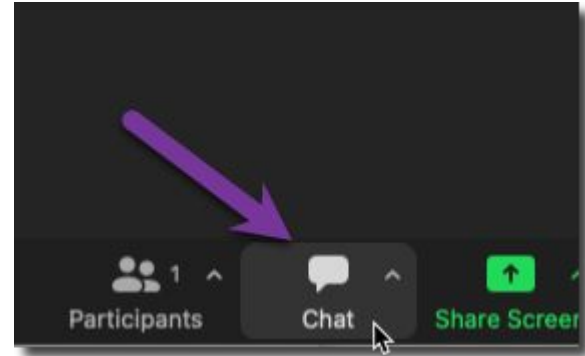
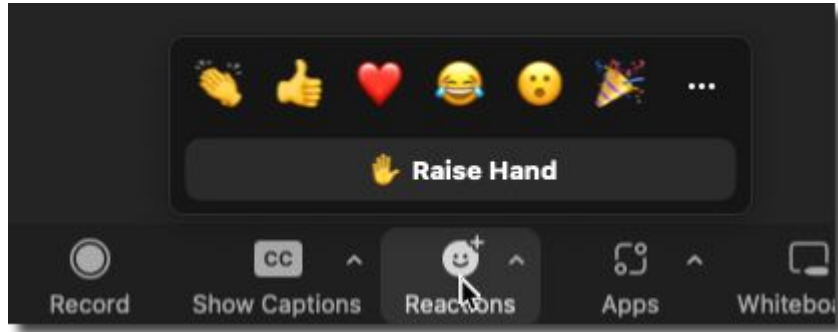




Annual Board Meeting
Dec 4th, 2025 6:00PM CST

During the meeting...



Questions asked in chat may be answered at the top of the community discussion section or may be answered in the moment during the formal presentation.

Agenda for Tonight

1. Call to Order
2. Roll Call/Quorum/Meeting Notice
 - a. Board Email (Oct 24, 2025)
 - b. Board Email 2 (Nov 25, 2025)
 - c. Board Email 3 (Dec 3, 2024)
3. Review/Approve prior minutes (Dec 2024)
4. Election Results
5. RowCal Retrospective
6. Financial Overview
 - a. YTD and how to find all the info in PayHOA
 - b. Discuss look ahead financial position (reserves, roads)
 - c. Board Vote on 2026 Budget
7. Landscaping
8. Key Topics
9. Communications
10. Close Formal Mtg
11. Community Discussion / Slido

Prior Minutes (Dec 2024)



- Meeting was called to order at 6PM
- We acknowledged prior minutes
- We covered election results and affirmed the outcome
- Budget review and deep dive (savings, overages, changes)
- 10 Year Look Ahead (Roads, Expenses)
- Quick review of all contracts
- Website overview
- Communications reminders

Board Vote - Approved

Election Results

2025 Saratoga HOA Board Seat Election

November 26, 2025 at 10:30 am — December 02, 2025 at 11:30 pm

[See Changes](#)

(GMT-06:00) CENTRAL TIME (US & CANADA)

Ended

Actions ▾

93 ballots submitted of 154 eligible voters (12 opened) — 60%
154 emails sent - 0 notices queued
3 notices undeliverable. [Fix it](#)

Voters

Results

Graphed Results

Vote by Vote

Voter Audit

Admin Audit

Export Results ▾

Saratoga Hills HOA Board Seat

PLURALITY 90 votes tallied and 3 abstentions

Lorna Brem

54 votes 60.00%

Mark Kogler

36 votes 40.00%

Lorna Brem wins with 60.00% of the votes which meets the requirement of the most votes.



SARATOGA HILLS

AUSTIN, TX

RowCal Discussion

| | January | February | March | April | May | June | July | August | September | TOTAL |
|------------------------|--------------------|-------------|-------------------|---------|------------|---------------|-------|-----------|-----------|-------|
| Calls | 4 | 9 | 11 | MISSING | 5 | 1 | 1 | 2 | 2 | 35 |
| Duration (mins) | 16 | 17 | 36 | | 63 | 6 | 13 | 33 | 10 | 194 |
| Emails | 1 | 3 | 0 | | 9 | 9 | 8 | 5 | 4 | 39 |
| Reasons | Assessments | Assessments | ACC | | ACC | ACC, Accounts | ACC | ACC, Gate | | |
| Violations | 7 | 3 | 1 | | 7 | 5 | 5 | 5 | 5 | |
| Reasons | Trash Cans, Builds | Fire, Fence | Unapproved Impove | | ACC, Weeds | Lawns | Lawns | Lawns | Lawns | |

