



Rustic Ridge HOA 2021 Annual Meeting

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Agenda

- Introduction of Current HOA Board
- Scope of Services
- Plum Borough Responsibilities
- Website/Facebook Review
- Financial 2020 Review
 - Financial Review/Tax Return Complete by Morris, Paris & Associates
- 2021 Budget
 - Review status of HOA dues/Amount of delinquent dues
- Quickbooks Upgrade
 - Electronic Payments
- Landscaping Contract
- Upcoming Projects
- The “Good” and The “Bad”
- Q&A





2021 HOA Board Members

- Ben Snyder-President
 - Tom Banta-Vice President
 - Vince Altrudo-Treasurer
 - Lisa Wunschel-Secretary
 - Greg Renko-Board Member (Social Media)
- 



Scope of Services

- Entrance Signage
 - Financials
 - Dues
 - Reviews
 - Insurance
 - Accounting
 - Utilities
 - Landscaping
 - Social Media
 - General Administrative duties
 - HOA Property
Maintenance/Improvements
- 
- 



Plum Borough Responsibilities


- Enforce Street Parking
- Traffic Violations
- Traffic Related Signage
- Animal Control
- Speed Bumps


[Home](#)
[Residents](#)
[Documents](#)
[Resources](#)
[2020 Finances](#)

[BOARD OF DIRECTORS](#)

Ben Snyder - President
Tom Banta - Vice President
Vince Altrudo - Treasurer
Lisa Wunschel - Secretary
Greg Renko - Board Member

[Webmaster](#)
Lisa Wunschel




[Contact Us by email](#)


Mail:
HOA
PO Box 14461
Pittsburgh, PA 15239

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Welcome to the Rustic Ridge HOA

Welcome to the new website for the HOA. Be sure to visit this website often to stay informed about upcoming events and important announcements. New on this website are features such as archives of HOA Bylaws and meeting minutes. More to come so stay tuned!



Rustic Ridge Estates HOA

Private group · 200 members

[+ Invite](#)

[About](#)
[Discussion](#)
[Rooms](#)
[Members](#)
[Events](#)
[Media](#)
[Files](#)

Website & Facebook Information

- www.rusticridgehoa.org
- Rustic Ridge Estates HOA (Facebook)

Profit and Loss

January - December 2020

	Total
INCOME	
2014 Assessment Fee	84.24
2015 Assessment Fee	99.24
2016 Assessment Fee	265.00
2017 Assessment Fee	345.00
2018 Assessment Fee	285.00
2019 Annual Dues	681.36
2020 Annual Dues	20,846.96
Finance Charge	258.64
Services	83.04
Unapplied Cash Payment Income	10.00
Total Income	22,958.48
GROSS PROFIT	22,958.48
EXPENSES	
Financial	900.00
Gifts & Donations	25.00
Gifts Given	97.05
Insurance	4,118.00
Landscaping	5,452.34
Miscellaneous, Bus	714.82
Office supplies	288.97
Postage and Delivery	209.91
Utilities	56.31
Gas & Electric	100.82
Total Utilities	157.13
Total Expenses	11,963.22
NET OPERATING INCOME	10,995.26
NET INCOME	\$10,995.26

