



BIRKDALE COMMUNITY ASSOCIATION

2025-2026 ANNUAL REPORT

WHAT IS THE BIRKDALE COMMUNITY ASSOCIATION?

The following description appeared in the 2010 and 2013 Birkdale “Community Directories” and provides background information on the Association’s organization and operations.

There are a few basic purposes for which the Birkdale Community Association, Inc. was created:

- *To create an entity which can own and administer property;*
- *To provide maintenance services to properties it owns or administers;*
- *To protect the investment and enhance the values of property owned by its Members;*
- *To provide an efficient mechanism for people with diverse interests, backgrounds, and living habits to live in close proximity and share common possessions;*
- *To provide the matrix within which social contacts between neighbors can develop.*
- *The organization of the Birkdale Community Association is outlined in the “governing documents.”*

The Protective Covenants providing restrictions that run with and bind the land; the Articles of Incorporation creating the corporation; and the Bylaws establish procedures for the operation of the Association.

These documents provide standards of the community and empower the Association and the Board of Directors. They, in effect, create a mini-government with, among others, rights of participation for all Members.

Through voting rights, Members elect the Board of Directors. Each appointed or elected Director has the primary duty of a fiduciary with two levels of performance: the duty to observe the business judgment rule and the duty of care in all activities as representatives of the community.

*The **Board of Directors** is the policy making group ultimately responsible for administering community affairs, enforcing community standards, and accomplishing Association goals. They elect among themselves the Board President, Vice President, Secretary and Treasurer, and conduct Board meetings in a business fashion with an atmosphere conducive for presentation of both pro and con opinions and with opportunities for Members, management and staff, and committees to provide input. They carry out Association business through the delegation to various activities and duties to Directors, management, and committees.*

*The **Managing Agent** and staff carry out a number of responsibilities and services for the Association and Members. Among the many activities are monitoring all sites, collection of assessments; distribution of funds; annual budget; keeping records; drafting specifications' bidding and supervising projects; all personnel matters; assisting Members with problems or complaints; working with the Board of Directors and committees; organizing the annual meeting, election and related notices, ballots, and mailings; corresponding with members and keeping insurance policies. Their respective responsibilities are contained in a contract.*

***Committees** can play an important role in the Community Association. Committee members act as ambassadors for the Association encouraging other members to participate. They can perform research, gather facts and opinions, and present findings to the Board of Directors, which can impact decisions for the whole community. Their meetings are held with an atmosphere conducive for presentation of both pro and con opinions, and to encourage participation of all members. Because of their similar nature of organization and operation, successful committee leaders are customarily considered to have had good training for being on the Board of Directors.*

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1. BOARD OF DIRECTORS 2025-2026

At the Annual Meeting of the Birkdale Community Association, October 2, 2025, Heather Moore and Pete Pesetski were elected to two-year terms as Directors. Returning to complete the second year of their terms were Christopher Brooks, Ryan McCord, and Betsy Martello. The Board of Directors elected their officers: Betsy Martello, President; Heather Moore, Vice-President; Christopher Brooks, Secretary; Pete Pesetski, Treasurer; and Ryan McCord, Director.

2. MANAGEMENT COMPANY

ACS West, Inc. has served as Birkdale's professional Community Management Company since 2019, with Lee Ann King as Community Manager. ACS West, Inc., 1904 Byrd Avenue, Suite 100, Richmond, VA 23230. 804-282-7451; admin@acswest.org

3. BOARD ACTIONS

From October 2025 through September 2026, the Birkdale Board of Directors has dealt with many diverse community issues. One included examining the Governing Documents to determine if the Board had the authority to use assessments to purchase, operate and maintain additional assets. In order for the Board to have that authority, Birkdale's Legal Counsel advised that an amendment to the Governing Documents was required. In May 2026, the Board voted to table the proposed amendment. A summary of Board action and timetable regarding this issue is available online in the June 2026 "Birkdale Bulletin."

