













Purpose of Today's Meeting

- Provide overview of the Board of Director's activities
- Approve 2026 budget year
 - Approve Board of Directors 2025 -- 2026
 - Opportunity for home owners to provide comments to the Board of Directors

2025 Board Member

- Ted Kleist
 President
- Al ApplingVice President

- Ken RossLegal Advisor
- Bob Westmen

 Landscape Committee

- John Bundscho
 Treasurer
- Charles Stults
 Secretary

- Skip Atkinson
 Maintenance
- Diane Seerey
 Security
- Mike LeSage
 Social Committee

Architectural Review Board

Mark Beldon
ARB Chair



Position Open

Avalon Rules Enforcement Committee

Rick Shelly Chairperson







Back Flow
Preventer Installed



Back Flow Insulator Installed



Camera 1 Installed

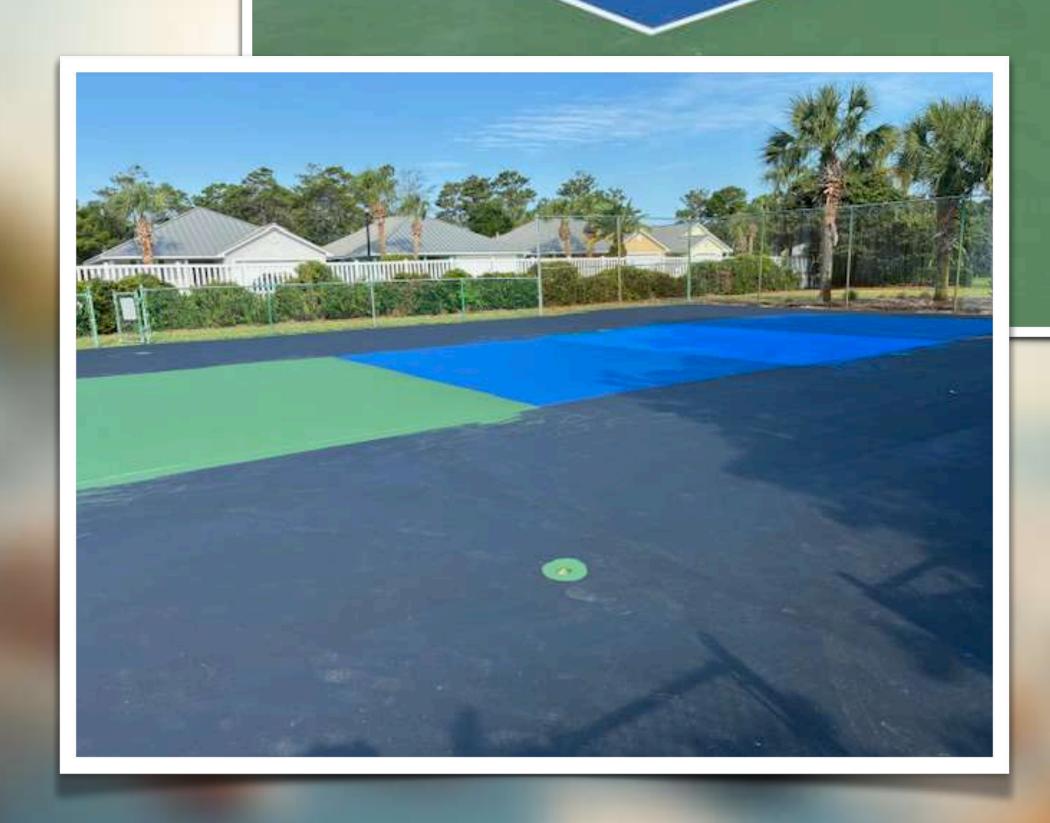
Camera 2 Installed

Camera 3 Installed





Pickleball Court Repaired





Swimming Pool Repaired



Pool House



New Shut
Off Faucets





New Basketball Hoop

Stucco Repair







Planting Along Scenic 98









Avalon Tour Slideshow

on Social Events

ARB Procedures

ARB Meeting Agenda

Avalon Facebook

Avalon Beach Rules

Avalon Landscaping

Avalon Photographs

Beach Wedding Application

Clubs and Groups

Contact Us

Estoppel Requests

Maintenance Hotline

Members Only Access

Neighborhood News

New Owner Registration

Posting Classified Ads

Pool Heating

Reporting Disturbances

Real Estate For Sale

Stormwater Management

Walton Outdoors

Walton County Recycling

Waste Management Issues

Annual Dues Instructions

Welcome

Welcome to Avalon Beach Estates Website

This website serves our members with information about their community that includes HOA governing documents, upcoming events, local news of interest, photography albums and much more useful information.

