

**Bahia Bay HOA Community Association Board Meeting Including Chairpersons - All
Committees including Webmaster**

Thursday August 27th, 2026

6:00pm Access Lot

Attendees:

MaryAnne Merkel – President

Tim Wilson - Vice President

Kathleen (Kat) Cook – Treasurer

Karen Sweat – Secretary

Joe Pellino – Member at Large

Doug Castro – Access Lot Committee Chair

Micah Smith – Website

Board meeting started promptly at 6pm

MaryAnne Merkel passed our Board Meeting Agenda which was previously distributed via email

Motion to start Meeting by Kat (Kathleen) & 2nd

Karen reviewed the minutes of June 16th, 2026 Executive Board Meeting

Kat discussed housing we have complete list of the homes/homeowners (Master list on an excel spreadsheet)

Tim will double check how many homes and lots we have

Tim & Kat the homes & lots she did in June of 2026 for dues, budgets, voting, etc.

Annual meeting voted in favor years ago one lot key and dues per house/property if it had 2 lots with one house or 1 house or 1 lot

Kat pulled delinquency list and some of them include ‘one house two lots’ exemption

42 delinquent accounts as of 8/27/2026 verified via PayHOA

Two adjoining lots with one house on it, pay one yearly fee of \$75

Two builders actively live in the neighborhood. They both expressed interest to be on the board or committee members to the Architectural committee

One lien exists for 21224 Rio Oro Drive (failure to pay dues)

Board has agreed to stay tight, be professional and follow bi-laws when having discussions

Treasury Treasurer Item's discussed:

Bank balance is \$35,169.26

Legal fund balance \$7021.65

Assessment Fund balance \$690.29

Kat paid State Farm \$1088 for the year 9-3-26 to 9-2-27. Check posted on 8-10-26 Wells Fargo

Liability policy is \$1,088 – Kat will send

\$2MM umbrella covers dock and entrance side

Kat - We need to discuss if we need flood insurance. Emailing (emailed) 15 pages policy to Executive board members for review & feedback.

Doug Castro Access Committee Chair:

With experience last year, meetings he had an handful of items did not gain traction. All was pie in the sky to come to any realization.

Request on weeding was done as soon as possible

Million things we could do but cutting projects down to things like large like dock redesigns or gazebos I don't think we will get the kind of support on those projects or to get a majority

If we put projects into bite size chunks it will be easier to get approved

Bids for gazebo on the dock (3)

Bid for picnic shelter in lake lot (3)

Discussion on bushes at front of lake lot, is it lake lot committee or beautification committee

Doug stated he would like to have the gum balls removed 2-3 times a year in the picnic area and have Carlos do it for \$100 (mowing person) or hire gardener to do the access lot

If we need work done email, or text Doug and he will contact MaryAnne

Carlos did leaf gum ball clean up last year and was paid \$80, took 2 hours. Doug would like to coordinate with Carlos on raking of this in Fall and gum ball , Spring and before July 4th party and we pay him for that. He will need industrial trash bags since the bags broke in removal last fall. Before next raking, Doug will donate get his industrial trash bags or buy and Kat will reimburse him.

Doug has our support on any of the projects (Electricity, Gazebo and Picnic Shelter) These projects were discussed in 3 access lot committee meeting last year.

Doug stated that we need a sign for the lake lot as Duke Energy requires address of the lot to have power and be visible from the street. Cedar rustic wood design 21418 Rio Oro Dr.

Will post to Facebook to see if anyone has talent to create the sign or a friend/family that can do it

Sign will be hung on outside of the black fence

Sign should have the following info: Bahia Bay Lake Access - Private - Members Only – Address “Bahia Bay Community Association members only” 21418 Rio Oro Dr.

Tim may be able to help with sign Tim said he will ask Joe Brockbeck on Colina to make our sign. He does woodworking.

Kat suggested there's cedar planks \$5 – 9 at Home Depot she bought for her house. Also, had some Cedar flat pieces cut from a neighbor tree given to her.

Doug exited the meeting at 7:30pm

Executive Board Members Meeting began 7:31pm

Discussion on the pros and cons of PayHOA

Micah stated that PayHOA was setup by Kim Thayer last year

We communicate via BahiaBay.com and info@BahiaBay

Website is working and Micah updates as we send things and he can give access to whoever is needed

We pay a web hosting company monthly. We can move it and host it for free if desired. Pay HOA Cost is \$186 per month - \$2,232 annually

Micah offered to build on so that we can accept payments via Bahia Bay website last year so that is still an option

Kat – PayHOA allows to print report of delinquent account

Kat - Pay HOA – What really love is that it was easy to pull up a resident that paid through PayHOA

A resident who wants to log in and be a user, can log in and pay once they are granted access, pay at any time.