Throughout the year, the Board has collaborated with legal counsel to review and update existing policies and to create new ones. These policies include:

- Assessments Collection
- Procurement and Disbursement
- Credit Card
- CIC Complaint Form
- Complaint and Due Process Resolution for Violations of the Declarations, Bylaws, Rules and Regulations of Architectural Standards and Guidelines
- Standards of Conduct
- Electronic Meeting and Voting
- Social Media and Online Forum
- Charters for 6 Standing Committees: ARC, Communications, Covenants, Decorations, Grounds, and Social
- Charter for ad hoc Governing Documents Committee

In other actions, the Board

- Approved the 2026 and 2027 Budgets
- Reviewed the 2023 Reserve Study Update (issued January 6, 2026)
- Executed contracts for Communications Manager and Legal Services
- Appointed Standing Committee Chairs and Members, November 6, 2025
- Appointed ad hoc Governing Documents Review Committee, December 4, 2025

4. FINANCIALS Pete Pesetski, Treasurer

- **ACH Payment Option** - Treasurer Pete Pesetski emphasized the benefits of establishing ACH payments to ensure timely payments for assessments.
- **Vantaca** – Owners were encouraged to set up their individual Vantaca accounts which provide access to the owner’s individual account. Information is accessible for assessments, ARC applications, violations, Association documents, and provides a convenient “contact” for communicating with the Association and Community Manager.
- **Audit** – Adams, Cheatham, and Jenkins completed and submitted Birkdale’s Final 2025 Audit.
- **Delinquent Accounts** – As of 9-27-2026, Birkdale’s delinquency is \$45,449.20. The Association follows the Board approved “Birkdale Assessments Collection Policy.” Ongoing collection for delinquent assessments is managed by Equity Experts and Lafayette, Whitlock, Fisher & Hughes, PLC.

- **Litigation** – Collection litigation for delinquent accounts is ongoing.
- **Insurance** – Birkdale maintains current insurance policies in accordance with the Association’s Governing Documents and Code of Virginia.
- **Reserve Study** –Virginia law requires the Board conduct a Reserve Study once every five years and review the study results at least annually to determine whether reserves are sufficient. In December 2025, the Board President requested DMA Reserves to update their 2023 Capital Reserve Study and Financial Analysis. On page 11 of DMA Reserves’ Report issued in January 2026 are the recommended reserve transfer amounts through 2030. For 2027, the updated recommended amount was increased by \$230 to \$16,235 from the 2023 recommendation of \$16,005.

<u>Year</u>	<u>Reserve Transfer Amount</u>	<u>% Increase</u>
2026	\$15,389	0.00%
2027	\$16,235	5.50%
2028	\$17,128	5.50%
2029	\$18,070	5.50%
2030	\$19,064	5.50%

Yearly deposits into the Reserves have exceeded recommended transfer amounts since the Board has also deposited the interest earned on those funds into the Reserves. Birkdale’s next required Reserve Study is due in 2028. The complete DMA Reserves report is available on VANTACA.

- **August Storm Damage** - The unanticipated August 10, 2026, storm caused substantial damage to Birkdale’s Common Areas. The total cost of essential tree removal/trimming, and the replacement of 7 sections of the Spring Run Road PVC fence will exceed \$70,000. Based on information from the Association’s contractors, additional damage may become evident as seasonal conditions change, and storm-recovery work continues. Some Common Area tree/landscape issues will be postponed until 2027.
- **Assessments** -
 - ✓ **2026 Assessment Increase** – In November 2025, the Birkdale Board of Directors approved an increased budget for 2026 with an \$80 per year increase in assessments: \$125 per quarter, or \$500 per year total assessment.

- ✓ **2027 Assessment - NO INCREASE** – In September 2026, the Birkdale Board of Directors approved the 2027 budget. The assessment for 2027 will remain at \$125 per quarter, or \$500 per year.

Birkdale Community Association, Inc.