- Poor dues billing and communications
- Slow or unresponsive ACC coordination, poor tools, missing submissions
- Missed Property Tax payments (Reminded them in May)
- Missed insurance payment (Recovered in September from July miss)
- SAR Funds used to pay for other community vendors (~\$6K recovered)
- Poor processes for drive-arounds (visiting on trash day)

Financials & Budget

1

| 2025 Financials | | | | |
|-----------------|-----------|---------------|----------|-------|
| ITEM | BUDGET | ACTUALS (est) | Variance | NOTES |
| Income | \$157,240 | \$196,632 | \$39,392 | |
| Expenses | \$137,936 | \$144,997 | \$7,061 | |

2

| | | | | |
|-----------------------|--|-----------|--|--------------------------------------|
| <u>Income adjust</u> | | | | |
| Insurance | | -\$24,776 | | Insurance check for the gate |
| Atty Fees | | -\$4,000 | | |
| <u>Expense Adjust</u> | | | | |
| Gate Fix | | -\$21,674 | | Gate repairs under insurance |
| Camera Fix | | -\$1,557 | | Security cam repairs under insurance |
| Atty Fees | | -\$4,000 | | |

3

| | | | | |
|-----------------|-----------|-----------|------------------|---|
| ADJUSTED | | | | |
| Income | \$157,240 | \$167,856 | \$10,616 | Late fees (3k), Fines (6K), ACC & Home sales (\$1,300) |
| Expenses | \$137,936 | \$117,766 | -\$20,170 | Prop Tax (5k), Utilities (\$2k), Ins (5k), Imp (\$5k), Other (3k) |

Financials & Budget - Income

| Revenue | | | | | | |
|--------------------------------|-------------------|-------------------|-----------------|-------------------|------------------|-------------------|
| Category | 2025F Total | 2025 ACT (Oct) | Remaining | FCST EOY 2025 | Variance | FCST 2026 |
| ASSESSMENTS | | | | | | |
| Year 2024 | \$ - | | | | | |
| Year 2025 | \$ - | \$ 156,240 | | | | |
| Year 2026 | | | | | | \$ 187,395 |
| Totals for Assessments | \$ 156,240 | \$ 156,240 | \$ - | \$ 156,240 | \$ - | \$ 187,395 |
| Late Fees | \$ 200 | \$ 3,192 | \$ - | \$ 3,192 | \$ 2,992 | \$ 200 |
| Transfer to Savings | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| Interest | \$ - | \$ 259 | \$ - | \$ 259 | \$ 259 | \$ - |
| Fines | \$ 200 | \$ 3,525 | \$ 6,700 | \$ 10,225 | \$ 10,025 | \$ 2,000 |
| Capital Improvement Loan | | | | \$ - | \$ - | \$ - |
| Insurance Settlement Gains | \$ - | \$ 24,766 | \$ - | \$ 24,766 | \$ 24,766 | \$ - |
| Transfers (Owner Contribution) | \$ 600 | \$ 1,650 | \$ - | \$ 1,650 | \$ 1,050 | \$ 750 |
| ACC Review | \$ - | \$ 300 | \$ - | \$ 300 | \$ 300 | \$ 1,250 |
| Special Assessments | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| TOTAL INCOME | \$ 157,240 | \$ 189,932 | \$ 6,700 | \$ 196,632 | \$ 39,392 | \$ 191,595 |

