



Ghent Square Community Association  
c/o Associa Community Group  
4534 Bonney Road, Virginia Beach, VA 23462  
Office: (757) 499-2200 | Clubhouse: (757) 627-5757  
www.ghentsquare.org | lrattan@communitygroup.com

Dear Ghent Square Homeowner(s):

The Annual Meeting of the members will be held Monday, December 2, 2024 at 6:00 PM at The Williams School (419 Colonial Ave., Norfolk, VA 23507). Registration begins at 5:15 P.M. Please arrive at least fifteen minutes before the start of the meeting to have time to register.

This year members of the Association will be electing three (3) Directors for terms of two (2) years. Even if you plan on attending the meeting, please complete and return the enclosed PROXY as soon as possible so that a quorum can be established in advance. Your proxy will be returned to you if you attend the meeting.

Enclosed in this mailing is a copy of the proposed budget for 2025. **Please note that the proposed budget includes an increase of the quarterly assessment, from \$260 to \$275 per quarter for an annual total of \$1,100 per unit.** This proposed budget will be adopted at the meeting on December 2. The budget reflects the Association's anticipated expenses for 2025, based upon reserve requirements, actual expenditures in previous years and the current costs of various service contracts.

Your Board of Directors takes great care in analyzing both operational expenses and reserves to ensure we are meeting our short and long-term financial goals. The budget dictates our ability to maintain our property's value and image, while investing in improvements. We compare historical data, current commitments, and our reserve analysis to ensure we are balancing the needs of the community with the desire to control quarterly assessments.

If our Association operates in a deficit on expenses, it will impact the funding of replacement reserves. State Law requires Associations to set aside funds for future replacements, such as HVAC replacement, asphalt, tennis courts, pool, clubhouse roofing, etc. Various mortgage loan insurers such as HUD and the Veteran's Administration also require this. They will not approve loans for communities that do not set aside adequate reserves funds. It is important to understand the Board is composed of homeowners that realize the impact of any increase in the assessment and that is why we review expenditures at each meeting and spend a great deal of time on the development of each year's budget.

**A coupon booklet will not be sent to you in December.** Assessments are due in January, April, July, and October. If you mail in your quarterly \$275 assessment, please include your name, street address and account number on the check and send to the address below:

Ghent Square Community Association. Inc. (GSCA)  
c/o Associa Community Group  
P.O. Box 27898  
Newark, NJ 07101-7898  
Tel: 757-499-2200

You can also pay online via your TownSq account for a small convenience fee, or [www.Kliknpay.com](http://www.Kliknpay.com) (use zip code 23507) or set up automatic payments via your bank account. If you have questions or need your HOA account number, please contact Lori Rattan via e-mail at [Lrattan@communitygroup.com](mailto:Lrattan@communitygroup.com) or call (757) 627-5757.

Sincerely,  
Ghent Square Board of Directors

## ANNUAL GSCA BOARD MEETING AGENDA 2024

The Annual Meeting of the members will be held **Monday, December 2, 2024 at 6:00 PM at The Williams School (419 Colonial Ave., Norfolk, VA 23507)**. Registration begins at **5:15 P.M.** Please arrive at least fifteen minutes before the start of the meeting to have time to register.

1. **WELCOME** – Steve Roche, President
2. **INTRODUCTION OF BOARD OF DIRECTORS & GUESTS** – Steve Roche, President
3. **ROLL CALL (OR DETERMINATION OF QUORUM)** – Steve Roche, President  
*(Homeowners are to sign-in before the meeting)*
4. **APPROVAL OF MINUTES OF THE 2023 ANNUAL MEETING** – Steve Roche, President
5. **SECURITY** – Jim Gehman
6. **PRESENTATION AND ADOPTION OF ANNUAL BUDGET FOR 2024** – Jim Gehman,  
Treasurer, *(Motion & second to adopt)*
7. **ANNOUNCEMENT OF ANNUAL ASSESSMENT FOR 2025** – Steve Roche, President  
*(Assessment for 2025 will increase to \$1,100.00.)*
8. **EXCESS OPERATING FUNDS** – Jim Gehman, Treasurer  
*(Motion & second to have any excess operating income from 2024 transferred to the Reserve Fund)*
9. **OPEN FORUM & SOCIAL**  
*(Speakers are limited to three minutes – please sign up at check-in.)*
10. **ELECTION RESULTS** – Steve Roche, President & Lori Rattan, Management
11. **THANK YOUS & ADJOURNMENT**



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## **BOARD MEETING MINUTES 2023**

The 48<sup>th</sup> Annual Meeting of the members of Ghent Square Community Association (GSCA) was held on Monday, December 4, 2023, at The Williams School, 419 Colonial Avenue, Norfolk, Virginia, pursuant to written notice dated November 7, 2023.

