



THE WOODS AT GRASSY CREEK

HOMEOWNERS ASSOCIATION

Website: <https://woodsatgrassycreek.com/>

Email Address: woodsatgrassycreek@gmail.com

HOA Annual Meeting Agenda/Notes

Wednesday, November 3, 2022 at 6:30 p.m.

Creston Middle School Cafeteria

Board members in attendance: 5

Homeowners in attendance: 20

Agenda

Meeting come to order: 6:34 p.m.

1. Board membership

- Board members introduced themselves:
 - o Trish Shuhilo, President
 - o Gerard Merchant, At Large
 - o Ron Harrod, At Large
 - o Natalie Scaife, At Large
 - o Zach Guest, Treasurer
- Board is currently short a Vice President and Secretary; Lori Edwards resigned due to other commitments; Marcy Medley has moved out of WGC; in addition, Jim Edwards had helped with pool keys and has resigned as well. *We thank all these individuals for their service to the community!!*
- Meredith Rowan will be joining the board, role TBD; Board will meet in December/January to start 2022 discussions.
- Board is in need of new members to fill open roles or learn more about roles in preparation for future board resignations. If you are interested in getting involved, please complete and submit the form on the WGC website. Even if you don't want to be on the board but want to get involved, send us a form and we'll find ways for you to get involved on your terms.

2. Year in review

- Houses still selling well in the neighborhood; 18 homes thus far this year with a few going over the \$310k mark; we want to make sure the neighborhood maintains its value and that is through all of us, not just the Board members, working together to help make that happen.
- **FUN Committee:** Started by WGC homeowners that wanted to get community events together and give opportunities for homeowners to engage; 3 events in 2021: Cookout/Ice Cream Social/Trunk or Treat-Chili Cook-off; thinking ahead to ideas for 2022; look for more information in the Spring
- **Architectural Reviews:** Gerard is now handling the Architectural Review process; in 2021, 18 ARC reviews submitted/completed; 8.47 day turnaround time; the ARC review process has been digitized; **PLEASE**, if you are submitted ARC reviews for exterior changes or improvements to your homes in the future, use the form on the website, AND COMPELTE USING ADOBE ACROBAT and digital signature. If forms are printed, completed in handwritten fashion and submitted, it severely delays the process. A link to download Adobe Acrobat will be added to the WGC



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website and a note added to the ARC review form in the coming weeks to remind homeowners to submit digitally.

- **Towing exception activity:** This was a big topic at last year's and the Spring HOA meeting; 61 towing exceptions requested and granted in 2021 thus far, with a <1 hour response on most requests.
- **Violation Management:** This year to date, 141 violations in the neighborhood total.
 - o 141 first violations
 - o 34 second violations (i.e., individual has not remedied the situation on the first violation)
 - o 1 escalation to legal

3. New Business

- **Reserve study overview:** Document included provides an overview of the Reserve Study process and what documents we will receive from the company; 4 bids were taken for Reserve Study process and company called Building Resources was chosen. Goal is to have reserve study report and initial findings/recommendations ready for May HOA meeting discussion.
- **Neighborhood enhancements survey results:** Group in attendance walked through the neighborhood's survey selections from the summer enhancement survey; attendees voted on which items they would like to see quotes for in the future. Will bring that information to a future meeting.

4. Budget review: Budget documents attached (pages 7 and 8 of this document)

- **Page 7:** Shows budget with base numbers from winning bids; Important callouts:
 - o Items in yellow show costs we can control through bids; others are out of our control
 - o Annual dues: \$412/annual x 200 homeowners = \$82,400
 - o 4.5% delinquency rate on dues: Lowest in history
 - o Significant increase in some bids due to increase in costs on goods, labor, gasoline, etc. – especially on landscaping and pool maintenance contract
 - o Competitive bids received for all services: Showed closest competitive cost to winning bid (winning bid input into budget spreadsheet)
 - o Discrepancy between dues and costs was over \$19k; tolerable of \$5k maximum (accordingly, board had to make decisions on where to make adjustments)
- **Page 8:** Shows "after" budget, to get costs down with in the \$5k tolerable; adjustments made include:
 - o Budgeting mowing down to 26 cuts/year vs. 28
 - o Reduce mulching; 2022 will be limited to entrances and eyelets; looking for a longer-term solution for playground mulch
 - o Reduce pre-emergent fertilizing to 3 times during season vs. 5
 - o To make up the remaining amount, annual dues increasing to \$432/homeowner (5% increase by board vote allowed within covenants)

