

Cherokee Shore Owners Association

Monthly BOD and General Meeting

July 12, 2025

In attendance

Directors

Director Mark Lancaster – Financial

Director Mike Sims – Parks
Sec/Treasurer

Director Johnny Warren – Pools
President

OPEN POSITION

Sanitation

Officers

President – Karen Johnston

Ashley Chambers-

OPEN POSITION – Vice

Absent

Director John Carroll –

Board of Directors Meeting

Call to order 9:03

Read Meeting Norms

Review/accept May Meeting minutes

President Johnston made the motion to approve the May Meeting minutes.

Director Carroll – absent

Director Lancaster – yes

Director Sims - yes

Director Warren - second

The motion to approve the May Meeting minutes passed.

Review/accept June Meeting minutes

President Johnston discussed that the June Meeting minutes were not yet available.

Review/accept June Financial report

President Johnston made the motion to approve the June Financial report.

Director Carroll – absent

Director Lancaster - yes

Director Sims - yes
Director Warren - second
The motion to approve the June Financial report passed.

Review bid/vote for new entrance sign
President Johnston made the motion to approve the bid for the new entrance sign.
Director Carroll – absent
Director Lancaster - yes
Director Sims - second
Director Warren - yes
The motion to approve the bid for the new entrance sign passed.

Property owner addressed the board for re-consideration of a denied permit due to unit being smaller than required restrictions (390sf vs. 600sf) .

President Johnston reviewed with the directors, the HCAD plat diagram, required setbacks diagram, county culverts policy, and state stop sign requirements. The property owner provided a floor plan of the 390 sf, mobile home structure.

The motion was made to grant a variance for a smaller than the 600sf structure requirement, based on the data provided. President Johnston conveyed to the property owner that he would need to submit a new site plan.
Director Carroll – absent
Director Lancaster – motion
Director Sims - second
Director Warren – yes
The motion to grant a variance for a smaller than the 600sf structure requirement, passed,

Adjourn 10:10

General Meeting

Call to order @ 10:10

Read Meeting Norms
President Johnston read aloud the posted Meeting Norms.

Review June financial report
Officer Chambers reviewed the May financial report with the members. No one had any questions.

Parks
Director Sims discussed that we are still in the process of cleaning parks (Main and Quanah). He is meeting with electric providers to assess lighting for the common areas.

Pool

Director Warren discussed that passes are being checked, and that water is being added to the pool daily. It was discussed that pool signage for rules needs to be updated to reflect no cups/bags are permitted in the pool area.

Roads

Director Warren discussed that materials are needed.

Special Projects

It was discussed that our first Summer Celebration was a great turn out.

Financials

Director Lancaster discussed election mailing going out next week. The internet provider has been switched to Star Link, and phone provider to Open Phone. This move has allowed us to be more productive, as well as cost efficient.

Adjourn 11:00

Cherokee Shores Owners Association

Balance Sheet

As of July 31, 2025

	Total	
	As of Jul 31, 2025	As of Jul 31, 2024 (PY)
ASSETS		
Current Assets		
Bank Accounts		
OPERATING ACCOUNT (2003) - 1	92,550.61	256,924.10
ROAD FUND ACCOUNT (8380) - 1	172,024.37	256,136.58
SAVINGS ACCOUNT (6708) - 1	182,449.38	55,562.44
WORKING ACCOUNT (0529) - 4	11,076.12	30,375.61
Total Bank Accounts	\$ 458,100.48	\$ 598,998.73
Accounts Receivable		
Accounts Receivable (A/R)	3,865,152.24	3,470,128.61
Total Accounts Receivable	\$ 3,865,152.24	\$ 3,470,128.61
Other Current Assets		
1499 Undeposited Funds	-5,234.96	218.45
Credit Card Receivables	197.72	197.72
Payroll Refunds	0.03	0.02
Uncategorized Asset	-2.28	197.72
Total Other Current Assets	-\$ 5,039.49	\$ 613.91
Total Current Assets	\$ 4,318,213.23	\$ 4,069,741.25
Fixed Assets		
Accumulated Depreciation	-8,599.00	-8,599.00
Boat Docks/Piers	15,000.00	0.00
Entrance Sign	2,534.88	0.00
Fixed Assets	12,293.25	12,293.25
Playground	53,954.00	0.00
Road Improvements	429,988.80	176,912.75
Tennis Courts Improvements	37,580.00	0.00
Tractor 2018	23,856.24	23,856.24
Total Fixed Assets	\$ 566,608.17	\$ 204,463.24
TOTAL ASSETS	\$ 4,884,821.40	\$ 4,274,204.49
LIABILITIES AND EQUITY		
Liabilities		
Current Liabilities		
Accounts Payable		
2000 Accounts Payable	0.00	2,010.23
Total Accounts Payable	\$ 0.00	\$ 2,010.23
Other Current Liabilities		
Payroll Liabilities		

