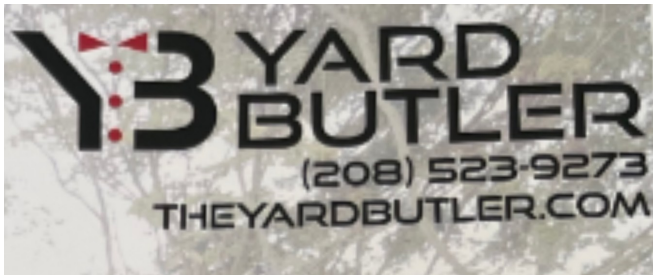
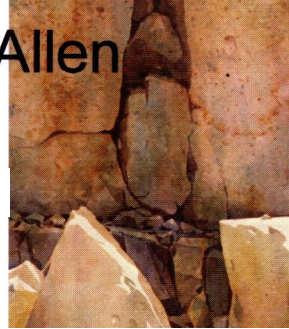


Thank you to our door prize donors:



Gloria Miller Allen

3620 Hickory Court
Idaho Falls, ID 83404
Phone 208-419-1507
www.
GloriaMillerAllen.com



Individuals Donating Gifts

*Audie Trudell * Abe Romo * Susan Dewey*



**Waterford Homeowners'
Association**

2025

Annual Meeting

Member Packet

October 18, 2025

One & Done Committees

Special Landscaping Projects

Winter Holiday Decorations

4th of July Decorations

Ice Cream Social

Yard Sale

Newsletter Articles

Other Social Activities

(Tear Here—Give to a Board Member)

I would like to volunteer!

Name: _____

Address: _____

Phone: _____

Email Address: _____

My Interest: _____

Message from the President

October 18, 2025

Dear Waterford Homeowners:

On behalf of the Board of Directors, I would like to welcome you to the 2025 Annual Meeting of the Waterford Homeowners' Association. This meeting is an important opportunity for us to come together as neighbors, review the past year's accomplishments, and discuss the priorities that will guide our community forward.

Over the past year, we have continued to focus on maintaining the quality, safety, and beauty of our neighborhood. From removing dead trees and plants and replacing them with more colorful vegetation as along 5th West and at our two main entrances, to ongoing efforts to ensure that our HOA remains financially sound, your participation and support have been vital.

At today's meeting, we will review the Association's financial position, provide updates on current and upcoming projects, and hold elections for open board positions. Most importantly, this is your chance to share feedback, ask questions, and help shape the direction of our community.

We encourage open dialogue and constructive input, as our strength lies in the involvement of our homeowners. Thank you for taking the time to be here and for your continued commitment to making Waterford a place we are all proud to call home.

Sincerely,

John Cleveland, President

Waterford Homeowners' Association Inc.

2025 Annual Meeting Agenda

Call Meeting to Order

Introduction of Board Members

Establish Quorum & Proof of Notice

Minutes of 2024 Annual Meeting

Treasurer's Report

Audit Report

2024-25 Accomplishments

2025-26 Goals

ManageCasa Presentation

Call for Questions/Input from Homeowners

Introduction of Candidates, Write In-Candidates

& Nominations from Floor

Election of Board of Directors

Volunteer Recruitment

Election Results

Adjourn Meeting

Standing Committees

Architectural Control Committee

Chair:

Members:

Compliance Committee

Chair:

Members:

Landscaping & Property Committee

Chair:

Members:

Activities/Social Events Committee

Chair:

Members:

Communications Committee

Chair:

Contributors:

* Board Members



Some of the features of the new website include:

- ◇ Link to ManageCasa Login Page
- ◇ Board Meeting Minutes
- ◇ Treasurer's Reports
- ◇ Minutes & Power Point Presentations going back to 2007
- ◇ Documents such as ByLaws, CCR&R's, Fencing Plans, Idaho Statutes pertaining to HOA's, and detailed maps of our neighborhood
- ◇ Information concerning the Gustafsen Canal
- ◇ Social Activities & Announcements
- ◇ Forms for submitting ACC Projects for approval

Give Us Your ideas!