5. Open discussion

- **Homeowner questions on specific concerns around the neighborhood:** All questions or concerns can be sent to the woodsatgrassycreek@gmail.com email address ANYTIME to have the board take a look. Reinforced that it will take ALL WGC homeowners to keep this neighborhood looking good, and neighbor help/vigilance is needed. **Follow-up:** For the two



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issues raised at the meeting, violations have been sent to two homeowners covering multiple issues.

- **Sheds:** Sheds are not allowed in WGC under the covenants AND under zoning. If we wanted to pursue sheds in the neighborhood, we are looking at a minimum of \$10,000 in legal fees in addition to approval from 75% of ALL WGC homeowners. Not addressing at this time.
- **Pool:** Due to the long-term expenses with the pool and growing security concerns, would we ever look to close the pool permanently? This would also be a discussion and decision that would need to be made by a majority vote in the neighborhood. Could be something to discuss in the future if concerns grow, but not something we are entertaining at this time.
- **Trees:** Some trees have been taken down; will look at tree replacement needs in 2022 and associated costs; have already reached out to Keep Indy Beautiful to see if we could get some trees donated; if this happens, we'll need homeowner support to help plant the trees and water them
- **Speed Bumps/Traffic Control:** Question arose if we could add speed bumps and/or close the street that connects Bade Woods to the SW side of WGC. Unfortunately, streets are city owned and are bus routes; so we are unable to add speed bumps without city approval, etc. Considering if we could add signage to try and reduce speeding.
- **Individuals crossing through yards from Bade Woods:** There used to be trees/fence separating Bade Woods from WGC; when removed, individuals walking through yards causing concerns; no easy solution to this; will look at replacing trees initially and look for other solutions in the future

If anything comes up between meetings, please reach out to WGC email account:
woodsatgrassycreek@gmail.com.

More information on 2022 meetings, events and garage sale dates coming in the spring.
Use WGC website and Facebook page for the latest information.

Meeting ended: 7:56 p.m.

Meeting Etiquette:

- Please ensure you sign
- New items and comments should be held until Open Discussion portion of the meeting
- If you would like to speak during the Open Discussion portion, please note that on the sign-in sheet. Discussion will be limited to 2 minutes per speaker.
- At the beginning of your statement, please state your name, street you live on and how long you've lived in WGC

	Reserve Component Inventory List Creation
	Full Site Inspection with Measurements
	In Person Pre-Inspection Meeting
	Condition Assessment of all Reserve Components
	Photographic Inventory & Captions of all Reserve Components
	Report compliant with CAI National Reserve Study Standards
	Analysis of all Property Documents
	Satellite Image Showing Property Boundaries
	Customized Engineering Narrative for all Reserve Components
	Customized Funding Plan for Your Property
	Number of Independent Budgets / Cash Flows: (1) Cash Flow
	30-Year Cash Flow Analysis + 5-Year Cash Flow Division Break-outs
	Phone / Email / Video Support with Senior Engineering Team
	Building Reserves Exclusive Easy-to-Read PDF Report Layout
	2nd Report Version Including / Excluding Assets for Budgeting Comparison
	Two Revised Reports at No Additional Cost (upon request, within 6 months)
	Excel File - Create unlimited what-if scenarios for free NEW
	Prioritization Chart - Low Priority, Deferable, Highly Recommended NEW
	Prioritization Score - View projects sorted in order of high to low priority NEW
	Responsibility Matrix NEW
	Comparative Reserve Balance Scenarios at Varying Interest Rates NEW

Building Reserves DIFFERENCE:



A Building Reserves Study is visually comprehensive, and is easy to understand

Our customized reports accurately illustrate and document all conditions, quantities, replacement costs and remaining useful lives for each common component on **ONE** page. It is important for board members to identify all components and conditions in the reserve study with many high quality photographs. This will create transparency. This will allow you to confirm what components are included in your funding plan, in order to create a transparent budget that everyone can understand.