Federal Taxes (941/943/944)	1,666.80	1,534.66
Federal Unemployment (940)	232.09	153.50
TX Unemployment Tax	130.60	31.31
Total Payroll Liabilities	\$ 2,029.49	\$ 1,719.47
Total Other Current Liabilities	\$ 2,029.49	\$ 1,719.47
Total Current Liabilities	\$ 2,029.49	\$ 3,729.70
Long-Term Liabilities		
Loan 20114480	51,654.92	0.00
Total Long-Term Liabilities	\$ 51,654.92	\$ 0.00
Total Liabilities	\$ 53,684.41	\$ 3,729.70
Equity		
3000 Opening Bal Equity	-8,601.54	-8,601.54
Retained Earnings	4,351,585.00	3,923,772.40
Net Income	488,153.53	355,303.93
Total Equity	\$ 4,831,136.99	\$ 4,270,474.79
TOTAL LIABILITIES AND EQUITY	\$ 4,884,821.40	\$ 4,274,204.49

Cherokee Shores Owners Association
Statement of Income and Expenses
July 2025

	Total				
	Jul 2025	Jul 2024 (PY)	Apr - Jul, 2025 (YTD)	Apr - Jul, 2024 (PY YTD)	% of Income
Income					
4203 Recycling Income	100.80	94.80	100.80	94.80	0.21%
Annual Road Assessment	14,654.59	19,611.97	70,963.78	76,742.43	30.86%
Deed Restriction Fees	0.00	0.00	1,660.17	100.00	0.00%
Keys Income	75.00	75.00	255.00	384.00	0.16%
Late Charge	4,999.30	2,068.16	21,179.65	13,836.68	10.53%
Lot Assessments	41,113.35	40,426.45	217,531.59	141,736.31	86.58%
Write-off	-16,319.42	0.00	-48,532.28	-1,952.16	-34.37%
4999 Uncategorized Income	258.74	257.13	2,397.38	501.05	0.54%
Total Write-off	-\$ 16,060.68	\$ 257.13	-\$ 46,134.90	-\$ 1,451.11	-33.82%
Total Lot Assessments	\$ 25,052.67	\$ 40,683.58	\$ 171,396.69	\$ 140,285.20	52.76%
Mail Pass Fee Income	0.00	0.00	0.00	10.00	0.00%
Mowing Income	0.00	0.00	0.00	75.00	0.00%
Parks Fund	10.00	0.00	40.00	15.00	0.02%
Pass Replacement Income	5.00	5.00	15.00	35.00	0.01%
Permit Fee	600.00	840.00	3,281.00	1,000.00	1.26%
Pool Rental Fees	100.00	100.00	100.00	125.00	0.21%
Processing fee	174.49	110.00	467.49	657.63	0.37%
Title Transfer and Resale	1,360.92	1,675.00	4,410.92	5,923.91	2.87%
Unapplied Cash Payment Income	351.21	224.29	-1,822.07	-2,963.61	0.74%
Total Income	\$ 47,483.98	\$ 65,487.80	\$ 272,048.43	\$ 236,321.04	100.00%
Gross Profit	\$ 47,483.98	\$ 65,487.80	\$ 272,048.43	\$ 236,321.04	100.00%
Expenses					
Administrative Expenses					
Accounting Fees	200.00	200.00	800.00	800.00	0.42%
Attorney Fees	312.00	0.00	3,258.00	0.00	0.66%
Bank Charges	0.00	12.00	59.07	50.00	0.00%
Bond Insurance	0.00	0.00	0.00	20,343.10	0.00%
Charitable Contribution	100.00	0.00	100.00	0.00	0.21%
Cleaning	200.00	200.00	900.00	900.00	0.42%
Payroll Tax	17.20	17.20	77.40	77.40	0.04%
Total Cleaning	\$ 217.20	\$ 217.20	\$ 977.40	\$ 977.40	0.46%
Electric	611.75	562.33	2,134.67	2,051.04	1.29%
Finance charges	0.00	0.00	0.00	4.51	0.00%
Internet	120.00	68.82	555.28	404.19	0.25%
Keys Made	0.00	0.00	337.47	21.65	0.00%