**WATERFORD
HOMEOWNERS' ASSOCIATION
2024 ANNUAL MEETING MINUTES**

October 19, 2024

Please see 2023 Power Point presentation and handout for more details and information. These are posted on the HOA website.

John Cleveland welcomed those present and called the meeting to order. John presented the board. Present were John Cleveland - President, Lavinda Hedman - Vice President, Susan Dewey - Treasurer, Christopher Mitcham - Member at Large, Ynette Marx - CC&R Committee Chair, Laura Macbeth - Secretary, Abe Romo - Member at Large.

John gave an overview of the meeting's agenda.

Laura announced that there are enough members present to constitute a quorum. There were 22 in attendance today.

Each household was given a packet as they entered; containing last year's minutes, an outline for the 2024 Annual meeting and PowerPoint presentation, the treasurer's report, a copy of the letter from the auditor, the Gustavson Canal policy, a list of the committees, and an opportunity to volunteer.

A motion was made by John to approve the minutes from the 2023 annual meeting and to waive the reading of last year's minutes. Michele Dominguez seconded the motion. A vote was taken, the motion carried, the reading of the minutes was waived, and the minutes were approved.

He explained that our fiscal year ends on September 30th of each year so that we can have reports ready for the Annual Meeting. John introduced Susan Dewey as the treasurer. He turned the time over to Susan to give the treasurer report. She explained that the prior year's figures were included in the written report that they received so they could compare last year to this year. Income from membership dues, transfer fees, and interest income were reported. The interest income is due to moving our accounts to Mountain America. All membership dues are current.

Our operating expenses were explained with lawn care, sprinter repair,, and tree and shrub care up this year. Snow removal was down. We

have been assured of the same prices for next year through T and T. Our holiday lights were purchased from the Capital Expense Saving account and will be used every year. We will only need to pay for installation each year. Postage and office supply costs were down, expenses for QBook, internet, audit, and taxes were explained. Utilities were pretty constant. The overall total operating expenses were given.

Income less expenses were presented. Susan explained the total equity savings account and the Capital Equity Savings Account expenditures. These expenditures were for Holiday lights, sod and sprinkler pump at thon south 5th West, clean up of the wetlands areas, and flowerbed. She explained that the expenditures were from the savings accounts and not from our annual income. the equity from last year minus the expenses left a savings of \$52,287.36. She explained that we need money to work with in the savings rather than all of it in CDs.

John asked for a motion to approve the treasurer's report as presented. It was seconded and the motion was approved.

The audit review from the accounting office accounting office was discussed. Everything is in good order. We will have a full audit at the end of the treasurer's first year in office and again at the end of the third year in office. A review will be done every other year with the full audit the other year. The letter in their booklet was mentioned. (page 15 of the packet).

2024 Accomplishments.

John talked about dead trees that were removed, trimmed, or replaced. Susan talked about the stumps that were ground down in several areas.

Christopher. explained the responsibility of the pump area. Sod was planted and sprinklers installed. T & T will include that area in their lawn care.

