

About Us



Chalk & Gibbs is a full-service independent insurance and real estate agency. The agency was established in 1925 by S.A. Chalk and H.S. Gibbs. The Chalk family and the Gibbs family have been in partnership for 98 years serving the insurance and real estate needs of Eastern North Carolina. Honesty, stability, integrity, and service to the customer have been instilled by the founders and carried forward to now the fourth generation of family members, and employees.

We are constantly working toward the common goal of better customer service. Not only does our company represent many major fire and casualty companies, life and health insurance companies, we have a full-service real estate department offering property management for residential and commercial, homeowners associations, real estate sales, and residential appraisals.

Our company has grown over the years thanks to its dedicated staff and loyal customers. Our average length of employment for our employees is over 15 years. Chalk & Gibbs has experienced property managers and accounting staff to help manage your Association. Our long-established relationships with the area's best contractors will help you find quality services at fair prices. To further reduce the cost of running your Association, we can potentially meet the Association's insurance needs at the lowest rates possible. To meet the expectations of its members, we believe that an Association should function as both a community and a business.

Chalk and Gibbs currently manages multiple Homeowners' Associations. We work side by side and keep the management team informed of any issues or concerns. Team management works extremely well to promptly address our associations and homeowner's needs.





Management Team

AMANDA MUTCH
HOA MANAGER

Specializes in Homeowner Communications, Appfolio®, Accounts Receivable & Payables, and assisting co-workers with overall management of associations.



Amanda M. is typically your first line of communication with Chalk and Gibbs. Amanda specializes in assisting homeowners with Appfolio® software questions, verifies payments and vendor invoices. Amanda works alongside both Amanda B. and Tom to ensure all associations are performing to standard and any problems are promptly resolved. Amanda's background includes working for 911 Communications handling 911 calls for over 13 years.

AMANDA BRANSON
HOA MANAGER

Specializes in Financials, Board of Directors Communications, Vendor Communications, oversees management of associations with the assistance of Amanda Mutch.



Amanda B. handles multiple associations while also preparing budgets, reviewing monthly financials, and approving association's invoices for all associations. Amanda communicates with vendors with maintenance issues, amenities, and any improvements. Amanda attends her association's board and annual meetings, and any other meetings or gathering necessary. Amanda's former employment includes assisting Real Estate Brokers with transactions, data entering for Residential Appraisers, and was a Long-Term Property Manager before coming to Chalk and Gibbs.

TOM YOUNGBLOOD
HOA MANAGER

Specializes in Board of Directors Communications, Vendor Communications, creates newsletters for select associations, oversees management of associations with the assistance of Amanda Mutch.



Tom handles multiple associations while also performing onsite inspections, creating newsletters, contacting vendors, and delegating tasks within the association. Tom ensures maintenance or repairs are handled in a timely manner and all vendors are insured. Tom also attends annual and board meetings. Tom has experience handling commercial property management and timeshare resorts throughout the US and has been President of his Homeowners' Association for 12 years. Tom has his broker's / BIC license and maintains his CSM designation.



How We Manage

ADMINISTRATIVE

- **Secure proper and adequate insurance**
 - *It is important to keep up to date on insurance policies, deductibles, cost replacement, and to keep homeowners informed of what is their responsibility to insure vs. the association.*
- **Enforcement of declaration, bylaws, rules, and regulations**
 - *Management informs homeowners of violations within the association. Ensures the Board of Directors and homeowners follow proper protocol and enforcement of legal documents.*
- **Administration, communication, and correspondence**
 - *Management sends out communication to all homeowners via email, posting, and by mail if necessary. This includes, but not limited to, newsletters, improvement updates, meeting announcements, general correspondence, and violations.*
- **Negotiate with and engage the services of contractors and insurance companies**
 - *Management speaks to vendors that service the association, research vendors, and will negotiate any contracts on behalf of the Board of Directors.*
- **Provide an emergency service telephone number and immediate response to emergencies**
 - *In the event of an emergency or catastrophic event, Management will make executive decisions to ensure that damages are temporary remedied by making phone calls to vendors and calling in claims.*
- **Present all suggestions and concerns from the membership to the Board of Directors**
 - *This includes, but is not limited to, homeowner complaints, architectural requests, potential maintenance, and repairs notated by homeowners or vendors.*
- **Maintain an up-to-date list of all homeowners**
 - *This list can be sent out to homeowners or Board of Directors upon request.*
- **Provide bonding of employees**
 - *Management staff is bonded through Chalk and Gibbs.*
- **Prepare, coordinate, and attend meetings**
 - *Management creates and sends out agendas for quarterly and yearly meetings, and special meetings. Management will also take minutes of meetings and provide a draft to the Board of Directors for review.*