Ponds, Dredging, Partial		SITE COMPONENT																																													
PERCENTAGE OF TOTAL FUTURE COSTS: 1.64%		Line Item: 20																																													
ESTIMATED UNIT QUANTITY		ESTIMATED REPLACEMENT COSTS																																													
Present:	20,815 Square Yards	Current Unit Cost:	\$15.00																																												
Replacement Per Phase:	2,082 Square Yards	Current Cost Per Phase:	\$31,223																																												
Replaced in Next 30-years:	2,082 Square Yards	Total Cost Next 30-Years:	\$65,056																																												
ESTIMATED AGE AND REPLACEMENT YEARS		CONDITION AND USEFUL LIFE																																													
Estimated Current Age in Years:	17	Overall Current Condition:	Good																																												
Remaining Years Until Replacement:	25	Useful Life in Hugo, MN	Varies																																												
Estimated First Year of Replacement:	2048	Full or Partial Replacement:	Partial 10.0%																																												
PRIORITY RATING		PRIORITY SCORE																																													
Priority Rating	Medium Priority	Priority Score	54																																												
 Pond included at the north property section		 Ponds included at the south property section																																													
 Victor Square Park pond overview		 Ponds H, I and J overview																																													
Schedule of Replacements Costs <table border="1"> <tr><td>2021</td><td>\$0</td><td></td><td>\$0</td></tr> <tr><td>2022</td><td>\$0</td><td>2032</td><td>\$0 2042</td></tr> <tr><td>2023</td><td>\$0</td><td>2033</td><td>\$0 2043</td></tr> <tr><td>2024</td><td>\$0</td><td>2034</td><td>\$0 2044</td></tr> <tr><td>2025</td><td>\$0</td><td>2035</td><td>\$0 2045</td></tr> <tr><td>2026</td><td>\$0</td><td>2036</td><td>\$0 2046 \$65,056</td></tr> <tr><td>2027</td><td>\$0</td><td>2037</td><td>\$0 2047</td></tr> <tr><td>2028</td><td>\$0</td><td>2038</td><td>\$0 2048</td></tr> <tr><td>2029</td><td>\$0</td><td>2039</td><td>\$0 2049</td></tr> <tr><td>2030</td><td>\$0</td><td>2040</td><td>\$0 2050</td></tr> <tr><td>2031</td><td>\$0</td><td>2041</td><td>\$0 2051</td></tr> </table>		2021	\$0		\$0	2022	\$0	2032	\$0 2042	2023	\$0	2033	\$0 2043	2024	\$0	2034	\$0 2044	2025	\$0	2035	\$0 2045	2026	\$0	2036	\$0 2046 \$65,056	2027	\$0	2037	\$0 2047	2028	\$0	2038	\$0 2048	2029	\$0	2039	\$0 2049	2030	\$0	2040	\$0 2050	2031	\$0	2041	\$0 2051	Engineering Narrative <p>We reference the reader to the satellite images above for locations of the ponds included in this component. The ponds comprise approximately 20,815 square yards of surface area. Dredging of ponds is necessary as the ponds age and accumulate silt. We recommend the Association monitor the ponds via bathymetric surveys to determine when this project should occur. For budgetary purposes, we include dredging by 2048. Unit cost includes removal of 1 yard of depth per the recommended per phase area.</p>	
2021	\$0		\$0																																												
2022	\$0	2032	\$0 2042																																												
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2028	\$0	2038	\$0 2048																																												
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2030	\$0	2040	\$0 2050																																												
2031	\$0	2041	\$0 2051																																												

 4-20

Accurate component quantities, conditions, remaining useful life, and estimated replacement costs

High resolution photographs document the condition of each component so that you can understand the customized replacement schedule

Customized, non-boiler-plate Engineering Narrative prepared by a CAI-designated Reserve Specialist and Engineer

