

November 2024

It's Beginning to Look a lot Like Christmas Residents Volunteer Time, Resources to Decorate Entrance



A special thank you goes out to Whisper Dunes residents Judy Bruckert and Linda Lee, who volunteered their time and money to help make the neighborhood entrance merry and bright for the Christmas season.

HOA Assessments Set as 2025 Budget Finalized

The Board of Directors established the budget for 2025, establishing priorities and setting the assessment levels for the various neighborhoods.

The total budget for the community for 2025 is \$816,624 - \$566,835 for operating expenses \$249,789 for reserve transfers.

One thing that is different this year is that the owners of the Beazer Townhomes will see a decrease in their assessments for Q3 and Q4. It is expected that the roofs for all Beazer Townhome buildings will be completed by the end of June, which resets the reserve amount.

Some of the highlights of the budget include:

- The landscaping budget increased by 3% across the

2025 HOA Assessments	January 1 Assessment	April 1 Assessment	July 1 Assessment	October 1 Assessment
Single-Family Homes	\$ 772.29	\$ 772.29	\$ 772.29	\$ 772.29
Beazer Townhomes	\$ 1,043.42	\$ 1,043.42	\$ 708.81	\$ 708.81
Beazer Villas	\$ 676.99	\$ 676.99	\$ 676.99	\$ 676.99
DR Horton Townhomes	\$ 966.14	\$ 966.14	\$ 966.14	\$ 966.14

Note: +/- \$0.01 For Each Amount

board. New services included in this increase are fungicide applications, increased weed control, a different type of fertilization and hand mowing in the single-family side of the neighborhood.

- The budget for the replacement of pool furniture increased due to a shortened life expectancy.
- The reserve amount for fencing increased due to the addition of funds for the repair/

replacement of the retaining wall on the northwest side of community. Funds previously had not been set aside for this item.

- Funds have been allocated for the debooting of 30 palm trees in common areas. The Board will determine which trees will be debooted at a future date.

The complete budget can be found on Page 3. The first assessment payment is due Jan. 1.

Board Meeting Recap

Here is a look at the items addressed by the Whisper Dunes Homeowners Association Board of Directors at its meeting in November.

Attendance:

Present: David Bickham, Connie Houk, Linda Lee, Phil Staggs and Brian Thompson

1. Old Business

- The painting project involving the Beazer Townhomes and Beazer Villas is about a week behind but is expected to be completed by the end of the year.
- The roof replacement for Beazer Townhome buildings 6 and 7 is complete.
- The Board approved increasing the amount of funds for the recent insurance appraisal to \$1,800. The Board had previously approved an amount not to exceed (NTE) \$1,000.00.
- Mrs. Houk provided an update on the donation of an Automatic External Defibrillator (AED) and Stop the Bleed Kit for use at the pool. Research is continuing on the type of enclosure and future maintenance requirements.
- Four bids were received for the pressure washing project in the multi-family side of the neighborhood. The board narrowed the list down to two contractors - Florida Pro Wash and Gross Busters. Mrs. Houk will meet with both contractors, and the Board is expected to approve a bid at the December meeting.
- Mr. Bickham stated there was no response to an attempt to form a Shutter Committee to research and make recommendations for additional types of storm shutters for use in the neighborhood. If no one steps up to help with this project, it will be tabled.
- Mr. Staggs presented a Scope of Service for fascia painting/repair at the cabana. Due to the small nature of the project, the Board voted unanimously to send the bid to HCC, the company performing the painting on the Beazer Townhomes and Beazer Villas.

2. New Business

- The Board approved the payment of \$149.80 for backflow testing, which was required by the City of Panama City Beach.
- The Board heard a request from the owners of 327 Blue Sage Road to waive late fees due. The request was approved by a unanimous vote.
- The Board heard a request from the owner of 200 Laurel Oak Lane to remove the oak tree next to her house between the curb and Sand Oak Boulevard and to add two palm trees approximately 15 feet in height. The removal of the tree was conditionally approved by



the City of PCB pending Board approval. After hearing the plans for removal and planting of the palm trees, the Board approved the project by a 5-0 vote.