Liability Insurance	0.00	0.00	37,421.00	0.00	0.00%
Mileage	0.00	0.00	178.00	101.84	0.00%
Office Expense	2,354.43	2,167.40	7,775.63	3,686.79	4.96%
Postage	1,493.03	0.00	4,248.41	5,723.06	3.14%
Property and Liability Insurance	0.00	0.00	0.00	11,085.00	0.00%
Property Taxes	0.00	87.83	0.00	866.68	0.00%
Repairs	274.56	0.00	274.56	0.00	0.58%
Software	1,016.49	840.97	3,784.12	2,967.62	2.14%
Special Projects/Events	0.00	0.00	1,326.04	0.00	0.00%
Telephone	422.31	201.94	1,706.32	670.17	0.89%
Title Records Fees	0.00	0.00	516.00	0.00	0.00%
Water	131.36	702.70	934.89	1,207.04	0.28%
Website Maintenance	120.00	459.50	744.74	1,179.00	0.25%
Total Administrative Expenses	\$ 7,373.13	\$ 5,520.69	\$ 67,131.60	\$ 52,139.09	15.53%
Architectural Dept.					
ARC Supplies	8.90	162.60	176.85	162.60	0.02%
Arch Payroll	245.76	0.00	1,668.12	0.00	0.52%
Arch Payroll Tax	21.13	0.00	139.00	0.00	0.04%
Office Expense	0.00	37.31	0.00	104.88	0.00%
Total Architectural Dept.	\$ 275.79	\$ 199.91	\$ 1,983.97	\$ 267.48	0.58%
Bad Debts	0.00	0.00	-67.97	-200.01	0.00%
Collection Fees	0.00	1,910.90	0.00	1,800.46	0.00%
Merchant deposit fees					
Credit Card Processing Fee	840.63	1,132.32	3,796.01	3,279.27	1.77%
Total Merchant deposit fees	\$ 840.63	\$ 1,132.32	\$ 3,796.01	\$ 3,279.27	1.77%
Office Dept.					
Admin Payroll Exense	3,340.72	3,392.86	16,533.34	11,907.94	7.04%
Admin Payroll Taxes	272.74	291.79	1,411.19	1,024.08	0.57%
Total Office Dept.	\$ 3,613.46	\$ 3,684.65	\$ 17,944.53	\$ 12,932.02	7.61%
Parks and Pools Dept.					
Contract Labor	0.00	0.00	0.00	930.00	0.00%
Equipment Repair	0.00	0.00	79.69	0.00	0.00%
Parks and Pools Dept. Payroll	3,041.57	2,106.50	6,897.04	4,446.40	6.41%
Payroll Taxes	261.59	279.50	592.94	484.06	0.55%
Supplies	1,073.59	582.76	5,096.90	1,935.31	2.26%
Utilities	812.88	0.00	1,481.83	971.65	1.71%
Total Parks and Pools Dept.	\$ 5,189.63	\$ 2,968.76	\$ 14,148.40	\$ 8,767.42	10.93%
Roads Dept.					
Contract Labor	1,944.00	0.00	1,944.00	0.00	4.09%
Equipment Repair	668.03	0.00	668.03	0.00	1.41%
Maintenance	0.00	0.00	708.95	1,562.71	0.00%
Office	95.75	0.00	586.73	826.84	0.20%
Road Compactor	219.99	0.00	219.99	0.00	0.46%
Road Material	0.00	3,850.00	4,371.13	8,856.37	0.00%