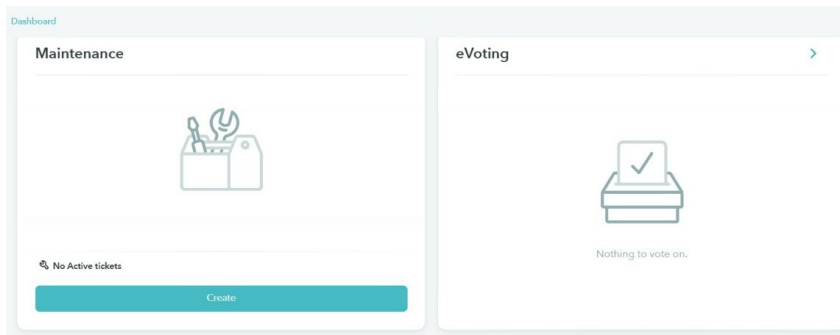
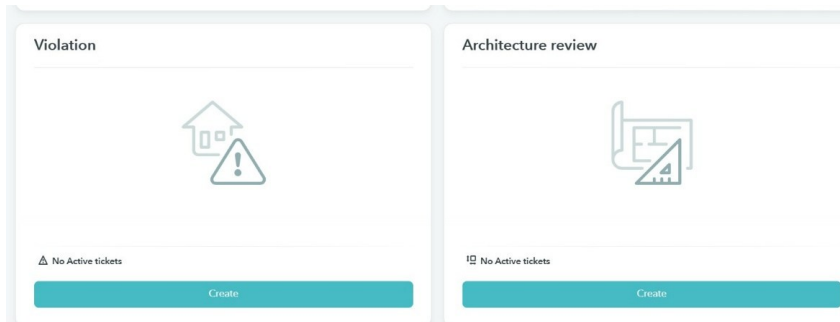
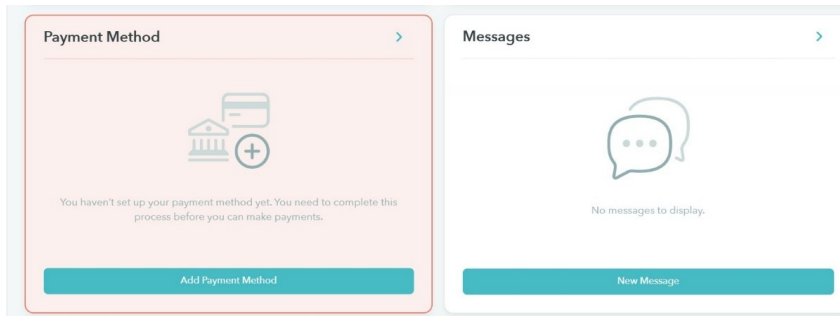
Ynette has worked with the city to clean up the wetlands at the end of Burgundy. The city of Idaho Falls owns some of that area. They clean up garbage that accumulates there. She worked with them to determine property lines, so we could add fencing, trees, and rocks to beautify the area. The trees will help block out sound from Sunnyside. This was completed before the fiscal year ended on September 30th.

Christopher installed new lighting on the entrance signs. He put in LED lights which should last a long time and save on cost. The proposals we received were very high so Christopher did the work himself.

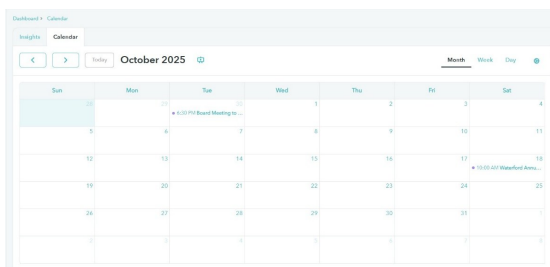
Messaging is an important part of our communications with each of you.

Messaging – You can send a message directly to the Waterford Homeowners' Association by using the Messaging feature. It will also allow you to attach a photo or other document:

The image shows a 'New Message' form interface. At the top, it says 'New Message'. Below that is a 'Subject *' field. The 'Message to *' field shows 'Susan Dewey' with a close button and a dropdown arrow. The 'Your message *' field is a large text area with icons for attachments and emojis. Below the message field is an 'Attachments' section with a dashed border and a folder icon, containing the text: 'Drag and drop or Select files or Select from Existing', 'Supported formats: .jpeg, .jpg, .png, .gif, .bmp, .webp, .svg, .tiff, .tif, .mp4, .webm, .ogg, .mov, .pdf, .doc, .docx, .xls, .xlsx, .ppt, .pptx, .txt, .csv, .qbo', and 'Maximum size: 150MB'. Below the attachments is a 'Tags' field with a dropdown arrow. At the bottom are two buttons: 'Send Message' and 'Cancel'.



There is a calendar that helps keep all of us on track.



Lavinda talked about the holiday lights. Last November the board purchased lights from Top Tier Lighting. They will store them for us and there will only be a charge for labor each year. We have a goal of getting power to the north entrance island for additional lighting. We have decorated the entrances for the 4th of July and will use the same decorations for Veterans' Day.

Lavinda reported on the neighborhood yard sale. The participants felt that it went well. Next year, we will hold it on the same date as Stone-Brook's annual sale; with the hope of more participation.