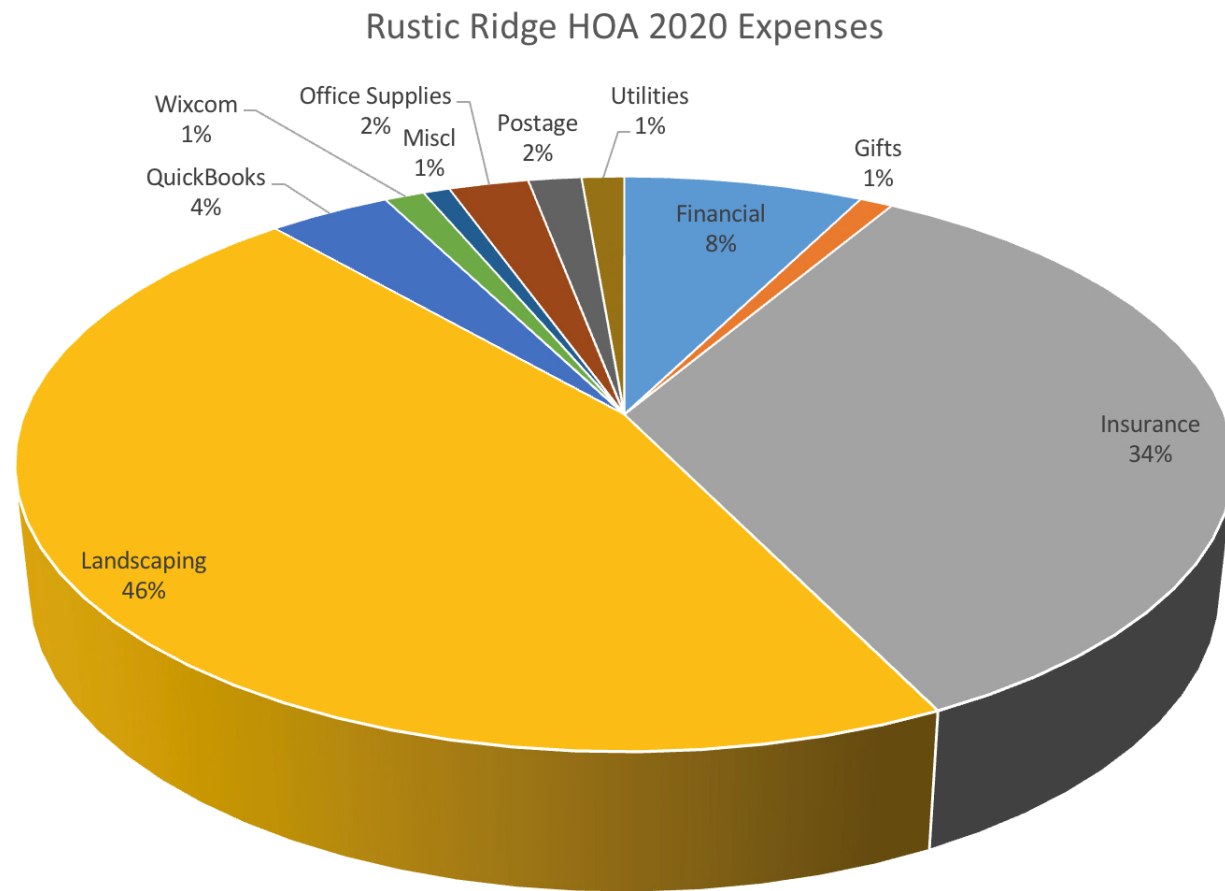
Expenses by Vendor Summary

January - December 2020

	Total
Amazon	31.77
Duquesne Light	157.13
HOA Debit Card	55.99
Ian O'Neil, LANDSCAPES BY O'NEIL	5,392.80
Intuit quick books	460.10
Jack Myler	59.54
Morris, Paris & Associates	900.00
Office depot	173.72
Suzanne DiGioia	122.05
United state liability insurance co	4,118.00
US Postal Service	263.91
Vince Altrudo	81.26
Wixcom	146.95
TOTAL	\$11,963.22

2020 Rustic Ridge HOA Quickbooks Review

2020 Rustic Ridge HOA Expenses Breakdown



MORRIS & ASSOCIATES
THOMAS F. MORRIS, CPA • ROBERT W. PARIS, JR., CPA • ANTHONY LAMIA, JR., CPA
BRAD K. STANDER, CPA

INDEPENDENT ACCOUNTANT'S REVIEW REPORT

To the Board of Directors of
Rustic Ridge Homeowner's Association:

We have reviewed the accompanying statements of cash receipts and disbursements of Rustic Ridge Homeowner's Association (an unincorporated association) as of December 31, 2020 and 2019, and the related notes to the financial statements. A review includes primarily applying analytical procedures to management's financial data and making inquiries of management. A review is substantially less in scope than an audit, the objective of which is the expression of an opinion regarding the financial statements as a whole. Accordingly, we do not express such an opinion.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the cash basis of accounting; this includes determining that the cash basis of accounting is an acceptable basis for the preparation of financial statements in the circumstances. Management is also responsible for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement whether due to fraud or error.

Accountant's Responsibility

Our responsibility is to conduct the review engagement in accordance with Statements on Standards for Accounting and Review Services promulgated by the Accounting and Review Services Committee of the AICPA. Those standards require us to perform procedures to obtain limited assurance as a basis for reporting whether we are aware of any material modifications that should be made to the financial statements for them to be in accordance with the cash basis of accounting. We believe that the results of our procedures provide a reasonable basis for our conclusion.