Financials & Budget - Expenses

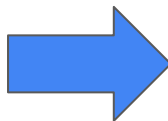
| Expenses | | | | | | |
|----------------------------------|-------------|----------------|-----------|---------------|------------|------------|
| Category | 2025F Total | 2025 ACT (Oct) | Remaining | FCST EOY 2025 | Variance | FCST 2026 |
| --Administrative Total-- | \$ 12,860 | \$ 7,281 | \$ 1,285 | \$ 8,566 | \$ (9,463) | \$ 13,352 |
| --Utilities Total-- | \$ 5,922 | \$ 3,002 | \$ 959 | \$ 3,961 | \$ (1,962) | \$ 5,923 |
| --Insurance Total-- | \$ 11,000 | \$ 5,921 | \$ - | \$ 5,921 | \$ (5,079) | \$ 12,500 |
| NEIGHBORHOOD IMPROVEMENT | \$ - | | | | | |
| Improvements | \$ - | | | \$ - | \$ - | |
| Road Loan | \$ 17,202 | \$ 14,302 | \$ 2,900 | \$ 17,202 | \$ - | \$ 22,331 |
| Street Sealant | \$ 2,000 | | | \$ - | \$ (2,000) | \$ 2,000 |
| Equip Rental | \$ 500 | | | \$ - | \$ (500) | \$ 500 |
| Food & Bev | \$ - | | | \$ - | \$ - | |
| Sprinkler Repair | \$ 1,400 | \$ 4,200 | | \$ 4,200 | \$ 2,800 | \$ 3,000 |
| Gate Maintenance | \$ 2,600 | \$ 21,674 | | \$ 21,674 | \$ 19,074 | \$ 2,500 |
| Landscape Addition | \$ 3,000 | | | \$ - | \$ (3,000) | \$ - |
| Landscaping contract | \$ 50,196 | \$ 48,057 | \$ 8,366 | \$ 56,423 | \$ 6,227 | \$ 60,000 |
| Security | \$ - | \$ 1,298 | \$ 260 | \$ 1,557 | \$ 1,557 | \$ 1,600 |
| Holiday Decor | \$ 750 | \$ 90 | \$ - | \$ 90 | \$ (660) | \$ 125 |
| --Neighborhood Improvement Ttl-- | \$ 90,431 | \$ 89,621 | \$ 11,526 | \$ 101,146 | \$ 23,498 | \$ 92,056 |
| --Professional Services Total-- | \$ 17,723 | \$ 17,125 | \$ 3,150 | \$ 20,275 | \$ 2,552 | \$ 16,397 |
| EXPENSES TOTALS | \$ 137,936 | \$ 122,948 | \$ 16,920 | \$ 139,868 | \$ 9,547 | \$ 140,228 |
| SURPLUS/(DEFICIT) | \$ 19,304 | \$ 66,984 | | \$ 56,764 | | \$ 51,368 |

← Ins Repairs

← Tree Trim

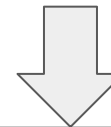
Financials - Cash Position

| 2024 December | |
|-------------------------------|---------------------|
| Operating | \$84,404.39 |
| Reserve Funds | \$4,903.76 |
| Receivables | \$250.00 |
| EOY Balance | \$89,558.15 |
| | |
| 2025 Income YTD | \$165,166.25 |
| 2025 Expenses YTD | \$116,583.58 |
| Delta | \$48,582.67 |
| Should be cash balance | \$138,140.82 |



| 2025 December | |
|--------------------------|---------------------|
| Southstate Operating | \$122,754.77 |
| Southstate Reserve | \$4,944.75 |
| WellsFargo | \$6,288.29 |
| In-process REIM | \$970.00 |
| TOTAL CASH | \$134,957.81 |
| Balance Check | -\$3,183.01 |
| Receivables | \$2,061.00 |
| Need to ID | -\$1,122.01 |
| | |
| ROY Spend | \$16,920.00 |
| Remaining Balance | \$118,037.81 |

Financials & Budget - 2026 Budget



| Revenue | | | | | | |
|----------------------------------|-------------|----------------|-----------|---------------|------------|------------|
| Category | 2025F Total | 2025 ACT (Oct) | Remaining | FCST EOY 2025 | Variance | FCST 2026 |
| TOTAL INCOME | \$ 157,240 | \$ 189,932 | \$ 6,700 | \$ 196,632 | \$ 39,392 | \$ 191,595 |
| Expenses | | | | | | |
| Category | 2025F Total | 2025 ACT (Oct) | Remaining | FCST EOY 2025 | Variance | FCST 2026 |
| --Administrative Total-- | \$ 12,860 | \$ 7,281 | \$ 1,285 | \$ 8,566 | \$ (9,463) | \$ 13,352 |
| --Utilities Total-- | \$ 5,922 | \$ 3,002 | \$ 959 | \$ 3,961 | \$ (1,962) | \$ 5,923 |
| --Insurance Total-- | \$ 11,000 | \$ 5,921 | \$ - | \$ 5,921 | \$ (5,079) | \$ 12,500 |
| --Neighborhood Improvement Ttl-- | \$ 90,431 | \$ 89,621 | \$ 11,526 | \$ 101,146 | \$ 23,498 | \$ 92,056 |
| --Professional Services Total-- | \$ 17,723 | \$ 17,125 | \$ 3,150 | \$ 20,275 | \$ 2,552 | \$ 16,397 |
| EXPENSES TOTALS | \$ 137,936 | \$ 122,948 | \$ 16,920 | \$ 139,868 | \$ 9,547 | \$ 140,228 |
| SURPLUS/(DEFICIT) | \$ 19,304 | \$ 66,984 | | \$ 56,764 | | \$ 51,368 |

Financials & Budget - 2026 Budget

Key Points on 2026

1. Landscaping - Adjustments for missed areas and 1% increase (est =\$10k)
2. Street Sealant - Budgeted \$2K for touch ups
3. Dues - Accounted for increase from \$1008 - \$1209.