Balance Sheet as of 8/31/2026

Assets	Operating	Reserve	Total
Assets			
FCB - OPERATING ACCOUNT	\$57,682.52		\$57,682.52
FCB - RESERVE ACCOUNT		\$36,106.14	\$36,106.14
FCB CDARS *1967 12/17/26		\$104,070.86	\$104,070.86
FCB CDARS *1529 01/21/2027		\$81,509.89	\$81,509.89
A/R - ASSESSMENTS & FEES	\$47,315.21		\$47,315.21
Allowance for Uncoll Accts	(\$27,254.54)		(\$27,254.54)
PREPAID EXPENSES - INSURANCE	\$6,925.32		\$6,925.32
INCOME TAX DEPOSIT	\$1,620.00		\$1,620.00
Total Assets	\$86,288.51	\$221,686.89	\$307,975.40
Total Assets	\$86,288.51	\$221,686.89	\$307,975.40
Liabilities / Equity	Operating	Reserve	Total
Liabilities			
ACCOUNTS PAYABLE	\$2,557.30		\$2,557.30
PREPAID ASSESSMENTS	\$32,971.59		\$32,971.59
Total Liabilities	\$35,528.89		\$35,528.89
Equity			
EQUITY - PRIOR YEARS	\$40,640.71	\$227,326.90	\$267,967.61
CURRENT YEAR NET PROFIT / (LOSS)	\$10,118.91	(\$5,640.01)	\$4,478.90
Total Equity	\$50,759.62	\$221,686.89	\$272,446.51
Total Liabilities / Equity	\$86,288.51	\$221,686.89	\$307,975.40

Birkdale Community Association, Inc.

Statement of Revenues and Expenses 8/1/2026 - 8/31/2026

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Operating Income							
Operating Income							
41000 - OPERATING ASSESSMENTS	-	-	-	238,583.25	234,833.25	3,750.00	313,111.00
43000 - INTEREST EARNED - OPERATING	3.77	-	3.77	37.77	-	37.77	-
44000 - INT ON DELINQUENT ASSESSMENTS	131.74	-	131.74	445.52	-	445.52	-
45000 - LATE FEES BILLED	(35.00)	91.67	(126.67)	1,045.00	733.36	311.64	1,100.00
46400 - VIOLATION CHARGES	(100.00)	-	(100.00)	900.00	-	900.00	-
47000 - OTHER INCOME	395.00	-	395.00	3,535.00	-	3,535.00	-
Total Operating Income	395.51	91.67	303.84	244,546.54	235,566.61	8,979.93	314,211.00
Reserve Income							
71000 - RESERVE ASSESSMENTS - CAPITAL	-	-	-	11,541.75	11,541.75	-	15,389.00
73000 - INTEREST EARNED - CAP RESERVES	4.60	573.00	(568.40)	1,545.48	4,584.00	(3,038.52)	6,876.00
Total Reserve Income	4.60	573.00	(568.40)	13,087.23	16,125.75	(3,038.52)	22,265.00
Total Income	400.11	664.67	(264.56)	257,633.77	251,692.36	5,941.41	336,476.00
Operating Expense							
Operating Expenses							
51000 - GROUNDS CONTRACT	10,605.00	10,605.00	-	84,840.00	84,840.00	-	127,260.00
51100 - REHAB COMMON AREAS	10,093.59	2,916.67	(7,176.92)	27,734.88	23,333.36	(4,401.52)	35,000.00
51106 - PET STATIONS	501.03	416.67	(84.36)	3,438.45	3,333.36	(105.09)	5,000.00
51150 - TREE REMOVAL	32,850.00	3,000.00	(29,850.00)	61,100.00	24,000.00	(37,100.00)	36,000.00
51250 - IRRIGATION REPAIR-MAINTENANCE	1,090.00	708.33	(381.67)	5,240.00	5,666.64	426.64	8,500.00
52000 - ELECTRICITY	127.26	191.67	64.41	1,051.49	1,533.36	481.87	2,300.00
52200 - WATER & SEWER	-	633.33	633.33	3,975.63	5,066.64	1,091.01	7,600.00
53200 - R & M - ELECTRICAL / SUPPLIES	-	291.67	291.67	-	2,333.36	2,333.36	3,500.00
54000 - GENERAL ADMINISTRATIVE	1,422.07	1,116.75	(305.32)	4,850.80	8,934.00	4,083.20	13,401.00
54001 - HOLIDAY DECORATIONS	-	416.67	416.67	-	3,333.36	3,333.36	5,000.00
54006 - NEWSLETTER / WEBSITE	438.50	583.33	144.83	2,615.00	4,666.64	2,051.64	7,000.00
54100 - MANAGEMENT FEE	1,600.00	1,600.00	-	12,800.00	12,800.00	-	19,200.00
54130 - TAXES & FEES	-	20.83	20.83	142.50	166.64	24.14	250.00
54140 - SOCIAL	-	750.00	750.00	3,968.30	6,000.00	2,031.70	9,000.00
54900 - BAD DEBTS	-	-	-	10.00	-	(10.00)	-
55000 - INSURANCE	-	1,000.00	1,000.00	6,104.16	8,000.00	1,895.84	12,000.00
55100 - LEGAL FEES	644.53	1,500.00	855.47	11,001.42	12,000.00	998.58	18,000.00
55200 - AUDIT / TAX RETURNS	-	433.33	433.33	5,555.00	3,466.64	(2,088.36)	5,200.00
Total Operating Expenses	59,371.98	26,184.25	(33,187.73)	234,427.63	209,474.00	(24,953.63)	314,211.00
Reserve Expenses							
76300 - CAP RESERVE EXPENSE	-	-	-	18,727.24	-	(18,727.24)	-
Total Reserve Expenses	-	-	-	18,727.24	-	(18,727.24)	-
Total Expense	59,371.98	26,184.25	(33,187.73)	253,154.87	209,474.00	(43,680.87)	314,211.00
Operating Net Total	(58,971.87)	(25,519.58)	(33,452.29)	4,478.90	42,218.36	(37,739.46)	22,265.00
Net Total	(58,971.87)	(25,519.58)	(33,452.29)	4,478.90	42,218.36	(37,739.46)	22,265.00