Customized, prioritized replacement plan

Customized Reports that Prioritize Capital Projects

A PRIORITY CHART is included in every Building Reserves Study

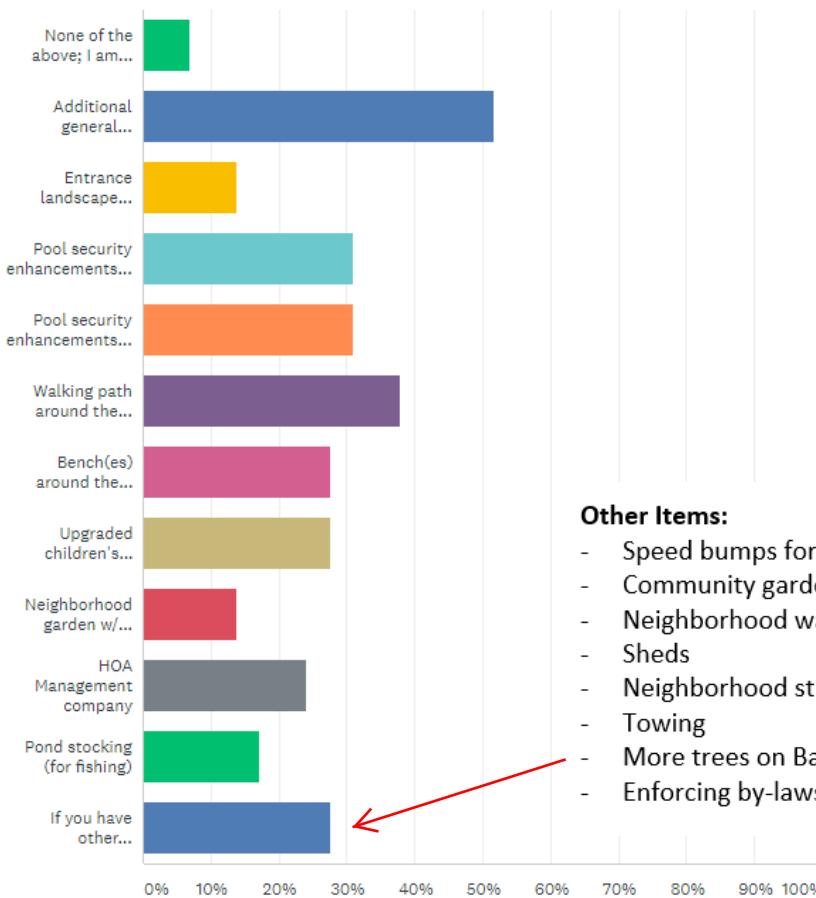
- All components are identified as *Low Priority, Deferrable, or Highly Recommended*
- Easily determine which capital projects warrant the most attention, based upon a component's condition, impact on livability, and overall priority rating
- Ensure that your reserve funds are targeted at the most important property components
- Identify the **BEST USE** of your reserve funds
- Ensure that your customized Replacement Schedule is based upon components' priority, as well as available funding (*low priority projects may be postponed in order to maintain reasonable reserve contribution levels*)

Priority Rating System				
Impact on Livability	Deferrable	Highly Recommended	High Recommended	
Condition	Very Good	Good	Fair	Poor
High Impact	Deferrable	Highly Recommended	High Recommended	
Moderate High Impact	Deferrable	Deferrable	High Recommended	
Moderate Impact	Low Priority	Deferrable	Deferrable	Deferrable
Lower Impact	Low Priority	Low Priority	Low Priority	Deferrable

