



SWVLOA Newsletter

December 2004

Volume 2004,
Number 4

**Sweetwater
Village covenants
and restrictions
can be found on
line at
[www.sweetwater
village.com](http://www.sweetwater
village.com).**

**Up date your
homeowner
information on-
line at
[http://www.sweet
watervillage.com](http://www.sweet
watervillage.com)**

**Reserve the
pavilion on-line.**

**2005 Board
Meeting Dates...**

**Feb. 5, 2005
April 2, 2005
June 4, 2005
August 6, 2005
October 1, 2005
December 3, 2005**

**Unless otherwise
notified.**

Message from the Prez!

I hope everyone had a wonderful Christmas and got to enjoy spending some time with family and friends over the holidays. The Board has been hard at work the last few weeks preparing for 2005. We are in the process of hiring a new CAM, and other changes are on the horizon. I hope each landowner takes the time to read the newsletters. They can be important sources of information and answers to questions you may have been asking for months. I encourage everyone to continue to use the website www.sweetwatervillage.com.

As you have seen, we no longer have the RV presence at the Pavilion. We are asking our maintenance person to pay special attention to this area to make sure it is well taken care of and any unwanted persons are kept out. Please contact us if you need a lake pass and key.

As you'll read in other articles in the newsletter, annual assessments have been raised from \$165 per year to \$175 per year in 2005, a \$10 increase over 2004 rates. None of us on the board personally want to pay more, but it was necessary to keep up with rising insurance costs and to fulfill legal obligations in relation to collecting assessments among other increases in the cost of doing business. We also are pursuing the acquisition of property at the entrance of the peninsula in order to eventually build a playground/basketball area for our children and grandchildren to play at. Many have wanted this for a long time and we believe we finally will have the means to pursue it in 2005. Timeline for completion has not been set yet and won't be until we can legally acquire the property from current owners.

The Board appreciates comments and concerns of all landowners and openly invites you to participate in a constructive way whenever and however you can. We're all volunteers here doing a job that is necessary to keep the integrity and appeal of Sweetwater Village at an acceptable level for all landowners.

Happy New Year!
Mike Owen

From the Vice-President

Subject: Architectural Committee

The purpose of this committee is to assist each landowner concerning the external appearance of their home. Site drawings with measurements must be submitted in advance and approval obtained before the project begins. In the North, most major external additions, changes that require permitting, must go before the Cedar Grove Planning Board before being started. Contact the City Clerk for information regarding that. Examples of items needing committee approval would include, but not be limited to:

- 1) Fences
- 2) Driveways
- 3) Outbuildings (sheds, carports)

Continued on next page

- 4) Decks, Canopies
- 5) Room additions

Rules like these were originally implemented to allow Sweetwater the look of uniformity and attractiveness and is BY NO MEANS a way for the board to tell us what to do with our property. I'm not aware of any recently that have been declined; it is just a process we have to go through and is for the good of all involved. The board does not want to see anyone ticketed by Cedar Grove for code enforcement violations. Please submit all requests to:

SWVLOA
ATTN: ARCHITECTURAL COMMITTEE
7224 Bayou George Dr
Panama City, FL 32404

HELP NEEDED

Spring is just around the corner! We are looking for some help to organize a Spring Fest of sorts for Sweetwater Village. This will be our first chance to enjoy the out doors of a new year. Some help with planning, and a few odds and ends. This has the potential to be lots of fun, for both kids and adults. If you are interested in helping out please contact Diane Reid at 872-8362.

From the Secretary.

As the Holiday's pass and the new year begins, I hope that all of us can look forward to a better future. There is no doubt that things can get better with a small amount of effort on Everyone's part. MANY HANDS MAKE LIGHT WORK. Our community is growing and can be more than what it is today. A safe and loving place for our families to grow and have fun.

There is one question among us that seems to be on everyone's mind. What is my association assessments being spent for? There is a whole list of things that are paid. Insurance for the common area's such as, the Pavilion and playground. Maintenance and repair of all the common areas. Electricity for street lights, and the Pavilion. Water for the restrooms and Pavilion. Supplies to bring you this News Letter. Our CAM is paid out of those assessments. That is only a few on the list. Also we have plans for a couple of improvement projects for the up coming year that we are working on. And that brings us to this.

I'm sorry to report that our biggest expenditure is a complete waste. We spend more on collecting past due assessments than anything else. It is not right for those of us who pay our dues to support the whole community while others do not.

So the board works hard to make sure that everyone is doing their part. Here's the part of the whole thing I just don't understand. The board is made to endure the hostility from those who are made to pay something that they agreed to pay when they purchased a home here in Sweetwater Village. Some take it a step further and do what they can to make progress almost impossible.