Accountant's Conclusion

Based on our review, we are not aware of any material modifications that should be made to the accompanying statements of cash receipts and disbursements in order for it to be in conformity with the cash basis of accounting.

Basis of Accounting

We draw attention to Note 1(C) of the financial statements, which describes the basis of accounting. The financial statements have been prepared in accordance with the cash basis of accounting, which is a basis of financial statements that have been prepared in accordance with the cash basis of accounting. Our accounting other than accounting principles generally accepted in the United States of America. Our conclusion is not modified with respect to this matter.

Morris, Paris & Associates

Pittsburgh, Pennsylvania
January 25, 2021

Morris, Paris & Associates
Certified Public Accountants

3417 UNIVERSAL ROAD, PITTSBURGH, PA 15235 412.795.6610(T) 412.795.3209(F)
WWW.MPA-CPAS.COM

Form **1120-H** U.S. Income Tax Return for Homeowners Associations! OMB No. 1545-0123
Department of the Treasury Internal Revenue Service

Go to www.irs.gov/Form1120H for instructions and the latest information.

2020

For calendar year 2020 or tax year beginning _____, and ending _____

Name **RUSTIC RIDGE HOMEOWNERS ASSOCIATION** Employer identification number *******4719**
Number, street, and room or suite no. If a P.O. box, see instructions. **PO BOX 14461** Date association formed
City or town, state or province, county, and ZIP or foreign postal code **PITTSBURGH, PA 15239** 10/08/1993

Check if: (1) Final return (2) Name change (3) Address change (4) Amended return

A Check type of homeowners association: Condominium management association ☒ Residential real estate association
B Total exempt function income. Must meet 60% gross income test **SEE STATEMENT 1** **22,958.**
C Total expenditures made for purposes described in 90% expenditure test **SEE STATEMENT 2** **0** **11,963.**
D Association's total expenditures for the tax year **0** **11,963.**
E Tax-exempt interest received or accrued during the tax year **0.**

Gross income (including exempt function income) **0.**

1 Dividends **1**
2 Taxable interest **2**
3 Gross rents **3**
4 Gross royalties **4**
5 Capital gain net income (attach Schedule D (Form 1120)) **5**
6 Net gain or (loss) from Form 4797, Part II, line 17 (attach Form 4797) **6**
7 Other income (excluding exempt function income) (attach statement) **7**
8 **Gross income** (excluding exempt function income). Add lines 1 through 7 **0.**

Deductions (directly connected to the production of gross income, excluding exempt function income)

9 Salaries and wages **9**
10 Repairs and maintenance **10**
11 Rents **11**
12 Taxes and licenses **12**
13 Interest **13**
14 Depreciation (attach Form 4562) **14**
15 Other deductions (attach statement) **15**
16 **Total deductions.** Add lines 9 through 15 **0.**
17 Taxable income before specific deduction of \$100. Subtract line 16 from line 8 **0.**
18 Specific deduction of \$100 **100**