Reserve Inventory	Priority Rating: Condition & Impact on Livability Assessment			
Line Item	Reserve Component/Item by Property Class	Priority	Current Condition	Impact on Livability
1	External Building Components			
1	Jurneys, Paths	Low Priority	Very Good	Low Impact
2	Business, Concrete, Capital Repairs and Walkway/Coating Applications	Highly Recommended	Poor	High Impact
3	Business, Ratings, Steel, Paint Finishes and Capital Repairs	Highly Recommended	Fair	High Impact
4	Doors, Glass, Front Entry	Deferrable	Good	Moderately High Impact
5	Exterior, Windows	Deferrable	Fair	Moderately High Impact
6	Light Fixtures, Exterior	Deferrable	Fair	Moderately High Impact
7	Roofs, Coatings, Aluminum	Highly Recommended	Poor	High Impact
8	Rest, BPCM	Highly Recommended	Poor	High Impact
9	Rest, Daylights	Highly Recommended	Fair	High Impact
10	Doors - Windows, Doors, & Control Joints	Highly Recommended	Fair	High Impact
11	Walls, Masonry, Inspection and Portal Repairs	Highly Recommended	Fair	High Impact
12	Internal Building Components			
12	Dooring, Acoustical Trim	Low Priority	Very Good	Low Impact
13	Electric, Circuit Panels	Deferrable	Good	Moderate Impact
14	Electrical Equipment, Circuit, Type	Deferrable	Good	Moderate Impact
15	Exercise Equipment, Strength, Type	Deferrable	Good	Moderate Impact
16	Floor Coverings, Carpet	Deferrable	Good	Moderate Impact
17	Floor Coverings, Ceramic Tile	Deferrable	Good	Moderate Impact
18	Furnishings	Low Priority	Good	Low Impact
19	Light Fixtures, Interior	Deferrable	Good	Moderately High Impact
20	Mailboxes, Indoor	Deferrable	Good	Moderately High Impact
21	Paint Finishes, Hallways and Common Areas	Deferrable	Fair	Moderately High Impact
22	Plant Windows, Windows	Low Priority	Very Good	Low Impact
23	Equipment Components			
23	Air Handling Units, Furnaces, 80-MPH	Deferrable	Good	High Impact
24	Compressing Units, 80-KW	Deferrable	Good	High Impact
25	Doors, Automatic Openers	Deferrable	Good	High Impact
26	Electrical Systems, Thermometers and Capital Repairs	Deferrable	Good	High Impact
27	Exawen, Trunkline, Meters/Measur	Deferrable	Fair	High Impact
28	Fire Detectors, Control Panel / Fire-Command Center	Highly Recommended	Good	High Impact
29	Fire Detectors, Emergency Devices	Highly Recommended	Fair	High Impact

What types of amenities/services would you like us to research and consider for future enhancements in the Woods at Grassy Creek neighborhood?
Choose one or more.

Answered: 29 Skipped: 0



Other Items:

- Speed bumps for safety/traffic flow
- Community garden
- Neighborhood watch
- Sheds
- Neighborhood streets
- Towing
- More trees on Bade Road
- Enforcing by-laws/home maintenance/lawn maintenance

ANSWER CHOICES	RESPONSES
None of the above; I am comfortable with the # of services currently provided in WGC through use of annual dues (mowing, landscaping, mulching, pool, pond maintenance, plowing, accounting, etc.)	6.90% 2
Additional general security (overnight drive-through, etc.)	51.72% 15
Entrance landscape enhancements/overhaul	13.79% 4
Pool security enhancements: Video surveillance	31.03% 9
Pool security enhancements: Upgraded keyfob entry system	31.03% 9
Walking path around the pond(s)	37.93% 11
Bench(es) around the pond(s)	27.59% 8
Upgraded children's playground equipment	27.59% 8
Neighborhood garden w/ seating	13.79% 4
HOA Management company	24.14% 7
Pond stocking (for fishing)	17.24% 5
If you have other suggestions beyond the options provided above, please share your ideas:	Responses 27.59% 8
Total Respondents: 29	

RAW INFORMATION - WITH BASE BIDS/DATA

The Woods at Grassy Creek COA, Inc.