We need the support of all the community. Until the bottle neck of PAST DUE accounts are cleared, it is all we can do to maintain Sweetwater at its current level. Add in the cost of inflation and it gets very difficult.

Please! Pay your assessments and just watch Sweetwater **BLOOM!**
Thank you for everyone's help and support in the coming year, I just know it's going to be a good one for us all.

Diane J Reid
Sec. Board of Directors

Remember RV's may not be parked on the roadway for more than 24 hours. RV & boat storage at the pavilion area.

Financial

**The 2005 assessment is \$175.00
Due on Feb 15 2005.**

The adopted budget is shown:

Expense items	
Electric	\$1,700.00
Garbage Pickup	200.00
Water	700.00
Mgt Consultant	7800.00
Contract labor	14600.00
Postage	400.00
Welcome supplies	190.00
Admin Supplies	750.00
Repair supplies	900.00
Common Upkeep	1000.00
Bad debt	400.00
Legal	5075.00
Insurance	5000.00
Misc	675.00
Bookeeping	1200.00
Total Exp	\$40,590.00
Expense divided by the number of units(246)	
Sub Total	\$165.00
RESERVE for roads etc.	\$2,459.00
Total including reserve	\$43,049.00
2005 Annual Fee per lot	\$175.00

We are still legally pursuing 8 foreclosures, and some homes have liens placed on their property. The homes with liens on their property will have foreclosure action starting very soon.

ANOTHER IMPORTANT ANNOUNCEMENT

**PER OUR ASSOCIATION ATTORNEY, WE WILL NOT BE ABLE
TO OFFER ANY KIND OF PAYMENT PLAN FOR YEARLY
ASSESSMENTS IN THE FUTURE.**

**THEREFORE, THE FULL AMOUNT OF THE 2005 YEARLY
ASSESEMENTS WILL BE DUE NO LATER THAN**

FEBRUARY 15, 2005. NO EXCEPTIONS!

We hope to be able to use the dues collected to make improvements to Sweetwater in the upcoming year, instead of having to be a collection agency where more funds go to the legal expenses.

Need to make changes to your property, add an addition, cut down a tree or build a fence? Be sure to follow the procedures in the documents:

. Draw up plans concerning any changes showing placement, size materials completion time and any other information necessary.

. Submit your request to the Board of directors and Architecture committee for approval.

. IF approval is granted then necessary state and local permits may be necessary to begin construction.

Failure to receive approval for changes to property may subject the property owner to legal remedies.

See the association documents for exact wording.

Sweetwater Village
Landowners
Association, Inc.

7224 Bayou George dr.
Panama City
Florida 32404

Fax:
(850) 522 9884

E-mail:
Bod@panamacity-
realty.com

We're on the Web!
www.sweetwatervillage.com

**REMEMBER....
NO SPEEDING
ANYWHERE IN
SWEETWATER
VILLAGE.**

**Children at
play!**

PET PROJECT

As an avid animal lover myself, I fully understand the need to have a pet to care for. They give us so much in return for so little. There is also the need to realize that not everyone around us feels the same way and I for one respect their feelings, so should any self respecting pet owner. Even other pet owners do not like having to deal with others thoughtlessness. Please, don't allow your pet to relieve its self on someone else's property without cleaning it up, your pet doesn't know any better but you should. Also there have been many complaints of dogs running loose in the community; this is an accident waiting to happen. Once again please, have control of your pets at all times. If they are outside you should be with them. These are very simple requests and for the majority, commonsense animal care. Also please refer to Pg.4 Sec. V. PETS in the rules and regulations for Sweetwater its all there in a nice little outline for those of us who need to see it in print. Thank you for your help in keeping Sweetwater a wonderful place for us and our pets to live.

Notice of Board of Directors Meeting Sweetwater Village Landowners Association

To: Board of Directors, and All owners of SWVLA.

When: 1st Saturday of every **OTHER** month beginning Feb.(unless notice is given otherwise)

Where: SWVLA Pavilion

Time: 9:00 a.m.

Agenda:

Call to order:

Officer reports,

Old Business,

New Business,

Homeowner comments

Adjournment

All Homeowners are encouraged to attend. Comments are invited during the meeting.

FROM THE MANAGER.

In the last few meetings you have noticed that I have decided to allow my contract with Sweetwater Village to expire on December 31, 2004. Not because of anything wrong with Sweetwater or the Board Members, rather the increasing cost of insurance associated with licensure as a Community Association Manager. The decision to focus on high rise condominiums was purely economics.

For most of the homeowners in Sweetwater I have the highest respect and regard. Seldom was I treated with disrespect when problems came up, and in most cases we were able to find a solution. For those owners, I will always have fond recollections. For the very few that seemed to have other issues and the need to lash out at someone, rest assured that I found your rage amusing.

Vance A. White