Lavinda reported on the ice cream social. Approximately 50 people attended. Although it was windy, it provided a good opportunity to get to know our neighbors. Activities and games for the children were provided. Lavinda welcomed ideas from the home owners.

Abe reported on two major issues with the sprinkler system, one at each entrance. He asked homeowners to contact the board if they see a problem. Abe talked about the Gustavson Canal upkeep. It is the responsibility of the homeowner to keep the area clear and the lawn mowed to the property line and the water's edge (page 16-17 of the packet). He asked homeowners to contact the board if they have questions or problems.

Susan explained the website. She informed the homeowners that the minutes from meetings, treasurer reports, annual minutes after approval, fencing plans, and CC&R guidelines, all on the website. Members' name are redacted for privacy reasons.

John addressed the fines policy that were approved last October. He said that there were only two incidents where fines might have been imposed. However, the homeowners worked with the board to resolve the matter and the fines were forgiven. Homeowners have the opportunity to address the board to resolve any matters.

Susan made the transition to use QuickBooks online. Two board members will be trained to help keep the accounts accurate. Homeowners will be able to access the information and can change their membership information but will not be able to change the financial report..

Ynette reported on the upgrade of the website where homeowners can submit online complaints. She asked the homeowners to communicate with us, that we are trying to make our community better. There are 4 or 5 members on the CC&C who try to get back to people as soon as possible.

John introduced members of the board to present goals and plans for the coming year.

John requested more help from the homeowners. There is a list of committees and a form to complete on the last two pages of their packet (pages 18 -19) Some committees are one and done so there would be less time involvement but would be very much appreciated.

Ynette reported that the board will work towards more training for the board, the ACC , and compliance committees. We want to make sure that everyone on these committees know and understand the rules.

Ynette explained the duck and geese issue. There are many more this year and they are causing problems with the grass. Ynette called the city and Fish and Game to determine what needs to be done.. She was told that feeding the birds changes their migratory patterns and their digestive system. She reached out to homeowners to request no feeding of the ducks and geese.

Abe reported on the canals. He feels that they are very pretty and that the board will continue their effort to keep them clear.

Abe also talked about signs in yards and explained the rules. If there are advertisements from businesses, we will contact them to take them down.

Ynette explained the continual development of the website for online requests. When a request is made, we need to your name, address, phone number, email, exactly what you want: colors, dimensions, etc. You can hand draw your request and attach it to an email. The more complete the request, the less time to get an approval.

Ynette also talked about the Burgundy project. More trees will be planed to muffle the noise from Sunnyside.

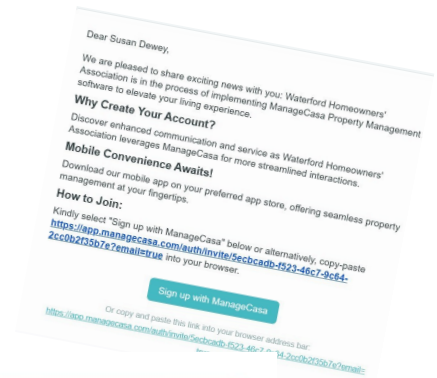
Christopher talked about the plan for Holiday lights. He will look into installing solar power to the north entrance island to accommodate more lights. He woulddo the work himself. Christopher also talked about possibly updating the entrance signs. He suggested a contest for the design.

John talked about adding more plants, shrubs, and rocks to the entrance signs as the plants have decreased in number through the years.

Ynette talked about ADA access for the commons area where the ice cream social is held. The board feels that it will help people who have a difficult time getting to the game area. She is working with the city

How to register for ManageCasa

Step #1 Open the Invitation Email that everyone with an email address should already have received.