Summary of Operations for 2020, 2021, Budget for 2022 (through 9/30/21)

<u>Description</u>	2020	2021	2021	2022
	<u>Actual</u>	<u>Actual</u>	<u>Budget</u>	<u>Budget</u>
INCOME				
Assessments:				
Dues	\$82,400	\$82,376	\$82,400	\$82,400
	\$0			→
Pool key replacement, rtd ck fee	-\$25	\$175	\$0	\$0
Late Fees/Interest	\$3,280	\$2,980		
Homeowner expense recovery	\$1,467	\$806		
Property transfer fees	\$950	\$700		
Less Bad Debt allowance(See Note B)	-\$2,001	-\$677	-\$1,000	-\$1,000
TOTAL INCOME	\$86,071	\$86,360	\$81,400	\$81,400

EXPENSES

General & Administrative

Legal Fees	\$1,638	\$292	\$1,300	\$1,300	→
Accounting Fees	\$3,068	\$2,423	\$3,164	\$3,164	→
Collection Costs	\$1,718	\$956	\$500	\$400	↓
Insurance	\$2,974	\$3,094	\$3,100	\$3,100	→
Taxes/Stormwater fees	\$227	\$235	\$250	\$250	→
Community Programs	\$396	\$44	\$500	\$500	→
Copies, Printing, postage	\$156	\$323	\$100	\$400	↑
Website	\$117	\$117	\$120	\$120	→
Misc. Administrative Exp.	\$35	\$13	\$100	\$100	→
Reserve Study Expense					
Total Gen. & Admin. Expenses	\$1,700	\$0	\$1,700		
	\$10,329	\$9,197	\$9,134	\$11,034	

Utilities

Electric (Street lights, fountains)	\$13,262	\$10,168	\$13,500	\$13,800	↑
Irrigation water	\$0	\$0	\$0	\$0	
Total Utilities	\$13,262	\$10,168	\$13,500	\$13,800	

Other Financial Data

	12/31/2020	9/30/2021
Cash in Checking	\$24,066.33	\$26,067.55
Accounts Receivable	\$5,905.57	\$6,213.09

9 homeowners (4.5% delinquency rate)
- 6 homeowners <\$500
- 1 homeowner \$500<\$1,000
- 1 homeowner >\$1,000
- 1 homeowner >\$1,500 (near sheriff sale)

Common Area Expenses
Lawn mowing
Mulching
Tree/Shrub pruning
Fertilizer/Weed control
Entrance landscape makeover
Pre-emergent landscaping
Common area maint/tree replacement
Pond Maintenance
Snow removal

2020	2021	2021	2022
Actual	Actual	Budget	Budget
\$16,250	\$14,300	\$18,200	\$23,800
\$4,107	\$4,107	\$4,300	\$4,700
\$4,365	\$475	\$650	\$650
\$7,790	\$4,590	\$8,000	\$12,588
\$675	\$445	\$750	\$720
\$1,050	\$300	\$1,050	\$1,050
		\$1,000	
\$4,874	\$3,705	\$4,500	\$4,200
\$2,604	\$2,500	\$2,500	\$2,500

Based on 28 mows
Closest bid: \$30,240

5 applications
Closest bid: \$18,550

Note A- in 2021 received refund of 2020 pool license paid. Refunded due to COVID so this offset the 2021 license. \$475 in, \$475 out.

Closest bid: \$13,639
Only 2/week service

TOTAL OPERATING EXPENSES \$86,435 \$77,141 \$88,424 **\$101,182**
Surplus or(-Deficit) -\$364 \$9,219 -\$7,024 **-\$19,782**

BUDGET - AFTER ADJUSTMENTS TO ACHIEVE TOLERABLE

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Summary of Operations for 2020, 2021, Budget for 2022 (through 9/30/21)

<u>Description</u>	2020	2021	2021	2022
	<u>Actual</u>	<u>Actual</u>	<u>Budget</u>	<u>Budget</u>
INCOME				
Assessments:				
Dues	\$82,400	\$82,376	\$82,400	\$86,400 ↑
	\$0			
Pool key replacement, rtd ck fee	-\$25	\$175	\$0	\$0
Transfer from reserves for projects			\$4,500	
Late Fees/Interest	\$3,280	\$2,980		
Homeowner expense recovery	\$1,467	\$806		
Property transfer fees	\$950	\$700		→
Less Bad Debt allowance(See Note B)	-\$2,001	-\$677	-\$1,000	-\$1,000
TOTAL INCOME	\$86,071	\$86,360	\$85,900	\$85,400