This website has two sections, the public section you are viewing now with informational menus about our association and a Members Only section that is protected behind a username and password firewall. To change personal information you must log into Members Only

For Emergencies Call - 911
For Non-Emergencies
Sheriff - 850-267-2000 Fire Dept - 850-837-2250

Notices - Latest Update 10/8/2025

- See Minutes From September 8th Board Meeting in Members Only
 Latest Board/Cmte Minutes Tab
- · August Financial Statement Posted In Members Only In Left Menu
- New Group In "Clubs And Groups" Tab In Left Menu --- Avalon Golf Group
- New Member Recommendation In Members Only "Member Endorsement" Tab
- Car Break-in In Avalon Beach Subdivision. See "Security Incidents" Under The "Security" Tab Above
- New Recommendation in The "Vendors & Services" Tab For Maid Service In The Members Only Section Of The Website.
- · For Waste Management Issues, See Link In Left Menu
- HOME SECURITY CHECKS By The Walton County Sheriff's Office
- Under The "Security" Tab Above
- Rules For Renters See "Administration" Tab Above

Member Login

Log In



Neighborhood News

New Owner Registration

Posting Classified Ads

Pool Heating

Reporting Disturbances

Real Estate For Sale

Stormwater Management

Walton Outdoors

Walton County Recycling

Waste Management Issues

Annual Dues Instructions

Architectural Review Board Requirements/Procedures

The scope of the Architectural Review Board (ARB) is to review and approve all new construction, to include landscaping, and <u>all</u> modifications to existing construction/landscaping as spelled out in the Avalon Beach Estates Declaration of Covenants (Article VI thru VIII) and the Rules & Regulations (Articles I thru IV). Copies of all association governing documents are located under the tab Administration above.

When is review/approval by the ARB required:

- 1. For any new construction or major modification to existing property such as a room, porch, pool, etc.
- For any exterior modifications to existing construction/landscaping. As a "Rule of Thumb", if the
 changes that are desired can be seen from the street, then contact with the ARB is required before
 changes are made.

Procedures:

Contact with the ARB can range from complete architectural/landscaping plans for new construction to a simple request for repainting or modification of existing landscaping.

- 1. New Construction/Major Modification:
 - a. For any new construction or major modification/addition to existing construction (such as a room or pool etc.), a full set of plans/drawings to include landscaping, elevation renderings, etc. is required to include a cover letter with name, address, contact information, and a description of the desired construction/modification. A sample Request Form/Cover Letter can be found at the link below. This type a construction also requires a deposit of \$2500 against damages to neighboring/association property during construction.
 - b. Once the construction/modification package is prepared, it needs to be presented to the ARB. You can make arrangements to do this by contacting the Chairman of the ARB (See contact information below).
 - c. The ARB has 30 days to render a decision on a request, so be sure to submit your request as early as possible prior to the desired start date for your project.
 - d. A Builders Checklist is located "Here" to help in the planning of your construction/modification.
- 2. Other Modifications/Requests:
 - a. For those modifications/requests that are less in scope to that above, a simple letter/email to the ARB may suffice. You can use the Sample Request Form link below for the information that's required.
 - b. For that or any questions about ARB requirements, the ARB can be contacted at the email link below.

TO CONTACT THE ARB SEND EMAIL TO "arb@avalonbeach.org"



ARCHITECTURAL REVIEW BOARD FORM TO SUBMIT

FORM TO SUBMIT TO ARCHITECTURE REVIEW BOARD FOR APPROVAL

CHECK IF PROPERTY MODIFICATION RESULTS	CHECK IF NO PROPE (MAINTENANCE/RES	RTY MODIFICATION STORATION ONLY)
WE	OWNERS OF LOT #	
ADDRESSTHE FOLLOWING CHANGES/MAINT		TING TO MAKE PERTY:
Add additional pages as required] /WE ARE INCLUDING A SAMPLE, O	OR PLANS FOR THE WORK WHIC	H WE WANT TO
HAVE DONE. I/WE WILL ABIDE BY ' WITH CURRENT AVALON BEACH E REGULATIONS.	이 없는 사람이 얼마나 얼마나 있다면 하지만 하는 사람들이 살아 들었다면 하는데 살아 있다면 없다.	50 T 20 T 0 T 0 T 1 T 1 T 1 T 1 T 1 T 1 T 1 T
(sign	nature of deeded homeowner)	
(prin	nted name of deeded homeowner)	
(pho	one)	
(e-m	nail)	
(date	e submitted)	
Notes to Homeowner:		

