \$16,800. Prior to this we investigated alternative landscapers, but results were not encouraging: Only two out of five landscapers contacted responded to our request for proposal. The 15 separate plots of land that make up our common areas, and the variety of grassy areas and hilly woodlands don't appeal to a lot of companies. Those who responded had substantially higher costs than our current contract, and some wanted to charge additionally for things Algieri includes in the current contract - like clearing invasive bamboo and ivy and hauling away storm debris.

Trees: Tree removal and maintenance continues to be a funding challenge due to the number of dead and hazardous leaning trees in the common areas. A total of \$7,000 was budgeted for tree work the past fiscal year, but we ended up spending \$13,000 – the overage largely due to storm-damaged trees in late summer and fall. A storm in August 2019 knocked over 8 trees in multiple areas, and by month end the entire tree budget was spent. Money from the common area maintenance fund and money set aside for extra landscaping paid for tree work through the

end of the fiscal year, so spending was kept within the overall common area budget. We have allocated additional money for tree work in the new budget.

Maintenance: We replaced and repaired damaged slats in the Rio Fence a couple of times last year. A rotted post was replaced a couple years back, but the rest of the fence posts are solid. Although the fence is showing its age, it should last quite a while longer with minor repairs. The fence along Lake Forest Lane was replaced after two sections collapsed. The end section of the fence along Four Seasons Drive near the entrance to common area L broke off, and we may need to replace that fence later this year. A drainage project completed by Messers Landscaping in 2019 has improved water flow into storm drains and reduced erosion in the lower parts of common areas E and G along Lake Forest Lane. Grass is now growing in areas that were badly eroded and bare, and the low-lying areas dry out after rains more quickly.

Association Issues

We would like to be able to reach as many homeowners as possible electronically. If you have access to email and would like to receive the FSPHA newsletters, invoices, and other association news, please let our new association secretary Stacy Seapy know by emailing your name, address, telephone number, and email address to fspha.notes@gmail.com. Please be assured that this information will be kept confidential and not shared outside of the FSPHA Board. Currently, 115 of the 133 residences use email for communications with the board which saves us approximately \$63.00 for every mailing. Because we do several mailings a year the savings add up. Be sure to notify Stacy if you change your email address. Thank you!

There have been 5 homes sold so far during this calendar year, 1/1/2020-9/15/2020. Four Seasons is still a desirable neighborhood.

Quarterly newsletters will be distributed in Jan., April, July, and Oct of each year.

FSPHA Budget
As Approved 09/08/2020

Dues percentage +/- from previous FY
Contract Expenses
Cable Contract
Security Contract
Trash Contract
Total
Common Area Expenses
Landscaping Contract
Tree Removal
Miscellaneous (2 extra landscaping visits)
Doggie Bags
Maintenance Projects
Total
Admin Expenses
Website
Electronic Bill Pay (~2% of each payment)
Attorney Fees
Bank Charges
Contract Insurance
P.O. Box Rental
Office Supplies/Postage
Office Supplies (combined with Postage)
Postage (combined with Office Supplies)
Printing
State Fees
Contingency
Total
Expenses Total
Savings Contribution
Income
Revenue Needed
Estimated Delinquencies (~2.5% to 3%)
Total Revenue Needed
Total Annual Assessment
Annual Member Assessment
Quarterly
Monthly

FY 2020	
July 1, 2019 - June 30, 2020	
	2.60%
\$	52,621.00
\$	-
\$	31,920.00
\$	84,541.00
\$	16,800.00
\$	7,000.00
\$	2,800.00
\$	200.00
\$	5,400.00
\$	32,200.00
\$	200.00
\$	1,200.00
\$	725.00
\$	25.00
\$	1,100.00
\$	150.00
\$	100.00
\$	100.00
\$	100.00
\$	100.00
-	
\$	-
\$	3,800.00
\$	120,541.00
\$	2,500.00
\$	123,041.00
\$	3,043.00
\$	126,084.00
\$	126,084.00
\$	948.00
\$	237.00
\$	79.00
\$	24.00
Annual Increase in Dues	

FY 2021	
July 1, 2020 - June 30, 2021	
	5.00%
\$	52,700.00
\$	-
\$	31,920.00
\$	84,620.00
\$	16,800.00
\$	10,000.00
\$	-
\$	300.00
\$	10,500.00
\$	37,600.00
\$	100.00
\$	1,200.00
\$	1,000.00
\$	25.00
\$	1,120.00
\$	185.00
\$	200.00
\$	-
\$	-
\$	-
\$	200.00
\$	136.00
\$	4,166.00
\$	126,386.00
\$	2,750.00
\$	129,136.00
\$	3,226.00
\$	132,362.00
\$	132,362.00
\$	996.00
\$	249.00
\$	83.00
\$	48.00
Annual Increase in Dues	