Board Vote - Approved

Look Ahead

Plan assuming we maintain our roads and prepare for **SOME** replacements beginning in 2034

| | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 |
|---------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Beginning Reserve Balance | \$61,362 | \$70,968 | \$111,749 | \$166,173 | \$221,045 | \$266,388 | \$323,770 | \$380,735 | \$443,263 | \$508,604 | \$576,887 |
| Annual Budget (Rev) | \$241,528 | \$156,240 | \$189,395 | \$187,395 | \$187,395 | \$187,395 | \$187,395 | \$187,395 | \$187,395 | \$187,395 | \$187,395 |
| Annual Budget (Expense) | \$233,814 | \$137,936 | \$140,000 | \$140,000 | \$152,000 | \$142,000 | \$145,000 | \$142,000 | \$142,000 | \$142,000 | \$142,000 |
| Expected Interest Rate | | | 4.50% | 4.50% | 4.50% | 4.50% | 4.50% | 4.50% | 4.50% | 4.50% | 4.50% |
| Interest Earned | | | \$5,029 | \$7,478 | \$9,947 | \$11,987 | \$14,570 | \$17,133 | \$19,947 | \$22,887 | \$25,960 |
| Ending Reserves | \$70,968 | \$111,749 | \$166,173 | \$221,045 | \$266,388 | \$323,770 | \$380,735 | \$443,263 | \$508,604 | \$576,887 | \$648,242 |
| Reserve Adds | \$9,606 | \$40,781 | \$54,424 | \$54,873 | \$45,342 | \$57,382 | \$56,965 | \$62,528 | \$65,342 | \$68,282 | \$71,355 |
| Annual Dues | \$840 | \$1,008 | \$1,209 | \$1,209 | \$1,209 | \$1,209 | \$1,209 | \$1,209 | \$1,209 | \$1,209 | \$1,209 |
| Dues Increase (EOY) | 1.2 | 1.2 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 |

Expense Notes by Year

2024

2025

2026

2027

\$10K Gate Motors

2028

2029

Re-seal Roads again (new loan)

2030

2031

2032

2033

\$10K Motors

Landscaping

Bids in mid 2025 - 42 visits

- Landart: \$7,047.53 per month (\$84,564 Annually)
- *GrassWorks: \$6,266.67 per month (\$75,200 Annually)
- Perfect Cuts: \$6,525.17 per month (\$78,302 Annually)

Perfect Cuts today - 42/20 visits (split service)

- \$3,902.81 or \$46,833 Annually
- +weed/irrigation
- +annual color & mulch
- = \$50,195.53 Total



Saratoga Hills – Landscape Maintenance Map – Perfect Cuts

-  - Weekly (42 visits)
-  - Bi Weekly/Monthly – (20 visits)
-  - Bi Weekly/Monthly – (20 visits)



Existing map w/PC Contract
+New adjustments

Key Topics

- **ACC Submissions** - We have three volunteers. These can take up to 30 days though that is never the goal. Look over the Website ACC Guidance for how to move faster. From rocks to lights to tree replacements - lots of guidance.
- **Lighting** - The bright under eave permanent lighting is not approved - we have not seen any that properly account for dark sky. If you have installed it and turn it on outside of use for holiday-type lighting, you will likely receive a letter.
- **Dogs Barking** - Please be aware or find a way to be aware
- **Landscaping** - wild areas - mow 15' back from street, remove weeds to avoid spreading

Reaching the Board

Main website: www.saratogahillsaustin.com

Reach a specific Board member with their email address:

- Lorna@saratogahillsaustin.com
- Justin@saratogahillsaustin.com
- Jody@saratogahillsaustin.com

Board@saratogahillsaustin.com

Reaching YourHOA

Main website: yourhoahelp.com

- homeowners@yourhoahelp.com
- [317-682-0571](tel:317-682-0571)



Next - Open Discussion

Formally Adjourned