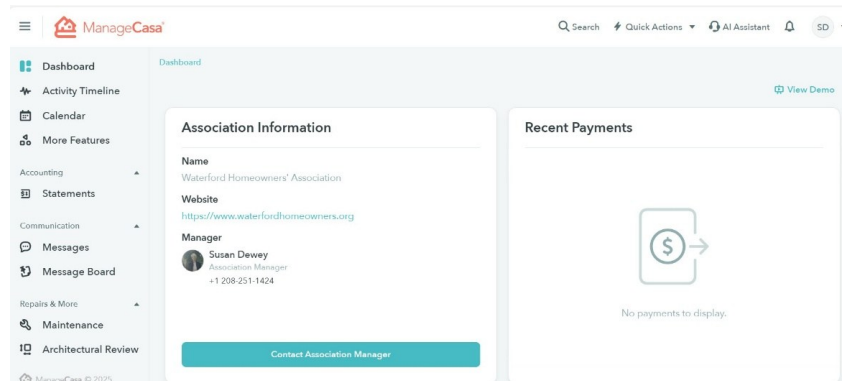


Step #2
Click on the button



Step #3
You are ready to login

Step #4
The Main Page or Dashboard has several convenient links



support seamless communication and coordination.

Direct Messaging— Direct messaging enables secure and efficient one-on-one or group conversations, making it easy for residents to communicate with the HOA committee or with each other, ask questions, and receive timely updates.

Accounting: ManageCasa also has an all-in-one accounting program designed specifically for Homeowners' Associations. By integrating both financial and property management functions, ManageCasa reduces administrative burdens and improves accuracy, efficiency, and transparency. Key Accounting Features include:

Automated Bookkeeping: ManageCasa provides tools to automate daily accounting tasks, such as tracking income and expenses, reconciling bank accounts, and managing financial records.

Integrated Financial Reporting: Generate detailed financial statements, budgets, and reports with just a few clicks.

Bank Integration: Seamlessly integrate with our bank accounts.

Assessment and Fee Management: Easily manage homeowner assessments, track payments, and issue invoices directly from the platform. Automated reminders and online payment options help ensure timely collections.

Expense Tracking: Record and categorize all expenses, attach receipts, and monitor spending against budgets.

ManageCasa is designed to be an invaluable tool for managing the complex affairs of our neighborhood. Its intuitive features and secure platform ensure that everyone can participate in maintaining and improving the community with ease and confidence.

Getting Started

At this point everyone with an email address on file should have received an invitation to create an account. It is going to be important that all of us be registered as this is how dues and payments will be processed. It is not necessary to use the ManageCasa App. In fact, we found the ManageCasa program on my computer much easier to use.

on this issue. They have asked us to provide a plan, and pay half of the cost. There is a concern about possible skate boarders using that area. This was put on hold as we had lots of other projects this year. We plan to turn in our request in March 2025.

John asked for comments, questions, and concerns. We want input from the homeowners. Comments can be made on the website, email, or by phone.

John, introduced the candidates for board positions. Laura Macbeth and Ynette Marx are incumbents. Doug Hall and Ron Porter are new nominees.

John asked for ballots to be turned in. While the ballots were being counted, John asked for volunteers to the different committees and explained that there is a form on page 19 of the packet for them to complete and turn in if interested.

There were 49 written ballots plus the ones from the annual meeting. John announced the voting results: Laura Macbeth and Ynette Marx won election. Susan made a motion to destroy the ballots. It was seconded and passed.

Laura conducted the drawing for the door prizes. John thanked everyone for coming and adjourned the meeting until next October.

A member asked about cars speeding on his street. He would like a speed bump in that area. Ynette stated that there is a Police officer assigned to our neighborhood. She let them know about the speeding last year but will let them know that the concern is still there.

Resolution Requiring Landlord to Provide Tenant Contact Information

The purpose of this resolution is to establish a policy requiring landlords of long-term rental properties within the Waterford community to provide the Homeowners' Association (HOA) with the contact information of their tenants. This policy is intended to facilitate direct communication between the HOA and tenants regarding property matters, while maintaining homeowners' notification rights for CC&R violations. This resolution specifically excludes short-term rentals, such as those arranged through AirBnB or similar platforms.

Currently, the HOA communicates primarily with property owners regarding issues or concerns at rental properties. This process can delay timely resolution, as information must be relayed from the HOA to the homeowner and then from the homeowner to the tenant. By establishing a direct line of communication with tenants in long-term rentals, the HOA can address property issues more efficiently.

The proposed policy would require all homeowners who lease or rent their property within Waterford for a period of thirty (30) days or longer would be required to submit the names, phone numbers, and email addresses of all adult tenants (age 18 and over) to the HOA within fourteen (14) days of the commencement of the lease or occupancy.