Roads Dept. Payroll	1,674.00	1,831.50	9,448.00	9,633.10	3.53%
Roads Dept. Payroll Taxes	134.23	51.25	787.92	714.04	0.28%
Supplies	2,042.04	125.94	2,835.27	647.23	4.30%
Total Roads Dept.	\$ 6,778.04	\$ 5,858.69	\$ 21,570.02	\$ 22,240.29	14.27%
Sanitation Dept					
Contract Labor	1,468.00	1,030.00	4,668.00	2,919.00	3.09%
Payroll Taxes	113.84	113.84	543.49	428.21	0.24%
Sanitation Dept Payroll	1,488.00	1,488.00	6,696.00	5,332.00	3.13%
Supplies	0.00	0.00	1,321.89	0.00	0.00%
Trash Compactors	4,536.41	4,082.97	18,870.23	15,865.82	9.55%
Utilities					
Electric	219.00	190.00	580.00	543.00	0.46%
Water	132.00	131.90	436.66	407.46	0.28%
Total Utilities	\$ 351.00	\$ 321.90	\$ 1,016.66	\$ 950.46	0.74%
Total Sanitation Dept	\$ 7,957.25	\$ 7,036.71	\$ 33,116.27	\$ 25,495.49	16.76%
Taxes paid - sales	0.00	0.00	0.00	0.00	0.00%
Unapplied Cash Bill Payment Expense	0.00	0.00	0.00	-23.80	0.00%
Total Expenses	\$ 32,027.93	\$ 28,312.63	\$ 159,622.83	\$ 126,697.71	67.45%
Net Operating Income	\$ 15,456.05	\$ 37,175.17	\$ 112,425.60	\$ 109,623.33	32.55%
Other Income					
Interest Income	0.00	0.00	76.24	34.61	0.00%
Late Fee Income	5,500.95	233.97	15,205.57	270.00	11.58%
Total Other Income	\$ 5,500.95	\$ 233.97	\$ 15,281.81	\$ 304.61	11.58%
Other Expenses					
Carlton Collection Fees					
Legal Recovery	0.00	0.00	-78.20	549.62	0.00%
Total Carlton Collection Fees	\$ 0.00	\$ 0.00	-\$ 78.20	\$ 549.62	0.00%
Interest Paid	684.53	0.00	1,269.06	0.00	1.44%
Total Other Expenses	\$ 684.53	\$ 0.00	\$ 1,190.86	\$ 549.62	1.44%
Net Other Income	\$ 4,816.42	\$ 233.97	\$ 14,090.95	-\$ 245.01	10.14%
Net Income	\$ 20,272.47	\$ 37,409.14	\$ 126,516.55	\$ 109,378.32	42.69%

JULY ROADS REPORT 2025

7-1 Fixing bus stop and cleaning trash on Shawnee, trash dump on Kickapoo, tires beside the shop, Dakota, Shawnee Circle and Longhorn finished up at the bus stop.

7-2 Refurbished the bus stop.

7-3 Painted bus stop, trash pick up on Shawnee.

7-6 Pick up trash in ditches Quanah, Double Bridge, Cherokee Shores dr and Whiteface.

7-7 Trash at park, Quanah, boat ramps, office and bus stop. Then the trash dump on Chillacothé.

7-8 Cleaned dump off Pocahontas and Navarro. Gravel on Longhorn. Trash on Kickapoo.

7-9 Digging a new ditch and laying gravel on Longhorn.

7-10 Trash on Double Bridge, Spearman, Quanah and tires on Cherokee Shores Dr, Chillicothe and Navarro.

7-11 Trash on Quanah and Dakota. Tires on Chillacothé and white Deer Run, tires on Longhorn, mattress on Longhorn and a chair on Double Bridge.

7-14 Trash on Longhorn, Quanah, Double Bridge, Cherokee Shores Dr, White Dove Trail, Indian Gap, Red Water and Chicota.

7-15 Gravel on Cree, White Deer Run, and Longhorn. Trash on Chillicothe, White Deer Run and Indian Gap.

7-16 Tires on Double Bridge and Kickapoo. Trash on Kickapoo, Dakota, Indian Gap.

7-17 Trash office and around the bus stop. Gravel on Coahoma . Moving a tree out of the road on Cree.

7-18 Trash on Whiteface, Deer Run and a mattress on Sunray, sofa on Kickapoo. Trash on Chillacothé.

7-19 Trash on Geronimo, tires on Double Bridge and Cherokee Shores. Tires on Dakota Chillacothé.

7-20 Weedeat ditch at bus stop, tree chopped up out of the ditch on White Deer Run. Trash on Dakota, Black Hawk, Custer, White Dove, Inca and Yuma.

7-22 Trash Double Bridge, Cherokee Shores, Inca, Black Hawk Vanhorn and Chicota.

7-23 Trash on Geronimo. Worked on getting camper removed from Longhorn, putting up violations. Dealing with tractor parts.

7-24 Filled holes on Coahoma. Checked all cameras and trash on Indian Gap.

7-25 Trash and metal on Little Feather and Navarro. Filled hole at boat ramp on Apache.

7-27 Cut tree out of road on Longhorn and trash on Vanhorn, Navarro, and Quanah.

7-28 Trash on Dakota, Cherokee Shores Dr, Palo Pinto, Shawnee Circle, Ottawa, and Lake Arrowhead.

7-29 Trash and rubbish on Shawnee Circle, Double Bridge, and Indian Gap.

7-30 Scrap metal on Little Feather, couch, sofa, chair, TV, on Lake Arrowhead and Buffalo Springs.

7-31 Deer Park Loop tree out of the road. Dakota filling holes.