Tax and Payments

19 **Taxable income.** Subtract line 18 from line 17 **100.**
20 Enter 30% (0.30) of line 19. (Timeshare associations, enter 32% (0.32) of line 19.) **0.**
21 Tax credits **0.**
22 **Total tax.** Subtract line 21 from line 20. See instructions for recapture of certain credits **0.**
23 **a** 2019 overpayment credited to 2020 **23a** **e** Total **23e** **0.**
24 2020 estimated tax payments **24a** **24b** **24c** **24d** **24e** **24f** **24g** **24h** **24i** **24j** **24k** **24l** **24m** **24n** **24o** **24p** **24q** **24r** **24s** **24t** **24u** **24v** **24w** **24x** **24y** **24z** **24aa** **24ab** **24ac** **24ad** **24ae** **24af** **24ag** **24ah** **24ai** **24aj** **24ak** **24al** **24am** **24an** **24ao** **24ap** **24aq** **24ar** **24as** **24at** **24au** **24av** **24aw** **24ax** **24ay** **24az** **24ba** **24bb** **24bc** **24bd** **24be** **24bf** **24bg** **24bh** **24bi** **24bj** **24bk** **24bl** **24bm** **24bn** **24bo** **24bp** **24bq** **24br** **24bs** **24bt** **24bu** **24bv** **24bw** **24bx** **24by** **24bz** **24ca** **24cb** **24cc** **24cd** **24ce** **24cf** **24cg** **24ch** **24ci** **24cj** **24ck** **24cl** **24cm** **24cn** **24co** **24cp** **24cq** **24cr** **24cs** **24ct** **24cu** **24cv** **24cw** **24cx** **24cy** **24cz** **24da** **24db** **24dc** **24dd** **24de** **24df** **24dg** **24dh** **24di** **24dj** **24dk** **24dl** **24dm** **24dn** **24do** **24dp** **24dq** **24dr** **24ds** **24dt** **24du** **24dv** **24dw** **24dx** **24dy** **24dz** **24ea** **24eb** **24ec** **24ed** **24ee** **24ef** **24eg** **24eh** **24ei** **24ej** **24ek** **24el** **24em** **24en** **24eo** **24ep** **24eq** **24er** **24es** **24et** **24eu** **24ev** **24ew** **24ex** **24ey** **24ez** **24fa** **24fb** **24fc** **24fd** **24fe** **24ff** **24fg** **24fh** **24fi** **24fj** **24fk** **24fl** **24fm** **24fn** **24fo** **24fp** **24fq** **24fr** **24fs** **24ft** **24fu** **24fv** **24fw** **24fx** **24fy** **24fz** **24ga** **24gb** **24gc** **24gd** **24ge** **24gf** **24gg** **24gh** **24gi** **24gj** **24gk** **24gl** **24gm** **24gn** **24go** **24gp** **24gq** **24gr** **24gs** **24gt** **24gu** **24gv** **24gw** **24gx** **24gy** **24gz** **24ha** **24hb** **24hc** **24hd** **24he** **24hf** **24hg** **24hh** **24hi** **24hj** **24hk** **24hl** **24hm** 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**24ui** **24uj** **24uk** **24ul** **24um** **24un** **24uo** **24up** **24uq** **24ur** **24us** **24ut** **24uu** **24uv** **24uw** **24ux** **24uy** **24uz** **24va** **24vb** **24vc** **24vd** **24ve** **24vf** **24vg** **24vh** **24vi** **24vj** **24vk** **24vl** **24vm** **24vn** **24vo** **24vp** **24vq** **24vr** **24vs** **24vt** **24vu** **24vv** **24vw** **24vx** **24vy** **24vz** **24wa** **24wb** **24wc** **24wd** **24we** **24wf** **24wg** **24wh** **24wi** **24wj** **24wk** **24wl** **24wm** **24wn** **24wo** **24wp** **24wq** **24wr** **24ws** **24wt** **24wu** **24wv** **24ww** **24wx** **24wy** **24wz** **24xa** **24xb** **24xc** **24xd** **24xe** **24xf** **24xg** **24xh** **24xi** **24xj** **24xk** **24xl** **24xm** **24xn** **24xo** **24xp** **24xq** **24xr** **24xs** **24xt** **24xu** **24xv** **24xw** **24xx** **24xy** **24xz** **24ya** **24yb** **24yc** **24yd** **24ye** **24yf** **24yg** **24yh** **24yi** **24yj** **24yk** **24yl** **24ym** **24yn** **24yo** **24yp** **24yq** **24yr** **24ys** **24yt** **24yu** **24yv** **24yw** **24yx** **24yy** **24yz** **24za** **24zb** **24zc** **24zd** **24ze** **24zf** **24zg** **24zh** **24zi** **24zj** **24zk** **24zl** **24zm** **24zn** **24zo** **24zp** **24zq** **24zr** **24zs** **24zt** **24zu** **24zv** **24zw** **24zx** **24zy** **24zz**

25 **Overpayment.** Subtract line 22 from line 23g **0.**
26 Enter amount of line 25 you want credited to 2021 estimated tax **0.**

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

May the IRS discuss this return with the preparer shown below? (See instructions.)