- 1. The Avalon Beach Estates Architecture Review Board (ARB) has, per our Covenants, 30 days from the date of submission to review each submission.
- 2. All proposed changes will be evaluated against current Covenants, Bylaws, and Rules and Regulations, to include the ARB's subjective evaluation of the fitness/style of proposed changes. Alterations made on other home(s) sometime in the history of the Avalon Beach Estates neighborhood does NOT constitute a standard the ARB must adhere to for all similar/identical actions in the future.
- 3. If no modifications are anticipated (maintenance/restoration action only), the ARB chair may, at his/her discretion, provide summary approval without formal ARB review. Approval will still be posted on the Avalon Beach Estates website.
- 4. Please include material to be used, style, and color for all submissions where appropriate. Use of webpage addresses is encouraged to show the specific materials to be used.









TRASH CANS LEFT OUT

RULES ENFORCEMENT PROCEDURES AND PENALTIES

The Board of Directors and/or any approved Management Company will determine any violations at their sole discretion. The Board of Directors has approved the following Fines and Penalties for violations of rules:

Rule Title	Violation Fines & Enforcement Method
GARBAGE CONTAINERS	\$50 fine/violation - Container must be placed for pickup and removed within 24 hours of collection - Garbage cans must be stored correctly
VEHICLE PARKING	\$50 fine/violation - Parking on grass or overnight on street - If violations continue vehicle may be towed at vehicle owners expense
ARB	\$500 fine/violation - Owner must have ARB approval prior to renovations
SIGN	\$50 fine/violation - Must follow HOA guidelines on rental home sign
PETS	\$50 fine/violation - Failure to pick up after pet or noise disturbances
NOISE AND DISTURBANCES	\$50 fine/violation and/or possible eviction of rental guests if sheriff's or security enforcement is required
BALCONY OR FENCES	\$50 fine/violation - No hanging of towels or laundry items on balcony or fences
OCCUPANCY	Must not exceed max occupancy for home - Report to authorities for eviction

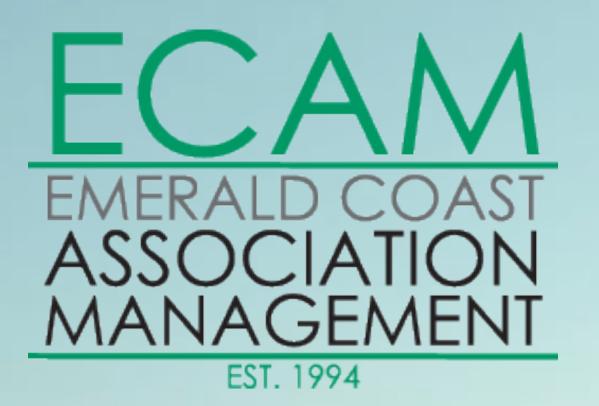
PLEASE NOTE THE FOLLOWING POLICIES ON RULE VIOLATIONS AND FINES:

Any Residence that has committed 5 or more Violations, is subject to Step Up Fine Amounts as approved by the Board of Directors.

- ⇒No warning will be given for any Rule Violation.
- ⇒Notification of fines will be sent via email to Rental Property Manager and Owner or Owner only if property not rented. Owner has right to request a hearing before the Avalon Beach Estates Rules Committee within 14 days of the receipt of the notification of the fine. A Rules Violations Database will be maintained to record rule violations, fines levied and other actions taken for each property
- ⇒All owners must make sure that their Rental Property Manager is fully aware of these Rules and Rules Enforcement Procedures

Why An Association Management Company?

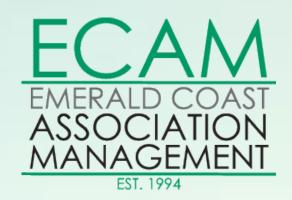
- Handle Day to Day Operations allow volunteer board to focus on making decisions
- •Financial Management collecting dues, paying bills, preparing budgets, providing financial reports
- •Administrative Support organize board and homeowner meetings, communication and record keeping
- •Maintenance and Vendor Coordination oversee contracts, inspections, maintenance of property
- •Rules Enforcement Enforce rules and assess fines; reduce tension between board members and owners
- •Legal and Insurance Compliance ensure the HOA is in compliance with Florida State
 Statutes and maintain proper insurance coverage
- Expertise and Objectivity Provide professional guidance to ensure volunteer board makes informed decisions
- Ensure Consistency of Operations business continues without interruption during annual board election/transition



BE IMPRESSED. BECOME AN ECAM COMMUNITY.