### **WELCOME**

Steve Roche, President, welcomed the residents to the Annual Board Meeting at The Williams School and introduced Kelley Hedrick, Ed.D., Head of School.

### **INTRODUCTION OF BOARD OF DIRECTORS**

Steve Roche, President, introduced the current Board of Directors: Steve Roche, Meryl Mulligan, Susan Loiterman, Jon Davis, Rick Knapp, Jim Gehman, and Francine Blend.

### **APPROVAL OF MINUTES OF THE 2022 ANNUAL MEETING**

Steve Roche, President presented the minutes and the residents approved them.

### **ROLL CALL /CANDIDATE OVERVIEWS / VOTE FOR CANDIDATES**

Steve Roche, President, introduced and acknowledged current board members, introduced board candidates, and opened the floor for nominations. Lori Rattan, Association Manager, collected outstanding ballots, updated the voting spreadsheet. Bonnie Rabinowitz and Jennifer Birchwale counted and verified proxies/ballots. With 118 proxy/ballots submitted, the quorum requirement of 116 for the meeting was met.

### **SECURITY / GUEST SPEAKER**

Jim Gehman shared crime map and introduced Timothy K. Breslin, Lieutenant, NPD 1st Precinct Blue Sector Patrol Commander. Lt. Breslin answered resident's questions safety in the community.

### **PRESENTATION AND ADOPTION OF ANNUAL BUDGET FOR 2024**

Rick Knapp, Treasurer, presented the 2024 balanced budget of \$562,980 that was motioned to be adopted and passed. The Reserves account balance is currently \$1,052,874.

### **EXCESS OPERATING FUNDS**

Rick Knapp, Treasurer, explained how excess operating funds are transferred to the Replacement Reserves Fund. It was motioned & approved that an excess operating income of \$100,000 from 2023 will be transferred to the Reserve Fund.

### **ANNUAL ASSESSMENT**

Steve Roche, President, stated the annual assessment will remain the same as last year (\$260/quarter). He reminded residents that HOA Dues Booklets will not be mailed for 2024. Residents were encouraged to set up automatic bill payments with their bank or Kliknpay.com.

## **NEW WEBSITE**

Lori Rattan, Association Manager, shared the new website with residents and showed them how to find community information, report streetlight outages, access the new calendar and news page. She explained how residents can log into TownSq to access their secure account and reserve the clubhouse.

## **OPEN FORUM & SOCIAL**

Tom Clayton shared his appreciation for Scott and Monica Shephard and their dedication to the Fred Heutte Center. Robert Taylor discussed his concern with Maury High School students skipping school and hanging out in Van Wyck Mews. Mark and Andrea Trank voiced concern with leaves on sidewalk that caused Andrea Trank to fall and be injured. Amy Durica shared her displeasure with the way Ghent Square is trying to recoup past due HOA fees.

## **ELECTION RESULTS**

Steve Roche, President, announced election results. Jon Davis, Jim Gehman, Francine Blend and Steve Roche will remain on the board for two more years.

## **THANK YOU & ADJOURNMENT**

Steve Roche, President closed the meeting at 9 PM.

Mr. Roche thanked residents for attending the meeting, the Committee members and chairs for all their work during the year, and Board members for their dedication.

There being no further business, Mr. Steve Roche motioned to adjourn the meeting at 9:00 PM. Seconded. It was approved. The next regular Annual Meeting is scheduled for Monday, Dec. 2, 2024.

Respectfully submitted for the President, Steve Roche.

Lori Rattan  
Community Manager



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## PROXY/BALLOT STATEMENT

We urge you to take an active role in the management of your Association and participate in the election. **You may submit your Board of Director's ballot before the meeting by returning it to the Association office at 852 Mowbray Arch, or by holding it and voting the ballot at the Annual Meeting.** You also have the option of letting another Ghent Square homeowner represent your vote by assigning them as your proxy. If you choose to assign a proxy, please complete and return this form before December 2, 2024 in order to establish a quorum (116 votes). The proxy is revocable if you later choose to attend the meeting.