FINANCIAL

- **Invoice Homeowners**
 - *Once a year Management will send a letter to homeowners notifying them of their updated monthly, quarterly, or yearly dues. An invoice will be generated on Appfolio® for homeowners, and a reminder will be sent out 3 days before the invoice is generated.*
- **Collection of dues and/or assessments**
 - *Management collects dues and any assessment payments for processing. Accounts Receivable is performed in house and online payments are processed through Appfolio® and directly deposited into the association's bank account.*
- **Management of accounts receivable and accounts payable**
 - *Chalk and Gibbs receives payables via their PO Box, review the invoice and then code the invoice to the budget. Occasionally invoices will need to be approved by the Board of Directors and an email will be sent for approval. Chalk and Gibbs bookkeepers will then process the payment and lastly Buff, Broker In Charge, will sign the check.*
- **Assist with and prepare annual budget and financial statements**
 - *Management works closely with the Treasurer to review year to date financials and determine what estimated costs will be for the next year to determine what the expected year expense will be compared to the association dues amounts and/or assessments.*
- **Provide monthly accounting statements to the Association Board of Directors**
 - *Monthly financials statements are sent to the Board of Directors for their review once bookkeeping has reconciled the accounts.*
- **Provide a Homeowner Portal through Appfolio® software**
 - *Chalk and Gibbs uses Appfolio® which is a real estate software for property management. Management will assist homeowners in setting up their online portal which will provide them with documents, association calendar, general ledger so they can see their payment history and charges. Appfolio® has the capability for homeowners to pay online via e-check, debit or credit card, set up recurring payments, and more.*
- **Provide accounting records to the CPA for preparation of year-end audit and/or tax filing and explanation of all accounts**
 - *Management will prepare year end financials and software to the association's accountant to perform tax returns. Bookkeeping will send out W9s to vendors. Assist with any reviews or audits performed by the CPA.*

ON-SITE

- **Hiring and supervising subcontractors, trades, and site employees**
 - *Management will work alongside committees or Board of Directors to oversee capital improvements, repairs, or changes to the association has approved. All vendors are required to be insured and provide proof.*

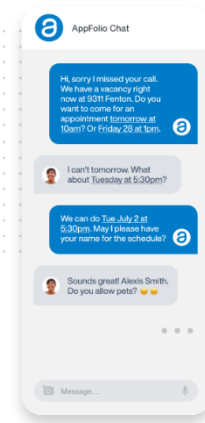
- **Site inspections**
 - *Perform routine onsite inspections by driving through or walking through the association to see if there are any repairs, violations, or maintenance issues.*

- **Assist with the Board of Directors or Committee and perform yearly or bi-yearly walkthroughs**
 - *Management will walk with a designated committee or Board of Directors to walk through the association to determine maintenance items, potential capital improvements, any complaints homeowners have stated, and overall appearance.*

- **Confirm Violations or Maintenance**
 - *Management will confirm a violation or maintenance request by going onsite to see the issue and confirm before going to Board of Directors or a committee.*

Provide stand-out service with modern, mobile property management communication tools

Meet your customers where they are by bringing your communication and service online. With AppFolio, you can streamline and simplify your customer service, while creating exceptional experiences for your renters and homeowners



Your partner in innovative property management technology



Everywhere you need it

Maintain operations and simplify your residents' lives with Online Portals, accessible with a mobile app that works from



Instant, on-demand service

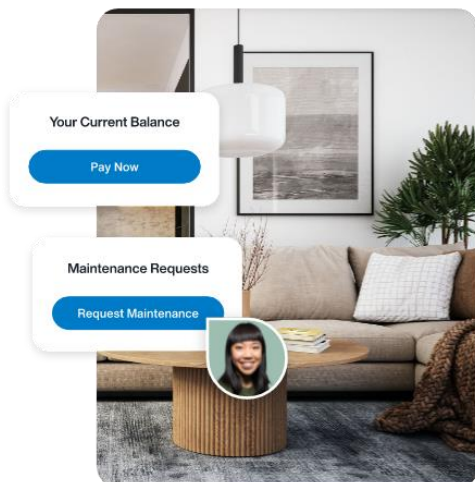
Transform your customer service and reduce one-off inquiries by bringing all vital information and tools directly to your residents.