- •Successful community builders since 1994
- Locally owned and operated with key principals actively involved in daily operations
- Community Associations Managers (CAM) with <u>Professional</u>
 <u>Community Association Manager (PCAM)</u> certification
- Experience and technology of a large scale firm but with the personal touch of a family business
- •100% Satisfaction Guarantee If not completely satisfied after 60 days ECAM will waive 60 day notice requirement to cancel

What They Do!



Association Governance

- Property Inspections
- Reporting Covenants/Rules &
 Regs, Design Standard Violations
- Work w/ homeowners to ensure property compliance and resolve issues.

Community Building

 Communication with and education of owners to provide a better understanding of the HOA to increase community involvement and volunteer efforts.

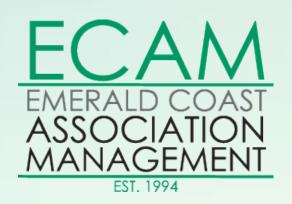
Business & Financial Services

- Accounts Receivable
- Accounts Payable
- Bank Reconciliation
- Budget vs. Actuals
- Operating Budget
- Cash Disbursement

Property Management

- Manage vendor contracts
- Identify and solve maintenance issues
- Secure bids for maintenance work as needed utilizing network of screened vendors.

What They Do!



Association Services

- Distribution of Information and Documentation to members
- Collect resident information and requests
- Collect assessments and fees
- Support on line services including bill pay and document access
- Provide education on rules & procedures
- Owner surveys
- Estoppels/escrows/disclosure docs

Board Services Manage Board Meetings

- Meeting Notices/Agenda Posting
- Meeting Minutes Manage Annual Owner
- Meeting/Election 1st/2nd Notices
- Meeting Minutes Election Management
- Association Bill Payments Vendor
- Contract Management
- Landscape Inspections Property Inspections

Financial

Reserves Analysis

2024-2027

2025 Budget

Estimated 2025 Results and 2026 Budget

	2023 Actual	2024 Actual	Estimated 2025 Results	Proposed 2026 Budget with CAM
Income				
Operating assessments	\$110,900	\$110,900	\$110,900	\$149,600
Reserve assessments	43,900	43,900	82,600	43,900 *
Special assessment	0	0	0	0
Capital Contributions	9,000	6,000	3,000	3,000
Late fees	125	225	125	125
Interest	204	426	257	257
Beach service	11,920	17,603	17,376	17,376
Wedding Income	900	600	0	0
Misc income	0	0	0	0
Total income	\$176,949	\$179,654	\$214,258	\$214,258
Operating Expenses				
Insurance	\$13,173	\$14,232	\$16,712	\$18,382
Bad debt	0	0	0	0
Bank fee	0	0	0	0
Computer and internet expense	500	560	560	600
Maintenance				
Common Area	35,438	35,015	36,515	36,515
Pool Maintenance	8,760	9,000	9,000	10,320
CAM Fee	0	0	0	38,700
Miscellaneous	0	0	0	0
Office Expense				
Supplies	1,201	530		600
Postage	963	400	543	600
Professional fee				
Legal	6,287	3,151	2,364	2,500
Accounting	5,075	5,800	5,850	6,150
Other professional fee	360	0	0	0
Meeting Expense	600	600	600	600
Repairs				
General	20,843	25,163	26,754	25,000
Signs	0	0	0	0
Tennis Courts	0	0	0	0
Pool/supplies	2,600	1,884	1,996	0
Landscape/Sprinklers	953		6,764	(0)
Security	6,161	6,568		6,743
Tax and license Utilities	1,342	1,138	1,530	1,700
Electric	12,967	12,232	12,347	12,550
Gas	5,960	5,242	5,205	5,200
Water	588	609	2,865	1,200
Operating Expense	\$123,770	\$122,124	\$136,875	\$167,358
Reserve Contribution	43,900	43,900	82,600	43,900
Reserve Capital Contribution	9,000	6,000	3,000	3,000
Reserve expense	0	0	59,172	
Total Expenses and Reserves Contribution		\$172,024		\$214,258
Income Less Expense and Reserve	\$279	\$7,630	(\$8,216)	(\$0)