Sign Here Signature of officer _____ Date _____ Title **TREASURER** **1** Yes **0** No

Print/Type preparer's name **BRAD K STANDER** Preparer's signature _____ Date _____ Check if not employed **0** Yes **0** No

Paid Preparer's Use Only **MORRIS, PARIS & ASSOCIATES** **3417 UNIVERSAL ROAD** **PITTSBURGH, PA 15235** **4127956610** **001289007** *******1846**

1124-00 LHA For Paperwork Reduction Act Notice, see separate instructions. Form **1120-H** (2020)

RUSTIC RIDGE HOMEOWNER'S ASSOCIATION
STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS
FOR THE YEARS ENDED DECEMBER 31,

	2020	2019
CASH RECEIPTS		
Assessments	\$ 22,700	\$ 50,413
Late Fees	258	1,105
TOTAL CASH RECEIPTS	22,958	51,518
CASH DISBURSEMENTS		
Accounting	900	5,040
Bank Fees	-	32
Gifts	122	84
Improvements to Grounds	-	50,773
Insurance	4,118	2,983
Landscaping and Maintenance	5,452	9,290
Miscellaneous	639	367
Office	289	512
Postage	210	872
Post Office Box	76	76
Utilities	157	652
TOTAL CASH DISBURSEMENTS	11,963	70,681
INCREASE/(DECREASE) IN CASH	10,995	(19,163)
BEGINNING CASH	1,798	20,961
ENDING CASH	\$ 12,793	\$ 1,798

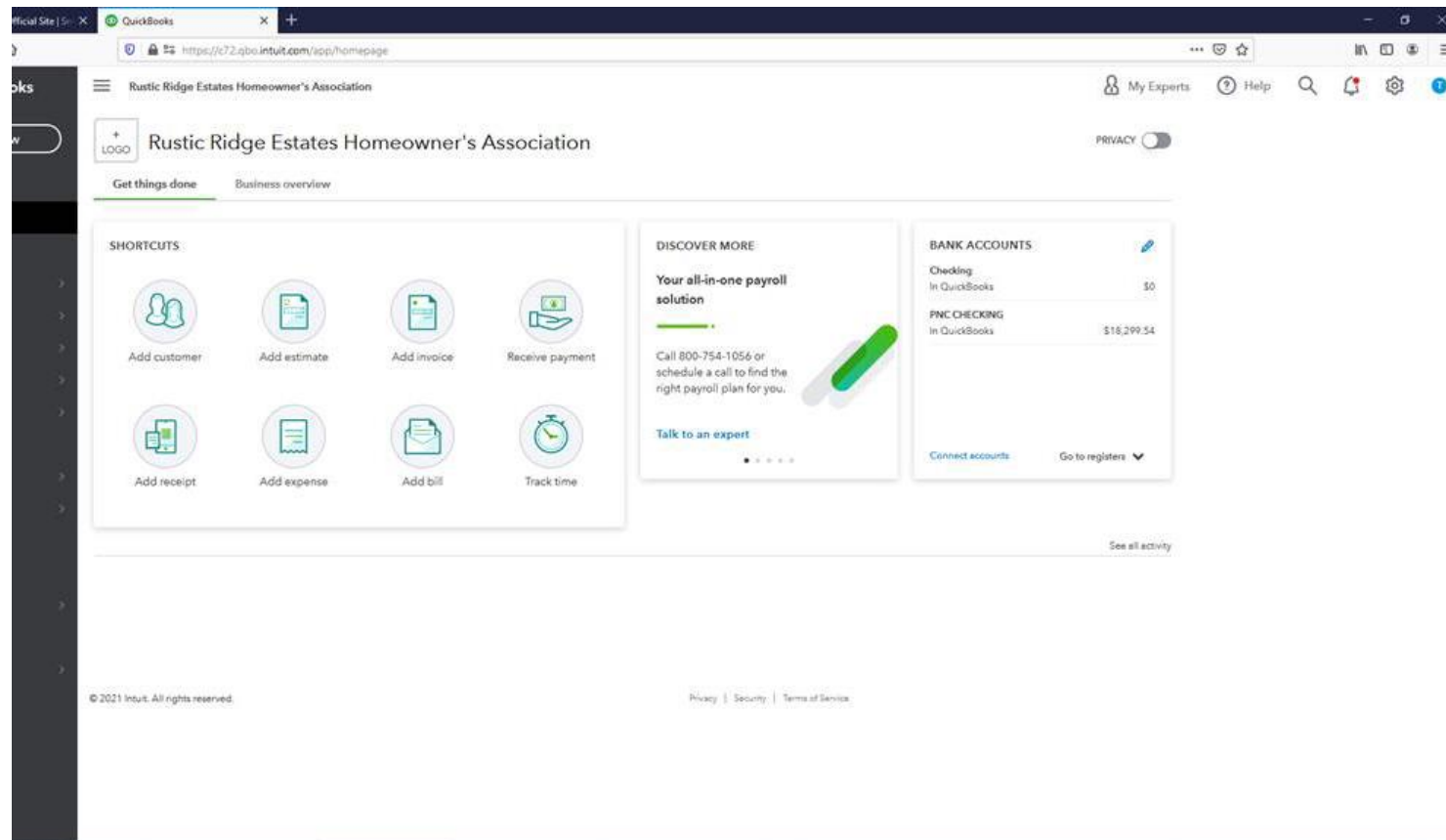
See Accompanying Notes and Independent Accountant's Review Report