Homeowner Name: \_\_\_\_\_ Signature: \_\_\_\_\_

Homeowner Name: \_\_\_\_\_ Signature: \_\_\_\_\_

Ghent Square Address: \_\_\_\_\_

- As a member of Ghent Square Community Association, I hereby appoint Steve Roche, Board President as my Proxy, for and in my name, with full power of substitution, and with all powers I would possess if personally present, to attend the Annual Meeting of Ghent Square Community Association, to be held on Monday, December 2, 2024 at The Williams School (419 Colonial Ave., Norfolk, VA 23507).

I (WE) ACKNOWLEDGE THAT I (WE) HAVE BEEN INFORMED AND UNDERSTAND THAT:

1. The owner of record **MUST** execute this Proxy/Ballot.
2. The Proxy/Ballot is **REVOCABLE** by the owner or by either of the owners (if more than one) should they attend the Meeting.
3. The decision of the Secretary of the Association as to the validity of any Proxy/Ballot shall be binding on the owner(s), i.e., delinquent account status.
4. The Proxy may vote for any matter that arises in such meeting on my (our) behalf.
5. This Proxy/Ballot shall terminate automatically upon the adjournment of the Annual Meeting.

- I do not wish to name Steve Roche, Board President, as my proxy and prefer to use the proxy's name below. (Please note that your proxy holder should be someone who will be attending the Annual Meeting. Please do not write in your name as the proxy holder.)

Proxy Name: \_\_\_\_\_

Address: \_\_\_\_\_

**NOTE: Please turn this page over to cast your vote for up to three (3) candidates of your choice. if you do not fill out the reverse side of this proxy, the proxy holder may cast their vote as they see fit.**

# BOARD OF DIRECTORS BALLOT

I (We) hereby cast our vote for the following three (3) people for election to the Board of Directors of Ghent Square Community Association for a two-year term. (Listed in alphabetical order.)

Homeowner Name: \_\_\_\_\_ Signature: \_\_\_\_\_

Ghent Square Address: \_\_\_\_\_

**MERYL MULLIGAN**  
Meryl Mulligan is running for her third term on the GSCA Board of Directors. She has really enjoyed working with fellow board members and residents during her last two terms. Utilizing her skills as an attorney, Meryl has advocated for the interests of young families in Ghent Square and routinely organizes neighbor get togethers. If you see her out and about with her two young sons, puppy, and husband, please stop and say hi!

**SUSAN LOITERMAN**  
Susan Loiterman has really enjoyed living in Ghent Square for the past six years. Before moving here, she was a licensed New York State teacher, a small business owner and a person who took active role in the activities of her community. Her three sons are grown with children of their own. When they come to visit, the children love playing in their green spaces. Since becoming a board member, she has worked to keep our green spaces and our facilities in proper order. She has enjoyed being on the board and having the opportunity to speak to so many of our homeowners. She would love to continue to serve you as a board member.

**TANJA KORPI**  
Tanja Korpi is a full-time attorney and mom of two small children, ages 2 and 4. She and her husband own two units in Ghent Square, including their home. They love their community. She would enjoy the opportunity to contribute as a Board member to ensure that community standards are maintained while making sure our neighborhood remains a safe and fun place for residents of all ages and interests.

\_\_\_\_\_  
(Write-in Candidate)

\_\_\_\_\_  
(Write-in Candidate)

\_\_\_\_\_  
(Write-in Candidate)