*Assumes \$300 per lot per year re-designated as Operating Revenue, rather than Reserve Receipts, to cover cost of hiring a CAM

Avalon Beach Estates Major Expense Items

Item	Cost	Information		
Beach Walkover	\$82K	New in 2021		
		Expected to Last 20+ Years		
Pickleball Court	\$65K	New in 2025		
		Expected to Last 15 Years		
Pool House Roof	\$25K	New in 2025		
		Expected to Last 25+ Years		
		Warranty for 25 Years		
Pool Resurface/Tile Work	\$55K	Planned for 2027		
		Life Span is 10-15 Years		
Tennis Court	\$15K	Need to replace in 2027?		
		Life Span is 3-15 Years		
Signs	\$15K - 40K	Planned for ??		
		Expected to Last 25 Years		

Avalon Beach Estates Owners Association

Jan. 1, 2025 - Dec. 31, 2025

Resurface Pickleball Court & Replace Poolhouse Roof

DESCRIPTION

	2025 RESERVES NEEDED (Adjusted for 5% Inflation)	Balance as of Jan.1, 2025	2025 Additions	2025 Reserves Expenditures	Forecasted Balance as of Dec. 31, 2025	Percent Funded
Pool Building						
Building (5% of Value)	\$11,550	10,678	872		11,550	100%
Bathrooms	30,000	30,000			30,000	100%
Roof	26,000	36,768	15,000	(24,798)	26,970	104%
Pool Components	= 1					
Filters/Pumps/Heater	5,788	5,052			5,052	87%
Replaster/Tile	55,000	35,135	14,100		49,235	90%
Deck/Pavers/Coping	37,044	25,415	8,000		33,415	90%
Pool Fountain	7,525	6,567	128		6,695	89%
Pool Furniture	12,271	10,000			10,000	81%
Entrance Signs	26,000		26,000		26,000	100%
Dune Walkover	92,610	43,537	10,000		53,537	58%
Tennis & Pickleball Courts/Fencing	23,153	49,151	6,500	(34,373)	21,278	92%
Landscaping	57,881	27,210			27,210	47%
Stucco Walls	46,305	21,768	5,000		26,768	58%
Lighting	6,020	5,254			5,254	87%
Irrigation System/Pumps	5,788	2,721			2,721	47%
Beach Gate & Lock	5,788	5,062			5,062	87%
Insurance deductible	1,000	1,000			1,000	100%
TOTAL	\$449,722	\$315,319	85,600	(\$59,171)	\$341,748	76%

-	pickleball court - LY	29,431
	pickleball court	34,373
	pool house roof	24,798

Regular Contribution 82,600
Capital Contributions 3,000 assumes 2

3,000 assumes 2 property sale closing

Avalon Beach Estates Owners Association Jan. 1, 2026 - Dec. 31, 2026 Replaster Pool

DESCRIPTION

DEGOTAL HOLE						The second secon
	2026 RESERVES NEEDED (Adjusted for 5% Inflation)	Forecasted Balance as of Jan.1, 2026	2026. Additions	2026 Reserves Expenditures	Forecasted Balance as of Dec. 31, 2026	Percent Funded
Pool Building						
Building (5% of Value)	\$12,128	\$11,550	\$600		\$12,150	100%
Bathrooms	31,500	30,000	1,500		31,500	100%
Roof	27,300	26,970	300		27,270	100%
Pool Components						
Filters/Pumps/Heater	6,078	5,052	1,000		6,052	100%
Replaster/Tile	57,750	49,235	21,500	(\$55,000)	15,735	27%
Deck/Pavers/Coping	38,896	33,415	1,000		34,415	88%
Pool Fountain	7,901	6,695	400		7,095	90%
Pool Furniture	12,884	10,000	1,000		11,000	85%
Entrance Signs	27,300	26,000			26,000	95%
Dune Walkover	97,241	53,537	1,700		55,237	57%
Tennis & Pickleball Courts/Fen	24,310	21,278	2,900		24,178	99%
Landscaping	60,775	27,210	5,000		32,210	53%
Stucco Walls	48,620	26,768	5,000		31,768	65%
Lighting	6,321	5,254	1,000		6,254	99%
Irrigation System/Pumps	6,078	2,721	3,000		5,721	94%
Beach Gate & Lock	6,078	5,062	1,000		6,062	100%
Insurance deductible	1,000	1,000			1,000	100%
TOTAL	\$472,158	\$341,748	\$46,900	(\$55,000)	\$333,648	71%
Contract Machinesis.			The second secon	The second secon		

pool replaster	\$55,000
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Regular Contribution 43,900
Capital Contributions 3,000 assumes 2 property sales