Birkdale Community Association, Inc.

2027 Budget, approved September 3, 2026

Birkdale Community Association Budget Description	Approved 2026	Approved 2027
OPERATING ASSESSMENTS	313,111.00	313,111.00
LATE FEES BILLED	1,100.00	1,100.00
VOILATIONS CHARGES	-	-
OTHER INCOME	-	-
TOTAL OPERATING INCOME	314,211.00	314,211.00
RESERVE INCOME		
RESERVE ASSESSMENTS - CAPITAL	15,389.00	16,235.00
INTEREST EARNED -CAP -RESERVES	6,876.00	5,400.00
TOTAL RESERVE INCOME	22,265.00	21,635.00
TOTAL INCOME	336,476.00	335,846.00
OPERATING EXPENSES		
GROUNDS CONTRACT	127,260.00	127,260.00
GROUNDS IMPROVMENT	35,000.00	38,000.00
PET STATIONS	5,000.00	5,200.00
TREE REMOVAL	36,000.00	42,000.00
IRRIGATION REP/MAIN	8,500.00	8,500.00
ELECTRICITY	2,300.00	2,300.00
WATER & SEWER	7,600.00	7,600.00
REPAIR/MAIN. ELECT. SUPPLIES	3,500.00	3,500.00
GENERAL ADMINISTRA.	13,401.00	11,601.00
HOLIDAY DECORATIONS	5,000.00	5,000.00
NEWSL./WEBSITE/ COMM.	7,000.00	5,600.00
MANAGEMENT FEE	19,200.00	20,400.00
TAXES & FEES	250.00	250.00
SOCIAL	9,000.00	9,000.00
INSURANCE	12,000.00	12,000.00
LEGAL FEES	18,000.00	10,000.00
AUDIT / TAX RETURNS	5,200.00	6,000.00
TOTAL OPERATING EXPENSES	314,211.00	314,211.00

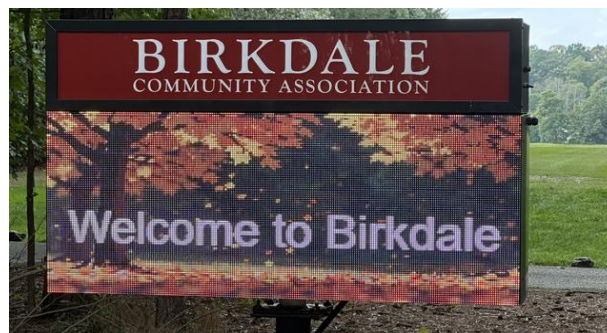
5. STANDING COMMITTEES

Six standing committees, comprised of 40 volunteers, support day-to-day Association activities and make recommendations to the Board. Highlights of the 2025-2026 year for committees:

ARC (Lee Kemmet, Chair) reviews, approves or disapproves all plans for any type of exterior construction, alteration, demolition, installation or enlargement of any building, fence, wall, accessory building, exterior lighting, improvement, or other structure.