Your modern communication hub

Instantly send texts & emails directly from the AppFolio® platform to keep your owners always informed & your communication history saved.

Amazing customer experiences, where and when they need them

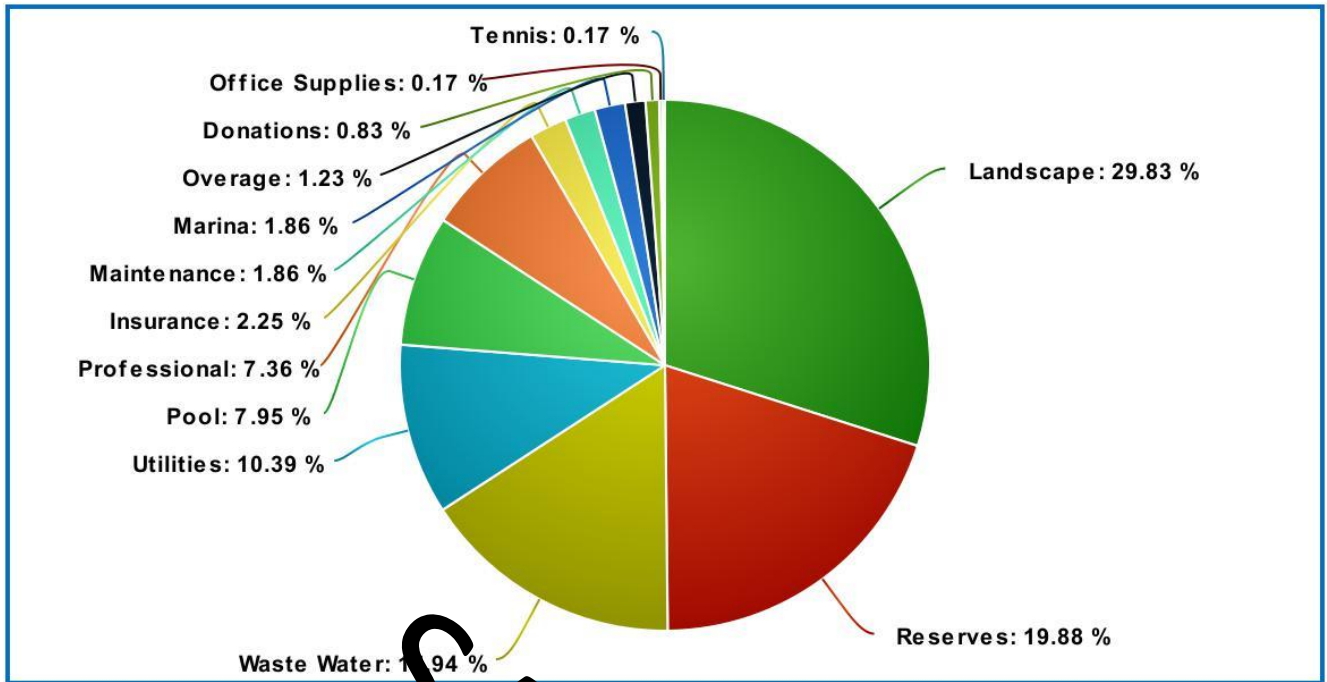


Online Portals

Empower residents with a one-stop shop to access the information and tools they need. With convenience at their fingertips, supply residents with instant, on-demand access to their Online Portal to submit online requests, make payments, and more.

Each association prepares their yearly budget differently. This is just one example of a budget that is prepared for an association Chalk and Gibbs manages. Upon request, Management will provide a breakdown of dues/assessments so that homeowners are informed and aware of where their money goes towards.