This requirement does not apply to short-term rentals (less than 30 days), including but not limited to AirBnB, VRBO, or similar arrangements.

- **Use of Tenant Contact Information:** The HOA Board and authorized committee members may use tenant contact information solely for official HOA business, including but not limited to notification of property issues, emergencies, events, and general community updates.
- All communications regarding formal CC&R violations will continue to be sent to the homeowner of record. However, tenants may also be notified directly when such violations pertain to their occupancy or use of the property.
- **Privacy and Confidentiality:** Tenant contact information will be maintained in a secure manner by the HOA and will not be disclosed or distributed except as necessary for HOA business or as required by law.

Effective Date: This resolution shall take effect immediately upon adoption by the Waterford Homeowners' Association Board of Directors and ratified at the Annual Meeting of the Waterford Homeowners' Association

Introducing ManageCasa

A Comprehensive Software Solution for Waterford HOA

ManageCasa is a dedicated software program designed to streamline and enhance the management of neighborhood affairs for Homeowners Associations. By providing secure, user-friendly access to essential tools and resources, ManageCasa empowers both the HOA committee and its members, fostering transparency, efficiency, and collaboration throughout the community.

Key Features and Benefits

Personal Account Management - Each member of the HOA will have access to their personal account portal, where they can easily view their current account balance, track past and ongoing transactions, and stay up-to-date with financial obligations.

Reporting - Discreet Reporting of Neighborhood Violations. Offers a means to inform the HOA committee of potential neighborhood violations, such as garbage cans not put away in a timely manner, improper parking of boats, trailers, or other vehicles, unkempt yards or landscaping concerns.

Architectural Control Submissions - Residents can conveniently submit requests for approval to the Architectural Control Committee. Whether seeking permission for new fencing, planting trees, constructing greenhouses, or installing storage sheds, this module streamlines the submission and review process.

Maintenance. This feature is designed to streamline the process for homeowners to report problems related to the **common areas**.

Issue Reporting: Homeowners can easily submit a report detailing the issues they have noticed in the common areas, such as landscaping problems, sprinkler and lighting concerns, canal issues, or other maintenance needs. A photo of the problem can be uploaded directly into the report.

Direct Notification: This eliminates delays and ensures that the right person receives the information promptly.

Vendor Coordination: The association manager reviews the report and then contacts the relevant vendor, such as the landscaping company.

Follow-Up: The manager can track the progress.

Efficiency: Streamlines communication between homeowners, the association manager, and vendors.

Transparency: Provides a clear record of reported issues and their status.

Convenience: Allows homeowners to report concerns without needing to make phone calls or send emails.

Calendar - ManageCasa integrates calendar management features to further

Waterford Homeowners' Association
Balance Sheet for Fiscal Year 2024—2025
With Comparisons

	OCT 2022 - SEPT 2023	OCT 2023 - SEPT 2024	OCT 2024 - SEPT 2025
CURRENT ASSETS			
Checking Account	\$ 574.50	\$ 148.33	\$ 31.78
Money Market Savings	\$ 27,092.64	\$ 21,872.69	\$ 11,211.36
Certificates of Deposit	\$ 30,845.02	\$ 30,266.34	\$ 25,109.16
	<hr/>	<hr/>	<hr/>
	\$ 58,512.16	\$ 52,287.36	\$ 36,352.30
Retained Earning	\$ 56,806.95	\$ 58,512.16	\$ 52,287.36
Net Operating Income	\$ 1,705.21	\$ (6,224.80)	\$ 796.94
	<hr/>	<hr/>	<hr/>
	\$ 58,512.16	\$ 52,287.36	\$ 53,084.30
CAPITAL EXPENDITURES	\$ (5,100.00)	\$ (9,825.00)	\$ (16,732.00)
	<hr/>	<hr/>	<hr/>
	\$ 53,412.16	\$ 42,462.36	\$ 36,352.30