Morris, Paris & Associates Financial Review/Tax Return

2021 HOA Budget

2021 Rustic Ridge HOA Budget							
	2021 Budget	1st Qtr Actual	2nd Qtr Actual	3rd Qtr Actual	4th Qtr Actual	Variance YTD	Comments
Cash Receipts							
Beginning Cash	\$12,800						
2021 Assessments (Annual Dues)	\$21,565					(\$21,565)	
Delinquent Dues	\$6,545					(\$6,545)	
Total Cash	\$34,365					\$34,365	
Cash Disbursements							
Landscaping (Grass Cutting)	\$8,000					\$8,000	
Tree Removal/Maintenance	\$2,500					\$2,500	
Repairs	\$1,500					\$1,500	
Financial Review and Tax Filing	\$1,000					\$1,000	
Liability Insurance	\$4,200					\$4,200	
QuickBooks	\$1,800					\$1,800	2021 Upgraded - \$150/month
Improvements to Grounds	\$5,000					\$5,000	Resurface track
Legal Fees	\$500					\$500	
Printing Fees	\$200					\$200	
Website and URL	\$150					\$150	
Utilities	\$200					\$200	
Postage	\$250					\$250	
Welcoming Committee Gifts	\$100					\$100	
Office Supplies	\$300					\$300	
Post Office Box	\$75					\$75	
Miscellaneous	\$50					\$50	
Total Cash Disbursements	\$25,825					\$25,825	

Quickbooks Upgrade



- Changed from Quickbooks Basic to Quickbooks Advanced
 - Benefits:
 - Batch Invoicing (had to create 227 individual invoices under old format)
 - Improved Reporting
 - Ability to make HOA Annual payments directly to Quickbooks (need email/service fees apply)



2021-2022 Lawn & Landscaping Contract

LawnCare By O'Neil will be providing Lawn and Landscaping services for
Client: Rustic Ridge Estates HOA
Contact: Ben Snyder
Phone: 412-996-9940
Email: bensnyder77@gmail.com
Address: PO Box 14461

This agreement shall be in effect during the 2021 Season and 2022 Season including Spring, Summer, and Fall.

For this job, **LawnCare By O'Neil** will be performing the following work:

A) Seasonal Lawn Maintenance [Starting and Ending per HOA request]: \$ 240.00+Tax

- Contractor will cut, trim, blow, and edge (weekly) all designated mowing areas
- Trash will be removed from parking lot and all landscaping
- Service may be performed a day before, or a day after, due to inclement weather forecasts.

B) Shrub/Tree Trimming maintenance: \$ NA

Trim and prune shrubs and trees on property

C) Spring Clean Up: \$ NA

- Includes removal of leaves, trash, and debris from the lawn and landscape beds on property from Spring.
- Includes Spring pruning / cutbacks of perennial plants on the property.
- Deliver and install 2" of mulch to existing landscaped areas/mulch beds/islands/boulevards.
- Clean up staging area after job is completed including newly mulched landscaping beds/islands/boulevards.
- Bed edging

D) Fall Clean Up: \$ NA

- Service will be performed mid-late November, or when leaves have mostly fallen on property before Winter.
- Includes removal of leaves, trash, and debris from the lawn and landscape beds on property.
- Includes pruning / trimming / cutbacks of all perennials

E) Flower Installation: \$ NA

- Includes installation of X flats of fresh flowers (color/selection based on availability).

F) Weeding Landscape Beds/Boulevards/Islands:

- Weeding will be done on an as-needed basis when mowing services are performed for all landscaped beds.
- Weeding will be billed at \$ 55 per man hour, with a 1 hour minimum per month.

2) LawnCare By O'Neil Responsibilities

LawnCare By O'Neil agrees:

- To operate in a professional predictable manner, with a clean presentable image while on site.
- To use subcontractors as it sees fit to complete work orders and tasks with prior approval.
- To hire only those workers legally authorized to work in the United States.
- To maintain insurance and coverage deemed necessary by law including liability, workers comp, and auto.