Income		
Homeowners Dues (Increase \$400)	301,750.00	Dues \$3,3600 per owner
Total Operating Income	301,750.00	
Expense		
Donations	2,500.00	IB Police/Fire & Other
Total Donations	2,500.00	
Insurance	6,800.00	8% Increase from 2021
Total Insurance	6,800.00	
Professional Fees		
Management Fees	20,400.00	\$1,700 month
Accounting	800.00	Tax Preparation
Legal Fees	1,000.00	
Total Professional Fees	22,200.00	
Office Expenses		
Mail	100.00	Copies & Postage
Conference/Meeting	250.00	Food & Presentation
Supplies	150.00	
Total Office Expenses	500.00	
Common Maintenance		
Electrical Repairs	2,500.00	
Repairs/Maintenance	3,100.00	
Total Common Maintenance	5,600.00	
Pool		
Pool Service Contract	15,400.00	\$1,200 month
Chemicals/Supplies/Equipment	4,000.00	
Maintenance/Repairs & Cleaning	4,000.00	
Pool Telephone	600.00	\$50 month
Total Pool	24,000.00	
Lawn/Grounds/Irrigation		
Lawn Service Contract	70,000.00	\$5,833.33 month
Irrigation Repairs	2,000.00	
Upgrades/Repairs/Additions	16,000.00	Pine straw, Plants, etc.
Tree Pruning	2,000.00	
Total Lawn/Grounds/Irrigation	90,000.00	
Septic		
Septic Inspection	1,700.00	
Septic Maintenance Contract	14,400.00	\$1,200 New Contract Price
Septic Repairs	1,000.00	
Field Cleaning	1,200.00	\$100 month
Lab Analysis	11,500.00	
Annual Monitoring Fee	300.00	
Septic Supplies	18,000.00	
Total Septic	48,100.00	
Tennis Court		
General Maintenance	500.00	
Total Tennis Court	500.00	
Utilities		
Electric	23,000.00	\$1,950 month
Water Bill	500.00	\$42 month
Garbage Collection	6,250.00	Roll Out/Pool
Cameras Cable/Wi-Fi/Phone	1,600.00	\$84 month
Total Utilities	31,350.00	
Marina		
Plumbing/Electrical	2,500.00	
Repairs & Maintenance	4,000.00	
Total Marina	6,500.00	
Reserves		
Capital Reserves	30,000.00	
Wastewater Treatment Plant	30,000.00	
Total Reserves	60,000.00	
Total Operating Expense	298,050.00	
Net Income	3,700.00	



SAMPLE

Where Your Dues Are Spent by Year & Month				
Line Item	\$ Budgeted	% Budget	\$ Per Year	\$ Per Month
Landscape	90,000.00	29.83%	1,073.74	89.48
Reserves	60,000.00	19.88%	715.82	59.65
Septic	48,100.00	15.94%	573.85	47.82
Utilities	31,350.00	10.39%	374.02	31.17
Pool	24,000.00	7.95%	286.33	23.86
Professional	22,200.00	7.36%	264.86	22.07
Insurance	6,800.00	2.25%	81.13	6.76
Maintenance	5,600.00	1.86%	66.81	5.57
Marina	6,500.00	2.15%	77.55	6.46
Overage	3,700.00	1.23%	44.14	3.68
Donations	2,500.00	0.83%	29.83	2.49
Office/Supplies	500.00	0.17%	5.97	0.50
Tennis	500.00	0.17%	5.97	0.50
	\$301,750.00	100.00%	\$3,600.00	\$300.00

FILE INFORMATION FORM

Unit/Address: _____

Date: _____

1st Owner Name: _____

Cell Phone: _____

Email Address: _____

License Plate: _____

Mailing Address: _____
Street City State Zip

(If Applicable)

2nd Owner Name: _____

Cell Phone: _____

Email Address: _____

License Plate: _____

Mailing Address: _____
Street City State Zip

Is Unit: *Permanent Residence* *Second Home* *Tenant Occupied*

Emergency Contact: _____ Phone: _____

Tenant Information (If Applicable):

Tenant's Name: _____ Cell Phone: _____

Email Address: _____ License Plate: _____

Management Co.: _____ Phone: _____

Leased Dates: _____ Car License Plate #: _____

Additional Info: _____

I allow Chalk and Gibbs to send me communications via email and/or text.

I do not allow Chalk and Gibbs to send me communications via email and/or text.

Additional Information: _____

Please return form to:

Mailing:

Chalk & Gibbs, Inc.
Attn: HOA Management
PO Box 1079
Morehead City, NC 28557

Email:

AmandaB@ChalkandGibbs.com
AmandaM@ChalkandGibbs.com