If we like the functionality, we can rebuild it and no cost \$2200 a year

Need columns, data and Micah can build it

Will be up for vote next May

How many residents paid through PayHOA? It was easy for Kat to pull this information up

If there is a majority that paid through PayHOA then it might get voted for

People who paid through it might want to keep it

PayHOA - 68

Check – 81

Cash – 6

Kat – PayHOA mailing dues invoices cost is \$300

PayHOA cost \$15 extra for 1099's each for project contractors

Kat recommended homeowners to vote at our 2027 annual meeting to keep or stop using PayHOA. Kat said she can go either way keep or stop using PayHOA.

Micah said he would build us a database for free if voted to stop PayHOA.

Tim said can pay dues on our website if voted to stop PayHOA.

Kat discussed using Paypal and/or Square for credit & debit card payments if voted to stop PayHOA.

Kat – PayHOA can do mailing to delinquent accounts including stamps. Cost \$321.25 extra in May 2026 in Payhoa. Would cost \$77.48 to use this for our 42 delinquent dues owed by homeowners at our 120 days past due 2026 date.

Raising Annual Dues and Treasury Report:

Current dues not received by 10/1 will accrue late fee of 10% of \$75 (\$7.50)

Late fee is assessed 120 days after 6/1

Discussion on increasing dues to \$125 starting in 2027

Raising dues would add additional \$9000

Annual dues due June 2027

Dues have been \$75 per year since 2017 (Ten years \$75 per year)

Current balance is approximately \$35k and yearly expenses are \$12,825

We don't pay taxes on the lot, but we do pay CPA cost \$350 to do our taxes

\$171 \$173.21 (price increase) per month for the ADA porta potty, April through October is \$1,197 \$1211 (with price increase)

Discussion to Increase dues to \$100 or \$125 annually

Passed - Nomination & several 2nd Board voted on proposal to increase dues to \$125 per year; will need to bring to general meeting for a vote

Karen, MaryAnne and Tim voted YES on the proposal, Kat voted NO on the proposal (Kat did not want to raise dues at all & feels we can do a 1 time assessment as needed)

MaryAnne and Doug met with Duke Energy, and they are happy to install electricity in the lot, we just need to tell them where we want it and a get contractor to put up a pole in ground and install a breaker box

Duke Energy won't charge us if we have a contractor put up pole and box/panel; Duke Energy will dig 80ft trench at no cost for our Electrical box. We decided Installing Electrical box & pole on North side of the access lot.

MaryAnne distributed four bids on electricity – Install 200amp meter panel combo with weatherproof GFCI Cover 4x4 treater timber frame:

Gibson Electric \$2284

Elec Tek - \$3950

Heredia Electric - \$4588

Stallings Electric - \$1900

Electrical box will be \$22 per month whether we use it or not

MaryAnne would like to get the electricity and gazebo up for vote in fall

Karen motioned proceed with aboard vote on electric, Tim 2nd the motion.

Passed all voted in favor none opposed nomiation & 2nd) - \$1900 Stallings Electric hire to install 200amp meter panel combo with weatherproof GFCI Cover 4x4 treater timber frame pole with 4 outlets on North side of the access lot.(nomiation & 2nd)

Mary Anne has the work order for Duke Energy and will contact them in next few days.

Dock staining will be done as well, was already budgeted. Same company Stallings will be staining and includes pressure wash. Stain will preserve for dock for 20 years

We will need a special vote at the general meeting for dues increase

(3) Bids for Gazebo:

SouthShore Docks: \$23,946

Waterside Docks: \$19,279

Green Exteriors: \$13,460

(3) Bids for picnic shelter:

Unique Patio - \$26,100

Green Exteriors - \$26, 880

Set Standard - \$9000

Board voted on proposal for Gazebo or Picnic Shelter; 3:1 for Gazebo

MaryAnne, Kat and Tim voted YES for proposed Gazebo

Karen voted for proposed Picnic Shelter

Estimate for Gazebo is \$13,460

MaryAnne motioned to bring proposal for Gazebo to a vote; Joe 2nd the motion

General meeting will be on October 24th at 10am; Joe will be out of town

There will not be proxy voting at the October 24th meeting. They must be in attendance in order to get their vote

Meeting needs a 30 day notice to the community. MaryAnne will post to Facebook and Karen will add to the newsletter

Karen to distribute newsletter to community mailboxes no later than mid-September and will include date and time for the General Meeting including agenda items of proposals for dues increase and gazebo

Kat motioned to close meeting & several 2nd

Meeting closed 8:17pm