3) Payment Terms & Conditions

- All services performed will be paid in full within **Net 30 days**.
- Client will be billed monthly for all services including mowing / maintenance / and landscaping jobs.
- Any landscaping work over **\$500** will require a **50%** deposit, including spring mulching services.
- Payments may be issued via Check or online invoice bill pay
- Payments made after 30 days may be subject to a **\$100/month late fee**.

4) Legal Notices / Disclaimers

- The client is advised and permits their property to be photographed and/or videographed for the purpose of site documentation and for social media/marketing purposes.
- **LawnCare By O'Neil** and **CLIENT NAME** agree that this contract is enforceable according to the laws of the state of **PA**.
- Any individual who signs this agreement on behalf of the property owner or **LawnCare By O'Neil**, promises and guarantees that he or she is fully authorized to execute this agreement on behalf of his or her employer or company. In the case of an agent of the property owner, such agent represents, promises and guarantees that such agent is fully authorized to execute this agreement on behalf of the property owner.
- This agreement will not be binding upon the contractor until a signed copy has been received by our office. No oral agreements will be accepted, whatsoever.

LawnCare By O'Neil

1762 Old Leechburgh Rd
New Kensington, PA 15068
412-535-2205

Customer Name

Ian O'Neil

YOUR NAME

Customer Signature

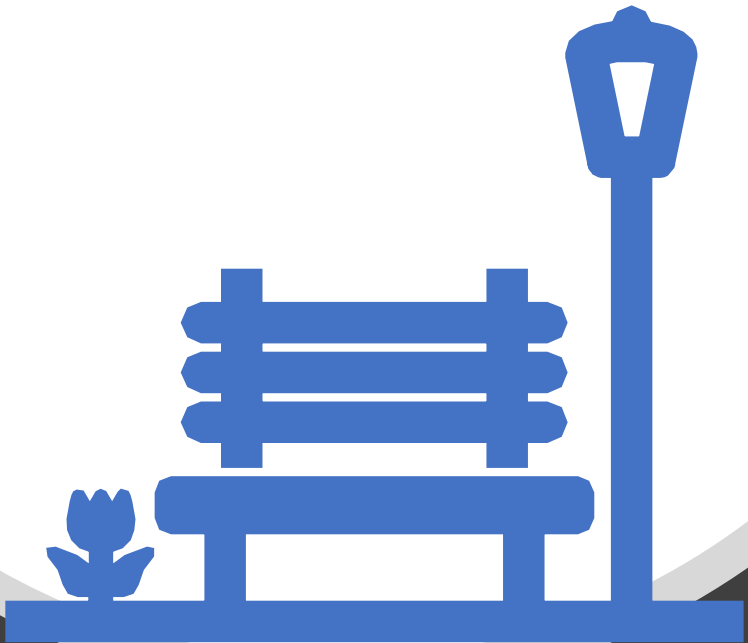
Ian O'Neil

Contractor Signature

Date

Date

Landscaping Contract



Upcoming Projects

- Re-Sealing Asphalt for Ridgetop Park Track
- Park Improvements
 - Picnic Tables
 - Future Park Projects



The “Good”

- Jack & Bonnie Myler- Entrance Flowers/Earth Day Cleanup
- Pat & Connie Hannan- Earth Day Cleanup
- Rina DiFrank/Lori Altrudo- Welcoming Committee
- Kristie Keller- Food Trucks
- Jim End
- Chuck & Carol Biehl (Ridgetop Park Cleanup)
- Carmine & Dorothea Lombardo

The “Bad”

- President Resignation
- Facebook Comments/Interactions
 - “I guess the HOA has money to burn.”
When we decided to pave the Ridgetop Park Track
 - “So you allow bullying? Cool. Good to know.”
- Poor Pet Etiquette
- Delinquent Dues

An illustration on a blue background with faint speech bubble and diamond shapes. Three hands are shown holding large white letters: 'Q' on the left, '&' in the center, and 'A' on the right. The hand holding the 'Q' is wearing a dark blue suit sleeve. The hand holding the '&' is wearing a teal sleeve and a pink wristband. The hand holding the 'A' is wearing an orange sleeve. A horizontal white bar is positioned below the hands.

Q&A

Thank You!