## Budget Summary Report

### Ghent Square Community Assoc

#### 2025 Budget \$275.00 Per Quarter

	<b>2024 Budget</b>	<b>2025 Budget</b>
<b>Assessment Income</b>		
4000 - Residential Assessments	480,480.00	508,200.00
4001 - Parking Fee Income	6,500.00	3,000.00
4002 - Affiliate Fee Income	42,000.00	45,000.00
<b>Total Assessment Income</b>	<b>528,980.00</b>	<b>556,200.00</b>
<b>Rental Income</b>		
4400 - Clubhouse/Pool Rental Income	4,500.00	6,000.00
<b>Total Rental Income</b>	<b>4,500.00</b>	<b>6,000.00</b>
<b>Collections Income</b>		
4710 - Late Charges	3,500.00	2,500.00
<b>Total Collections Income</b>	<b>3,500.00</b>	<b>2,500.00</b>
<b>Other Income</b>		
4835 - Miscellaneous Income	1,000.00	2,000.00
<b>Total Other Income</b>	<b>1,000.00</b>	<b>2,000.00</b>
<b>Investment Income</b>		
4910 - Interest & Dividend Income	25,000.00	35,000.00
<b>Total Investment Income</b>	<b>25,000.00</b>	<b>35,000.00</b>
<b>Total Operating Income</b>	<b>562,980.00</b>	<b>601,700.00</b>
<b>Administrative</b>		
5010 - Uncollectable Accounts	960.00	3,300.00
5045 - Dues/Subscriptions/CAI Education	450.00	500.00
5090 - Office Supplies & Equipment	3,000.00	3,000.00
5200 - Social/Recreational	4,000.00	2,000.00
5210 - Printing & Copying	3,500.00	3,500.00
5215 - Postage	2,000.00	2,000.00
<b>Total Administrative</b>	<b>13,910.00</b>	<b>14,300.00</b>
<b>Payroll &amp; Benefits</b>		
5300 - Clerical Salary	55,000.00	65,000.00
5312 - Security (Alarm & Patrol)	1,680.00	1,700.00
<b>Total Payroll &amp; Benefits</b>	<b>56,680.00</b>	<b>66,700.00</b>
<b>Insurance</b>		
5400 - Insurance	16,000.00	18,000.00
<b>Total Insurance</b>	<b>16,000.00</b>	<b>18,000.00</b>
<b>Utilities</b>		
6000 - Electric Service	8,000.00	11,000.00
6025 - Water/Sewer Fees	5,500.00	5,000.00
6050 - Telephone Service	4,200.00	4,200.00
6055 - GSCA Website	700.00	700.00
6065 - Street Lighting	10,500.00	10,000.00
6075 - Heutte Center Lighting	1,200.00	1,500.00
<b>Total Utilities</b>	<b>30,100.00</b>	<b>32,400.00</b>
<b>Landscaping</b>		
6100 - Landscape Contract	82,777.00	77,000.00
6110 - Landscape Repair & Maintenance	7,500.00	10,000.00

## Budget Summary Report

### Ghent Square Community Assoc

#### 2025 Budget \$275.00 Per Quarter

	<b>2024 Budget</b>	<b>2025 Budget</b>
<b>Landscaping</b>		
6199 - Grounds Improvement	5,000.00	10,000.00
<b>Total Landscaping</b>	<b>95,277.00</b>	<b>97,000.00</b>
<b>Irrigation</b>		
6200 - Irrigation Repair & Maintenance	2,000.00	2,000.00
<b>Total Irrigation</b>	<b>2,000.00</b>	<b>2,000.00</b>
<b>Contracted Services</b>		
6430 - Clubhouse Cleaning	2,992.00	3,000.00
6434 - Pest Control	500.00	800.00
6436 - Pool/Locker Room Cleaning	2,000.00	1,000.00
6438 - Pool Management	80,000.00	106,000.00
<b>Total Contracted Services</b>	<b>85,492.00</b>	<b>110,800.00</b>
<b>Repair &amp; Maintenance</b>		
6515 - General Repair & Maintenance	16,999.70	15,000.00
6700 - Pool Supplies/Repair & Maintenance	8,000.00	10,000.00
6765 - Tennis Court Repair & Maintenance	10,000.00	10,000.00
<b>Total Repair &amp; Maintenance</b>	<b>34,999.70</b>	<b>35,000.00</b>
<b>Professional Services</b>		
7000 - Audit & Tax Services	9,000.00	8,000.00
7020 - Legal Services	2,500.00	3,000.00
7040 - Management Fees	38,393.30	40,000.00
<b>Total Professional Services</b>	<b>49,893.30</b>	<b>51,000.00</b>
<b>Reimbursable Expenses</b>		
8870 - Delinquency Notice Fees	1,500.00	1,500.00
<b>Total Reimbursable Expenses</b>	<b>1,500.00</b>	<b>1,500.00</b>
<b>Taxes</b>		
9000 - Income Tax Payments	15,000.00	18,000.00
<b>Total Taxes</b>	<b>15,000.00</b>	<b>18,000.00</b>
<b>Other Expenses</b>		
9105 - Contingency Operating Exp	37,128.00	0.00
<b>Total Other Expenses</b>	<b>37,128.00</b>	<b>0.00</b>
<b>Reserve Expenses</b>		
9800 - Replacement Reserves- Deposits	100,000.00	120,000.00
9908 - Earned Interest Reserve	25,000.00	35,000.00
<b>Total Reserve Expenses</b>	<b>125,000.00</b>	<b>155,000.00</b>
<b>Total Operating Expense</b>	<b>562,980.00</b>	<b>601,700.00</b>
<b>Total Association Net Income / (Loss)</b>	<b>0.00</b>	<b>0.00</b>