EXPENSES				
General & Administrative				
Legal Fees	\$1,638	\$292	\$1,300	\$1,300 →
Accounting Fees	\$3,068	\$2,423	\$3,164	\$3,164 ↓
Collection Costs	\$1,718	\$956	\$500	\$400 →
Insurance	\$2,974	\$3,094	\$3,100	\$3,100 →
Taxes/Stormwater fees	\$227	\$235	\$250	\$250 →
Community Programs	\$396	\$44	\$500	\$500 ↑
Copies, Printing, postage	\$156	\$323	\$100	\$400 →
Website	\$117	\$117	\$120	\$120 →
Misc. Administrative Exp.	\$35	\$13	\$100	\$100
Reserve Study Expense				
Total Gen. & Admin. Expenses	\$10,329	\$9,197	\$9,134	\$11,034

Utilities				
Electric(Street lights, fountains)	\$13,262	\$10,168	\$13,500	\$13,800
Irrigation water	\$0	\$0	\$0	\$0
Total Utilities	\$13,262	\$10,168	\$13,500	\$13,800

	12/31/2020	9/30/2021
Cash in Checking	\$24,066.33	\$26,067.55
Accounts Receivable	\$5,905.57	\$6,213.09

Increase \$20

Common Area Expenses

Lawn mowing	
Mulching	
Tree/Shrub pruning	
Fertilizer/Weed control	
Entrance landscape makeover	
Pre-emergent landscaping	
Common area maint/tree replacement	
Pond Maintenance	
Snow removal	

2020	2021	2021	2022
<u>Actual</u>	<u>Actual</u>	<u>Budget</u>	<u>Budget</u>

\$16,250	\$14,300	\$18,200	\$22,100
\$4,107	\$4,107	\$4,300	\$3,000
\$4,365	\$475	\$650	\$650 →
\$7,790	\$4,590	\$8,000	\$7,700
\$675	\$445	\$750	\$720 →
	\$1,050	\$300	\$1,050 ↑
		\$1,000	
\$4,874	\$3,705	\$4,500	\$4,200
\$2,604	\$2,500	\$2,500	\$2,500 →

Budget to 26 mows

Reduce mulching

Fountain Repairs

\$925	\$2,607	\$1,000	\$1,000	→
\$9,628		\$5,000	\$0	

Total Common Area Expenses

2020	2021	2021	2022
<u>Actual</u>	<u>Actual</u>	<u>Budget</u>	<u>Budget</u>

2020	2021	2021	2022
<u>Actual</u>	<u>Actual</u>	<u>Budget</u>	<u>Budget</u>

\$48,614	\$33,883	\$46,200	\$42,920	↑
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Swimming Pool Expenses

Pool Maintenance Contract	
Pool Repairs	
Pool Keys	
Pool house & Fountain #1 electric	
Water/Sewage	
Pest Control	
Trash Removal	

\$4,455	\$8,814	\$9,000	\$9,900	↑
\$4,184	\$4,735	\$1,000	\$2,000	↑

\$100	\$100	→
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\$2,498	\$2,709	\$4,000	\$3,000	↓
\$1,356	\$2,333	\$2,000	\$2,500	↑

\$240	\$160	\$240	\$240	→
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\$609	\$1,094	\$750	\$1,000	↑
		\$0	\$0	

Pool license (see note A below)	
\$575	\$0

\$3,024	\$1,800	\$2,500	\$2,500	↑
\$313	\$1,024	\$100	\$300	↓

\$0	\$0	\$0	\$0	→
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\$14,230	\$23,893	\$19,590	\$22,140	↑
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TOTAL OPERATING EXPENSES

\$86,435	\$77,141	\$88,424	\$89,894
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Surplus or(-Deficit)	
-\$364	\$9,219

-\$2,524	-\$4,494
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Budget to 3/5 fertilizer apps

Note A- in 2021 received refund of 2020 pool license

paid. Refunded due to COVID so this offset the 2021 license.

\$475 in, \$475 out.