- The Board approved a revised contract with BrightView for landscaping services for 2025. The revision involved changing the possible increase for 2026 to 3% rather than basing an increase on the Consumer Price Index (CPI). The contract was approved by a 5-0 vote.
- The Maintenance Committee provided information regarding necessary repairs to sidewalks in the common areas. A total of 27 areas needing attention were identified - some worse than others. The Board approved the creation of a Scope of Service for this work, which will be bid out to contractors.
- The Board approved obtaining bids for the replacement of the water fountains at the pool. Bids will include the removal of the current fountains and the installation of two new fountains - one of which will include a water bottle filling station. It is expected the new fountains will be in place by March.
- The Board approved an amount NTE \$250.00 for the replacement of the recessed lighting fixtures at the cabana due to the paint peeling. The work will be completed by the Maintenance Committee.
- A discussion was held regarding the replacement of the pool furniture. Mr. Bickham agreed to head up a group to research the different options available and to make a recommendation to the Board.
- The Board discussed the replacement/repair of the fence along Back Beach Road and into the entrance on Sand Oak Boulevard. The Maintenance Committee will clarify the scope of work and confirm previous bids for the work.
- The Board discussed options for enhancements to the common area at the northwest corner of Sand Oak Boulevard as well as delineating the common areas near the retention ponds to clearly mark those areas. The Board approved obtaining bids for cleaning up the vegetation at the area on Sand Oak Boulevard.

Note: This is a summation of the Board meeting and does not reflect the official minutes of the meeting. The Board vote to approve the official minutes at the Nov. 16 special meeting.