Avalon Beach Estates Owners Association Jan. 1, 2027 - Dec. 31, 2027 No Capital Expendittures

DESCRIPTION

	2027 RESERVES NEEDED (Adjusted for 5% Inflation)	Forecasted Balance as of Jan.1, 2027	2027 Additions	2027 Reserves Expenditures	Forecasted Balance as of Dec. 31, 2027	Percent Funded
Pool Building						
Building (5% of Value)	\$12,734	12,150	600		12,750	100%
Bathrooms	33,075	31,500	1,500		33,000	100%
Roof	28,665	27,270	1,300		28,570	100%
Pool Components						
Filters/Pumps/Heater	6,381	6,052	300		6,352	100%
Replaster/Tile	60,638	15,735	8,200		23,935	39%
Deck/Pavers/Coping	40,841	34,415	2,000		36,415	89%
Pool Fountain	8,296	7,095			7,095	86%
Pool Furniture	13,529	11,000	1,000		12,000	89%
Entrance Signs	28,665	26,000			26,000	91%
Dune Walkover	102,103	55,237	25,000		80,237	79%
Tennis & Pickleball Courts/Fer	25,526	24,178	1,000		25,178	99%
Landscaping	63,814	32,210	5,000		37,210	58%
Stucco Walls	51,051	31,768	1,000		32,768	64%
Lighting	6,637	6,254			6,254	94%
Irrigation System/Pumps	6,381	5,721			5,721	90%
Beach Gate & Lock	6,381	6,062			6,062	95%
Insurance deductible	1,000	1,000			1,000	100%
TOTAL	\$495,716	\$333,648	46,900	\$0	\$380,548	77%

Regular Contribution 43,900
Capital Contributions 3,000 assume 2 property sales

Security Report

- *CALL SHERIFF IF NEEDED!!! ALL NOISE AND SECURITY ISSUES 850-892-8186
- •Griffin Security on Duty from March 15 to Labor Day. 850-307-8450
- 2025 Security Reports show:
 Over 95% of issues are from Rental Homes
 100% of Noise Complaints are from Rental Homes
 Parking, Trash Cans, and Noise are the 3 Biggest Issues
- 26 Rental Homes in 2024
- •28 Rental Homes in 2025
- 4 Homes currently Listed. More Rentals???
- Average Rental Home Sleeps 12.67 People

Handout provided that Lists all Rental Homes and Owners Contact Info. Call Owner if Needed!

Conversation on Avalon Sign Options

Current Avalon

Signage







Signage
Refurbished
or Replaced?