Treasurer's Report

FY 2024-2025



Waterford Homeowners' Association

Profit & Loss Statement for Fiscal Year 2024—2025 With Comparisons

	10/1/22 to 9/30/23	10/1/23 to 9/30/24	10/1/24 to 9/30/25
INCOME			
Annual Homeowners' Dues	\$ 35,046.00	\$ 34,452.00	\$ 34,848.00
Non-dues Income			
Late Fees		\$ 3.00	\$ 51.00
Interest on Savings	\$ 1,403.02	\$ 2,293.10	\$ 1,618.02
Transfer Fees	\$ 450.00	\$ 500.00	\$ 550.00
Total Non-Dues Income	\$ 1,853.02	\$ 2,796.10	\$ 2,219.02
TOTAL INCOME	\$ 36,899.02	\$ 37,248.10	\$ 37,067.02
EXPENSES			
Groundskeeping			
Fuel Surcharge	\$ 21.00	\$ 5.00	
Landfill Fees	\$ 10.00		
Lawn care	\$ 13,726.00	\$ 14,350.00	\$ 14,703.85
Snow Removal	\$ 4,356.00	\$ 2,867.50	\$ 2,925.00
Sprinkler Maint. & Repairs	\$ 1,242.98	\$ 2,489.31	\$ 2,188.69
Tree & Shrub Care	\$ 450.00	\$ 3,045.00	\$ 3,795.00
Total Groundskeeping	\$ 19,805.98	\$ 22,756.81	\$ 23,612.54
Membership Expenses			
Board Gifts	\$ 106.95		
Events & Promotions	\$ 822.60	\$ 385.29	
Holiday Decorations	\$ 2,790.02	\$ 3,868.12	\$ 3,062.17
Total Membership Expenses	\$ 3,719.57	\$ 4,253.41	\$ 3,062.17
Banking Costs			
Check Processing Fees	\$ 7.00	\$ 6.00	
Credit Card Processing	\$ 193.03	\$ 101.22	\$ 835.75
Venmo Fees	\$ 38.60	\$ 235.61	
Total Banking Fees	\$ 238.63	\$ 342.83	\$ 835.75
Postage & Delivery			
Postal Box Rent	\$ 176.00	\$ 182.00	\$ 192.00
Stamps	\$ 460.00	\$ 198.00	\$ 156.00
Total Postage & Delivery	\$ 636.00	\$ 380.00	\$ 348.00

Professional Fees & Taxes			
Accounting & Audit	\$ 500.00	\$ 800.00	\$ 400.00
Insurance & Bonding	\$ 1,238.00	\$ 1,241.00	\$ 1,259.00
Legal Fees	\$ 1,172.95		
ManageCasa			\$ 2,795.00
Taxes - Federal		\$ 555.76	\$ 629.36
Taxes - Idaho State	\$ 30.00	\$ 110.65	\$ 135.16
Total Professional Fees & Taxes	\$ 2,940.95	\$ 2,707.41	\$ 5,218.52
Supplies & Services			
Software & Printer Expenses		\$ 534.60	\$ 314.96
Internet Website		\$ 273.93	\$ 276.00
Repairs/Maintenance			\$ 85.00
Meeting Expenses	\$ 117.30	\$ 116.22	\$ 81.64
Office Supplies	\$ 711.94	\$ 355.60	\$ 420.70
Total Supplies & Services	\$ 829.24	\$ 1,280.35	\$ 1,178.30
Utilities			
340 Napa	\$ 312.00	\$ 312.00	\$ 338.62
3330 Burgundy Drive	\$ 494.24	\$ 517.96	\$ 549.73
3561 S. 5th West	\$ 358.96	\$ 334.08	\$ 333.77
3811 S. 5th W (Pump)	\$ 427.41	\$ 398.39	\$ 494.12
3900 Tuscany	\$ 330.83	\$ 364.66	\$ 298.56
Total Utilities	\$ 1,923.44	\$ 1,927.09	\$ 2,014.80
TOTAL EXPENSES	\$ 30,093.81	\$ 33,647.90	\$ 36,270.08
NET OPERATING IN-COME	\$ 6,805.21	\$ 3,600.20	\$ 796.94
Other Expenses			
Capital Expenditures	\$ 5,100.00	\$ 9,825.00	\$ 16,732.00