2025 Budget Final

	Annual Expenditure					Monthly Expenditure			
	Approved 2025 Amount	Single Family Homes (129 Homes)	Beazer Townhomes (54 Homes)	Beazer Villas (36 Homes)	DR Horton Townhomes (34 Homes)	Single Family Homes (129 Homes)	Beazer Townhomes (54 Homes)	Beazer Villas (36 Homes)	DR Horton Townhomes (34 Homes)
Administrative									
Management and Accounting	\$ 56,843	\$ 28,983	\$ 12,132	\$ 8,088	\$ 7,639	\$ 18.72	\$ 18.72	\$ 18.72	\$ 18.72
CPA Fees and Tax Preparation	\$ 2,100	\$ 1,071	\$ 448	\$ 299	\$ 282	\$ 0.69	\$ 0.69	\$ 0.69	\$ 0.69
Legal Fees	\$ 5,000	\$ 2,549	\$ 1,067	\$ 711	\$ 672	\$ 1.65	\$ 1.65	\$ 1.65	\$ 1.65
Bad Debt	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Bank Fees	\$ 150	\$ 76	\$ 32	\$ 21	\$ 20	\$ 0.05	\$ 0.05	\$ 0.05	\$ 0.05
License, Taxes, Permits	\$ 866	\$ 442	\$ 185	\$ 123	\$ 116	\$ 0.29	\$ 0.29	\$ 0.29	\$ 0.29
Meeting Expenses	\$ 500	\$ 255	\$ 107	\$ 71	\$ 67	\$ 0.16	\$ 0.16	\$ 0.16	\$ 0.16
Printing/Postage	\$ 7,561	\$ 3,855	\$ 1,614	\$ 1,076	\$ 1,016	\$ 2.49	\$ 2.49	\$ 2.49	\$ 2.49
Office Expense	\$ 200	\$ 102	\$ 43	\$ 28	\$ 27	\$ 0.07	\$ 0.07	\$ 0.07	\$ 0.07
Technology	\$ 4,600	\$ 2,345	\$ 982	\$ 655	\$ 618	\$ 1.52	\$ 1.52	\$ 1.52	\$ 1.52
Miscellaneous Expenses	\$ 200	\$ 102	\$ 43	\$ 28	\$ 27	\$ 0.07	\$ 0.07	\$ 0.07	\$ 0.07
Total Administrative	\$ 78,020	\$ 39,781	\$ 16,652	\$ 11,102	\$ 10,485	\$ 25.70	\$ 25.70	\$ 25.70	\$ 25.70
Insurance									
Property Coverage Amenities - CA	\$ 6,476	\$ 3,302	\$ 1,382	\$ 921	\$ 870	\$ 2.13	\$ 2.13	\$ 2.13	\$ 2.13
HOA Amenity Appraisal - CA	\$ 630	\$ 321	\$ 134	\$ 90	\$ 85	\$ 0.21	\$ 0.21	\$ 0.21	\$ 0.21
General Liability / D&O / Crime	\$ 7,879	\$ 4,017	\$ 1,682	\$ 1,121	\$ 1,059	\$ 2.60	\$ 2.60	\$ 2.60	\$ 2.60
Total Insurance	\$ 14,985	\$ 7,641	\$ 3,198	\$ 2,132	\$ 2,014	\$ 4.94	\$ 4.94	\$ 4.94	\$ 4.94
Utilities									
Electricity	\$ 8,132	\$ 4,146	\$ 1,736	\$ 1,157	\$ 1,093	\$ 2.68	\$ 2.68	\$ 2.68	\$ 2.68
Water Irrigation - CA	\$ 685	\$ 349	\$ 146	\$ 97	\$ 92	\$ 0.23	\$ 0.23	\$ 0.23	\$ 0.23
Water Irrigation - MF	\$ 1,669		\$ 727	\$ 485	\$ 458	\$ -	\$ 1.12	\$ 1.12	\$ 1.12
Water / Sewer	\$ 2,664	\$ 1,358	\$ 569	\$ 379	\$ 358	\$ 0.88	\$ 0.88	\$ 0.88	\$ 0.88
Total Utilities	\$ 13,150	\$ 5,854	\$ 3,177	\$ 2,118	\$ 2,001	\$ 3.78	\$ 4.90	\$ 4.90	\$ 4.90
Repairs and Maintenance									
Fence Maintenance/ Repairs	\$ 500	\$ 255	\$ 107	\$ 71	\$ 67	\$ 0.16	\$ 0.16	\$ 0.16	\$ 0.16
Residential Exterior Power Washing - DR Horton	\$ 7,140	\$ -	\$ -	\$ -	\$ 7,140	\$ -	\$ -	\$ -	\$ 17.50
Residential Exterior Power Washing - Beazer Townhomes/Beazer Villas	\$ 1,418	\$ -	\$ 851	\$ 567	\$ -	\$ 0	\$ 1.31	\$ 1.31	\$ -
Pressure Wash Motor Courts - Beazer Villas	\$ 3,150	\$ -	\$ -	\$ 3,150	\$ -	\$ -	\$ -	\$ 7.29	\$ -
Pressure Wash Motor Courts - Common Areas	\$ 5,000	\$ 2,549	\$ 1,067	\$ 711	\$ 672	\$ 1.65	\$ 1.65	\$ 1.65	\$ 1.65
Pool Contract	\$ 34,608	\$ 17,646	\$ 7,387	\$ 4,924	\$ 4,651	\$ 11.40	\$ 11.40	\$ 11.40	\$ 11.40
Pool Non-Contract Maintenance	\$ 1,200	\$ 612	\$ 256	\$ 171	\$ 161	\$ 0.40	\$ 0.40	\$ 0.40	\$ 0.40
Pool Trash Disposal	\$ 581	\$ 296	\$ 124	\$ 83	\$ 78	\$ 0.19	\$ 0.19	\$ 0.19	\$ 0.19
Cabana Cleaning / Pet Stations	\$ 8,900	\$ 4,538	\$ 1,900	\$ 1,266	\$ 1,196	\$ 2.93	\$ 2.93	\$ 2.93	\$ 2.93
Termite and Pest Control - Beazer Townhomes	\$ 4,891	\$ -	\$ 4,891	\$ -	\$ -	\$ -	\$ 7.55	\$ -	\$ -
Termite and Pest Control - Beazer Villas	\$ 3,859	\$ -	\$ -	\$ 3,859	\$ -	\$ -	\$ -	\$ 8.93	\$ -
Termite and Pest Control - DR Horton	\$ 3,031	\$ -	\$ -	\$ -	\$ 3,031	\$ -	\$ -	\$ -	\$ 7.43