- Processed 56 ARC applications for changes/modifications including fences, generators, replacement siding and windows, tree removal on owner properties, driveway changes, and sheds.
- Worked in coordination with the Covenants Committee to revise/update ARC Standards and Guidelines
- Transitioned from SmartWebs to Vantaca software program for processing ARC applications

COMMUNICATIONS – (Christopher Brooks & Connie McGuinness, Co-Chairs) advises the Birkdale Board of Directors on providing all Birkdale Owners with clear, accessible communication channels (email, website, and notices) in accordance with Virginia Law.



After a three-year planning and review process, the Communication and Grounds Improvement Committees presented a proposal for two electronic signs to the Board for their consideration. Following Birkdale's approved "Procurement and Disbursement Policy," the Board requested bids and approved FastSigns as the vendor for this project. The Grounds committee coordinated the installation of the electronic message boards with that vendor, the Association's electrical and landscape contractors at the Winterpock and Spring Run entrances. The signs can be programmed remotely to display community information. The Association thanks the residents who manually changed the prior signs for numerous years.

During the past year, the Communications Committee managed several projects:

- Continued an effort to sign up all residents for the monthly "Birkdale Bulletin" and Vantaca, Birkdale's Community Management portal

- Issued monthly “Birkdale Bulletin” newsletter and periodic eblasts to over 400 residents
- Welcomed 30 new Birkdale owners/residents with gift bags since November 2025
- Updated Birkdale’s official website: www.birkdaleonline.com
- Installed temporary signs for Community Events including the Annual Meeting and Election, Meet the Candidates Night, and Yard Sales
- Organized the 2nd Annual “Meet the Candidates Night”

COVENANTS – (Mark Fink, Chair) maintains the integrity of the Association by overseeing the enforcement of the community’s Codes, Covenants, and Restrictions (CC&Rs) that regulate the external appearance, use and upkeep of properties.

- Completed 657 property inspections using new Vantaca software
- Issued 767 violations for property maintenance, mailboxes, landscaping, and unapproved architectural modifications
- Verified and closed 511 corrections of violations
- Investigated owners’ confidential complaints per Birkdale’s “Complaint and Due Process Resolution for Violations of the Declarations, Bylaws, Rules and Regulations of Architectural Standards and Guidelines”
- Held violation hearings
- Continued to work cooperatively with ARC to update/revise “ARC Standards and Guidelines”

DECORATIONS – (Connie McGuinness, Chair) advises the Birkdale Board of Directors regarding holiday decorations at Birkdale’s two subdivision entrances and gazebos.

- Installed patriotic decorations for Memorial Day, 4th of July, and Labor Day
- Coordinated with contractor to install holiday lighting and decorations
- Installed holiday decorations at both gazebos

GROUNDS – (Pete Pesetski & Betsy Martello, Co-Chairs) advises the Birkdale Community Association (BCA) Board of Directors on matters related to the maintenance, improvement, and beautification of Common Area landscaping. The committee ensures that the community’s outdoor spaces reflect the HOA’s standards and enhance property values.

Grounds Improvement Projects -

- Refurbished stop signs/poles in Avalon
- Refurbished and painted street sign/solar light poles in original Birkdale area
- Replaced solar lights as required
- Performed annual maintenance of gazebos and PVC fences
- Identified and mapped Common Areas
- Complete a written landscape maintenance plan for Common Areas
- Replaced damaged mature crape myrtle in median of Royal Birkdale Parkway
- Installed “The Field at Birkdale” sign

Tree Removal and Trimming -

- Limbed up trees on both sides of Royal Birkdale Parkway
- Trimmed Common Area trees along asphalt paths
- Removed/trimmed Common Area trees as needed

August Storm Damage –



More than 100 Common Area trees were damaged throughout Birkdale. Tree removal and trimming are continuing. Because wooded and natural Common Areas are not all maintained as cleared, landscaped areas, some storm debris may remain in those areas. Based on information from the Association's contractors, additional damage may become apparent during Fall and Winter 2026-2027.