APPROVAL

APPROVED REVISIONS REQUIRED APPROVED WITH CHANGES AS NOTE



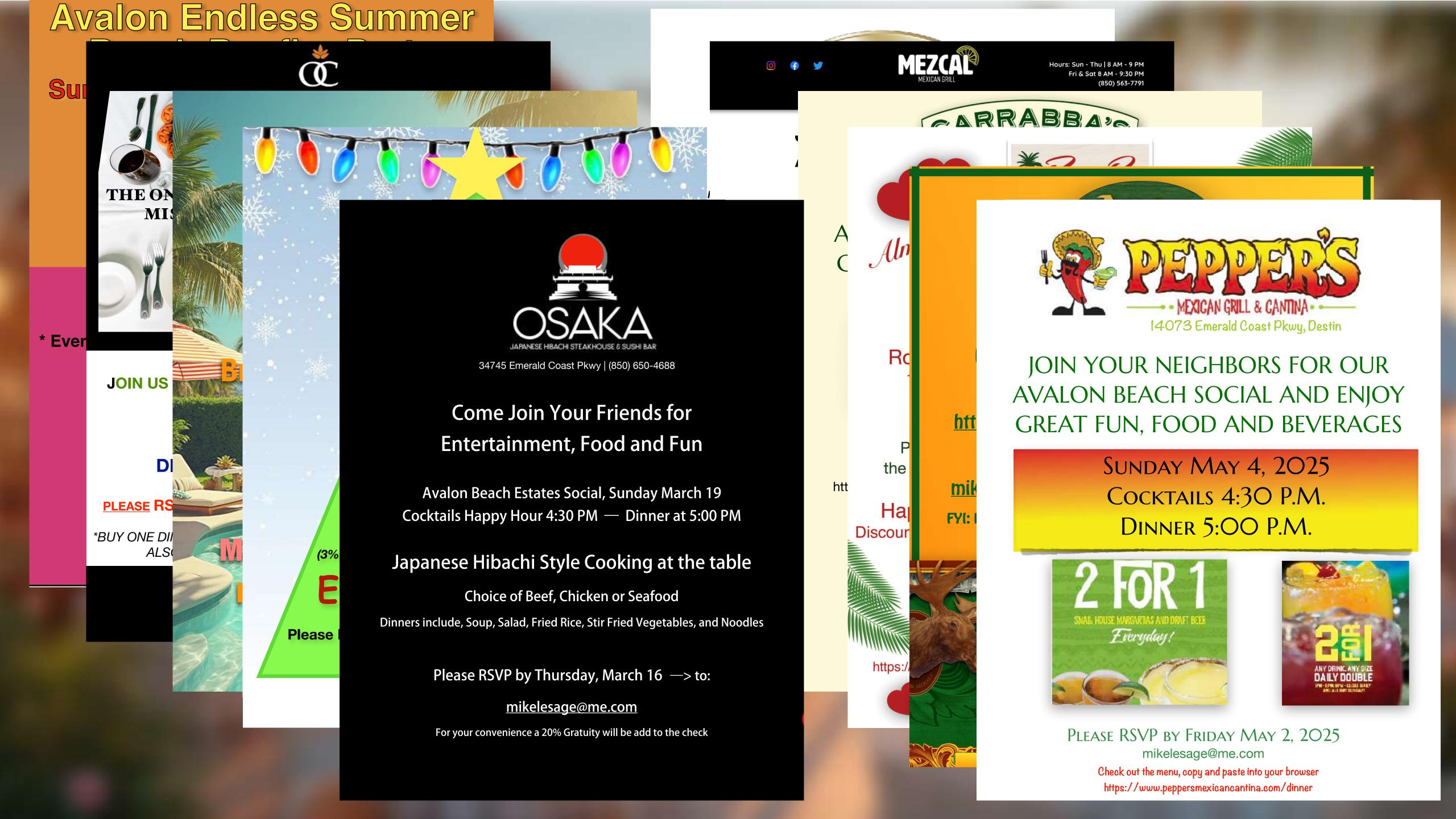


Introduction of

2026

Board Members





























JOIN US FOR A SPECIAL DINNER WITH AVALON FRIENDS

NOVEMBER 8, 2025

DINNER AND COCKTAILS AT 5:00 PM

PLEASE RSVP BY Tuesday, November 4 >> mikelesage@me.com

BUY ONE DINNER AND GET ONE HALF OFF IF ORDERED BEFORE 5:45 PM ALSO - SPECIAL PRICE AVAILABLE FOR SINGLE DINERS

Ocean Club

8955 U.S. 98, Miramar Beach, Florida 32550

Tonights Social Dinner Ocean Club 5:00 PM



Holiday Social Dinner Marina Cafe Dec. 16, 2025 5:00 PM

Acknowledgements

The Board of Directors

ARB - Mark Beldon, Teri Davis, Randy Wright

Pool Committee - Skip Atkinson

Women's Pool Aerobics - Carol Stanley

Ladies Lunch Group Coordinator - Bonnie Weekly

Men's Lunch Group Coordinator - David Sella

Sponsor of Pool Party Social - Ken and Linda Ross

Sponsor of the Bonfire Social - Rick and Kim Shelly

Poker Club 4th Monday of the Month see Skip Atkinson



Beach Bonfires Homeowners Only for a bonfire permit:

www.swfd.org/beach-safety/bonfire-permit-request





Dues Payments

due the 1st of January 2026

Mail to Association:

PO Box 6296

Miramar Beach, FL 32550

Questions / Comments

Prizesi \$200 \$100 \$50

Adjournment

IN MEMORY OF THOSE WE LOST IN THE PAST YEAR

DALE SCHRECK

GEORGE FRANKFURTER

LARRY ARMSTRONG

ELIZABETH JONES

BOB FABER

MARCIA BOURNE

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