Pond Management	\$ 3,969	\$ 2,024	\$ 847	\$ 565	\$ 533	\$ 1.31	\$ 1.31	\$ 1.31	\$ 1.31
Total Repairs and Maintenance	\$ 78,247	\$ 27,920	\$ 17,429	\$ 15,368	\$ 17,530	\$ 18.04	\$ 26.90	\$ 35.57	\$ 42.97
Landscaping									
Landscape Contract - CA	\$ 35,535	\$ 18,119	\$ 7,585	\$ 5,056	\$ 4,775	\$ 11.70	\$ 11.70	\$ 11.70	\$ 11.70
Landscape Contract - MF	\$ 62,007		\$ 27,003	\$ 18,002	\$ 17,002	\$ -	\$ 41.67	\$ 41.67	\$ 41.67
Landscape Contract - SF	\$ 184,989	\$ 184,989				\$ 119.50	\$ -	\$ -	\$ -
Palm Trimming - CA (63 Trees)	\$ 1,804	\$ 920	\$ 385	\$ 257	\$ 242	\$ 0.59	\$ 0.59	\$ 0.59	\$ 0.59
Palm Trimming - SF (393 Trees)	\$ 10,316	\$ 10,316.00	\$ -	\$ -	\$ -	\$ 6.66	\$ -	\$ -	\$ -
Palm Trimming - Beazer Townhomes (23 Trees)	\$ 604		\$ 604.00			\$ -	\$ 50.33	\$ -	\$ -
Palm Trimming - Beazer Villas (15 Trees)	\$ 394	\$ -	\$ -	\$ 394		\$ -	\$ -	\$ 32.83	\$ -
Palm Trimming - DR Horton (40 Trees)	\$ 1,050	\$ -	\$ -	\$ -	\$ 1,050	\$ -	\$ -	\$ -	\$ 87.50
Palm Tree Debooting - CA (30)	\$ 3,000	\$ 1,530	\$ 640	\$ 427	\$ 403	\$ 0.99	\$ 0.99	\$ 0.99	\$ 0.99
Pinestraw - CA	\$ 12,810	\$ 6,532	\$ 2,734	\$ 1,823	\$ 1,722	\$ 4.22	\$ 4.22	\$ 4.22	\$ 4.22
Pinestraw - MF	\$ 17,063		\$ 7,431	\$ 4,954	\$ 4,679	\$ -	\$ 11.47	\$ 11.47	\$ 11.47
Pinestraw - SF	\$ 31,080	\$ 31,080				\$ 20.08	\$ -	\$ -	\$ -
Brush Hogging	\$ 1,531	\$ 781	\$ 327	\$ 218	\$ 206	\$ 0.50	\$ 0.50	\$ 0.50	\$ 0.50
Irrigation Repair - MF	\$ 6,600	\$ -	\$ 2,874	\$ 1,916	\$ 1,810	\$ -	\$ 4.44	\$ 4.44	\$ 4.44
Irrigation Repair - SF	\$ 7,350	\$ 7,350	\$ -	\$ -	\$ -	\$ 4.75	\$ -	\$ -	\$ -
Irrigation Repair - CA	\$ 6,300	\$ 3,212	\$ 1,345	\$ 896	\$ 847	\$ 2.08	\$ 2.08	\$ 2.08	\$ 2.08
Total Landscaping	\$ 382,433	\$ 264,828	\$ 50,927	\$ 33,943	\$ 32,735	\$ 171.08	\$ 78.59	\$ 78.57	\$ 80.23
TOTAL OPERATING EXPENSES	\$ 566,835	\$ 346,023	\$ 91,385	\$ 64,663	\$ 64,764	\$ 223.53	\$ 141.03	\$ 149.68	\$ 158.74
Reserve Transfers - CA									
Deferred Maintenance	\$ 2,000	\$ 1,020	\$ 427	\$ 285	\$ 269	\$ 0.66	\$ 0.66	\$ 0.66	\$ 0.66
Roof Cabana	\$ 3,279	\$ 1,672	\$ 700	\$ 467	\$ 441	\$ 1.08	\$ 1.08	\$ 1.08	\$ 1.08
Exterior Paint - Cabana	\$ 2,449	\$ 1,249	\$ 523	\$ 348	\$ 329	\$ 0.81	\$ 0.81	\$ 0.81	\$ 0.81
Pool	\$ 8,492	\$ 4,330	\$ 1,813	\$ 1,208	\$ 1,141	\$ 2.80	\$ 2.80	\$ 2.80	\$ 2.80
Furniture - Pool	\$ 9,387	\$ 4,786	\$ 2,004	\$ 1,336	\$ 1,261	\$ 3.09	\$ 3.09	\$ 3.09	\$ 3.09
Fencing	\$ 42,036	\$ 21,433	\$ 8,972	\$ 5,981	\$ 5,649	\$ 13.85	\$ 13.85	\$ 13.85	\$ 13.85
Non-Annual Operating Reserves (Non-Statutory)	\$ 35,280	\$ 17,989	\$ 7,530	\$ 5,020	\$ 4,741	\$ 11.62	\$ 11.62	\$ 11.62	\$ 11.62
Total Reserve Transfers - CA	\$ 102,923	\$ 52,479	\$ 21,968	\$ 14,645	\$ 13,832	\$ 33.90	\$ 33.90	\$ 33.90	\$ 33.90
Reserve Transfers - MF									
Exterior Paint - Beazer Townhomes	\$ 10,827	\$ -	\$ 10,827	\$ -	\$ -	\$ -	\$ 16.71	\$ -	\$ -
Exterior Paint - Beazer Villas	\$ 18,178	\$ -	\$ -	\$ 18,178	\$ -	\$ -	\$ -	\$ 42.08	\$ -
Exterior Paint- DR Horton Townhomes	\$ 20,743	\$ -	\$ -	\$ -	\$ 20,743	\$ -	\$ -	\$ -	\$ 50.84
Roofing - Beazer Townhomes	\$ 65,062	\$ -	\$ 65,062	\$ -	\$ -	\$ -	\$ 100.40	\$ -	\$ -
Roofing - DR Horton Townhomes	\$ 32,056	\$ -	\$ -	\$ -	\$ 32,056	\$ -	\$ -	\$ -	\$ 78.57
Total Reserve Transfers - MF	\$ 146,866	\$ -	\$ 75,889	\$ 18,178	\$ 52,799	\$ -	\$ 117.11	\$ 42.08	\$ 129.41
Total Reserve Transfers - MF	\$ 249,789	\$ 52,479	\$ 97,857	\$ 32,823	\$ 66,631	\$ 33.90	\$ 151.01	\$ 75.98	\$ 163.31
TOTAL BUDGET	\$ 816,624	\$ 398,502	\$ 189,242	\$ 97,486	\$ 131,395	\$ 257.43	\$ 292.04	\$ 225.66	\$ 322.05