Electronic Signs – replaced old sign cases with custom electronic message boards

SOCIAL - (Heather Moore, Chair) advises the Birkdale Board of Directors on community events that promote engagement and enhance residents' quality of life through inclusive activities. Comprised of five committee members with additional resident volunteers supporting individual events, the Social Committee planned and held five community events during the 2025-2026 year at "Old Bond Lawn" and "The Field at Birkdale." The Committee coordinated volunteers, activities, entertainment, and vendors for these events to provide a variety of seasonal activities for Birkdale residents and families.

- October Fall Festival
- December Holiday Lighting/Decorating Contest
- December Visit with Santa
- April Spring Festival
- September Summer Sunset Social Movies & Games

6. AD HOC COMMITTEES

Ad hoc committees are temporary groups formed to address specific issues or tasks that fall outside the scope of standing committees, dissolving once their objectives are met.

AD HOC GOVERNING DOCUMENTS REVIEW COMMITTEE - (Earl Bishop & Keith Witt, Co-Chairs) was charged with reviewing current governing documents to determine potential improvements to those documents as well as assess their compliance with known local and state requirements. The suggestions were documented in a report presented to the BCA Board in September 2026. (Final Report is available online).

7. WHERE TO FIND INFORMATION ABOUT BIRKDALE'S HOA

- **Website** - Birkdale Community Association's website, www.birkdaleonline.com, is a primary source for information about all Committee and Board Meetings, Board Meeting Agendas, Governing Documents, Policies, and Events. Under the "Contact" button, residents may submit questions and concerns to the Association through the website "Contact" form. The Board continues to review how website inquiries are routed to the appropriate person and tracked through response or resolution.
- **"Birkdale Bulletin"** - Each month, the BCA publishes the **"Birkdale Bulletin,"** another source for current information. You must register at www.birkdaleonline.com to be added to the email list. If you wish to receive a "paper" copy of the publication, please contact our Community Manager at ACS West, Inc.
- **Vantaca** is Birkdale's official repository for Birkdale's documents. Owners may view information on their own account, Homeowner and Public Documents, and submit information to Birkdale's Community Manager. Instructions for setting up your VANTACA account are included every month in the Treasurer's Report.

8. WHAT ARE SOME CHALLENGES FOR BIRKDALE?

- **Common Area Maintenance** – Birkdale has over 55 acres of Common Area scattered throughout the subdivision. Entrances at both Winterpock and Spring Run are routinely maintained as well as Common Area along Royal Birkdale Drive and Spyglass Hill Circle, landscaped islands and gazebos, and Old Bond Lawn.

Prior to closing on a Birkdale property, each prospective owner should have received a "Disclosure Packet." Included in this electronic or hard copy packet are Birkdale's Governing Documents, which are also available online at www.birkdaleonline.com and on VANTACA. One of those documents is "Master Protections, A Declaration of

Covenants, Easements and Restrictions (11/17/1988). According to “ARTICLE III, COMMON AREAS, Section 3.2, Common Area Obligations of Owners,”

Each Owner shall maintain in good and attractive condition the landscaping located on any Common Area located between the side lot line of his Lot and the nearest road right-of-way, including periodic mowing of grass.

- **Trees, Trees, Trees**

Additional tree damage from the August 2026 storm may become evident as seasonal conditions change and storm-recovery work continues, Further trimming or removal may be needed; however, not all wooded and natural Common Areas are maintained as cleared, landscaped areas. An owner may trim Common Area trees or branches that encroach onto the owner’s property.

- **Streets**

Sinking Pavement – As our community ages, so does the infrastructure including roads, storm sewers, water lines, and other utilities. Erosion continues to wear away the soil under these pipes resulting in pipes vibrating against rocks. Leaks occur, pavement sinks. Report road problems to VDOT (Virginia Department of Transportation); and contact the Chesterfield County Utilities Department regarding water and sewer issues.

Parking – On-street parking continues to generate resident concerns, particularly on Birkdale’s narrow streets. Vehicles parked on both sides of these streets can restrict traffic flow, pedestrian visibility, and access for larger and emergency vehicles. is a difficult, complicated issue. VDOT is responsible for all Birkdale roads while Chesterfield County Police enforce applicable parking regulations.