Volunteers Sought to Select Pool Furniture

The Board of Directors is looking for volunteers to help select the style of furniture for the cabana and pool area as well as the priorities for the replacement.

Decisions that need to be made include whether to replace the current furniture or rehab it, what type of tables/chairs are wanted in the cabana and what are the priorities for getting this done.

If you would like to help with this committee, please reach out to Board President David Bickham at president@whisperduneshoa.com.

Last Call For Volunteers for Shutter Committee

This is the final call for volunteers to serve on the Shutter Committee.

Several members of the Whisper Dunes community have inquired about the possibility of utilizing a different style of storm shutter, and the Board has listened.

A committee is being formed to look at the different styles of storm shutters available today to determine if there is another type of shutter that can be utilized in the neighborhood that is easier to put up when needed and yet still meets

the look of the community.

If you would like to be part of this committee, please reach out to Board Secretary Linda Lee at secretary@whisperduneshoa.com.

Tree Trimming Reminder

Did you know it's the homeowner's responsibility to trim trees on their property?

While it is true your HOA assessments include the cost of trimming the palm trees throughout the community and various trees in the common areas, they do not cover the cost of trimming or removing trees in owners' yards.

Please be aware of trees on your property that are encroaching onto a neighbor's yard or into their building.

Be Mindful of Rules Regarding Pets

As a reminder, pets are expected to be on a leash when outdoors unless the pet is in your fenced backyard. We also ask residents to be mindful of others when walking their pets, including not allowing your dog to wander into a resident's yard. And please be courteous and pick up after your dog. Your cooperation is appreciated.

UPCOMING DATES

December 7

Pearl Harbor Day

December 7

Panama City Beach Marathon and 5K Race

December 11

HOA Board of Directors Meeting
5 p.m. • Pool Cabana

December 14

Panama City Beach Optimist Club
Christmas Parade

December 18

ARC Meeting
4:30 p.m. • 358 Blue Sage Road

December 24

Christmas Eve

December 25

Christmas

December 25 - January 2

Hanukkah

December 26 - January 1

Kwanzaa

December 31

New Year's Eve

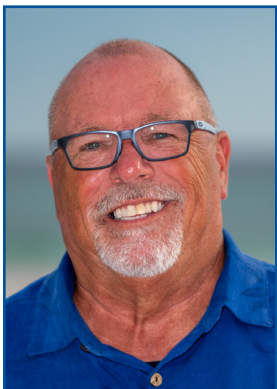
January 1

New Year's Day

January 1

First Quarter HOA Assessment Due

Whisper Dunes Homeowners Association Board of Directors



David Bickham
President



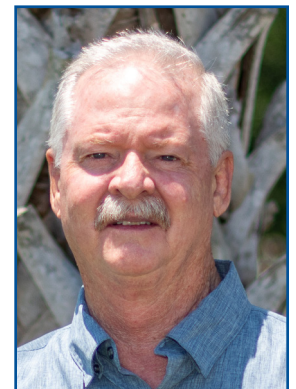
Connie Houk
Vice President



Brian Thompson
Treasurer



Linda Lee
Secretary



Phil Staggs
Director