

## November 7th, 2025 – Notes to the Community –

Greetings fellow BTP owners and residents,

The key topic of the October 21<sup>st</sup> meeting of the POA Board was the approval of the 2026 annual budget. After a short discussion, the Board passed the budget and, as always, it will go into effect on January 1<sup>st</sup>. So, the POA budget **plus** the fee for your individual sub-Association makes up your entire monthly fee /dues for 2026.

After the budget was passed, a gentleman with extensive past POA Board experience addressed the current Board. He claimed that as of the end of August, the POA was facing a budget deficit of \$150,000. This was not correct. He had misread the August Income Statement. He also demanded to know what the Board “was going to do about it”.

As explained several times over the last couple of months, we have experienced numerous unforeseen and underbudgeted expenditures in 2025. And there is currently a deficit (income vs. expenses). Since these trends of unexpected expenses has continued into September and October this will unfortunately continue. We will not know the extent of the deficit until later this year. And we won’t know the year end calculations until February when Cardinal accounting releases the year-end report. We will keep everyone apprised as time progresses.

Spending during the month of October has been modified (although two new, unexpected costs occurred, requiring money for issues that had to be addressed). We will continue to spend on basic, required expenses only through years’ end, when at all possible.

Should we be faced with a budget deficit at years' end, and we well might, there are measures that are available to return to a balanced budget. They are: draw money from our retained earnings account, issue an assessment to the owners, reducing services, as mentioned or variations by combining these scenarios.

The 2026 budget will be a tight one. The Board, at the urging of many owners, chose to boost contributions to the POA reserves to replenish funds that have been used over the last several years. For instance, the roofs in 2024, pool refurbishing and irrigation pumps this year, among others. And the planned painting of our five Community common area buildings (our Clubhouse/Annex, Guardhouse etc.) will be done in the Spring.

Before moving on to other matters discussed, here are some facts concerning the new POA budget and an explanation on **how our monthly fee payments are spent**.

In 2026, roughly 91% of each **monthly POA fee** (total \$358.20) will go towards the **Operation and Maintenance** of the Association. The remaining 9% goes to the **Reserve account**. (\$325.94 per month for Operations/Maintenance and \$32.26 per month for the Reserves.).

The **focus of this illustration is the Operations/Maintenance portion** of the fee/dues. Again, these fees apply to the operation and maintenance of all segments of the **common areas** within BTP, essentially everything that DOES NOT apply to the exteriors of individual homes which are maintained by the sub-Associations.

The total **Operations and Maintenance** (O&M) budget is \$1,875,882. There are certain items that we must pay for within the O&M budget for 2026. These components aren't flexible and are paid for throughout the 12 month cycle. They are **yearly contracts, fees,**

**utilities and insurance.** They represent 72.6% of our total O&M budget.

The remaining 27.4% of the O&M budget is allocated to expenses that pertain to **maintenance** and **improvements** within the Community. **For example**, included are – property repairs and improvements, landscape repairs and improvements, irrigation repairs, sod replacement, yearly mulch application, pool maintenance and equipment repairs, gates maintenance, lakes/ponds, fountain and preserves maintenance, etc.

To put this in perspective, here is a summary of what **some of these line items** cost **each of us EVERY MONTH**:

<b>Contracts</b>	<b>Cost per Month</b>	<b>Maintenance/Improvements</b>	<b>Cost per Month</b>
Blue Stream	\$80.73	L'scape Improvements	\$13.07
Landscape Contract	79.59	Mulch	12.20
Utilities	22.05	Pruning/trimming	6.97
Management Company/		Sod replacement	2.62
Office payroll/expenses	23.23	Irrigation repairs	10.46
Insurance	6.17	Property repairs	14.47
Janitorial contract	5.60	Sidewalk/Lights repairs	4.36
Pool contract	4.95	Pool equipment repair	2.62
Security contract	2.89	Legal expenses	4.36
Lake contract	2.86	Preserve Maintenance	2.44
Pest control contract	6.97	Pressure Washing	3.67
		Others *	11.66
Total for each segment	\$235.04 (72.6%)		\$88.90 (27.4%)
Reserve contribution		\$32.26	
Total		\$358.20	

\*Less than \$2.00/month

Of the \$21.30 monthly increase per owner in 2026, the increase in fees for maintenance and operations is \$9.37. So the additional amount that will be allocated to maintenance and improvements will be limited, despite the overages that we're experiencing in 2025.

To put this into perspective, our yearly fee per household increase for O&M will be: \$57,746 -- (\$9.37 times twelve months or \$112.40 per home times 478 homes). The yearly increases for Blue Stream fiber and the Landscape Contract alone will be \$37,000, comprising 64% of the yearly increase.

Other topics that were discussed included:

- **Amenities and Safety Committees**

Both Committees have been dormant since the Spring. Operations ceased when many members of both resigned.

The three key members of the **Amenities Committee** stepped aside immediately after the completion of the Tennis/Pickle Ball and Bocce Court projects. However, additional work was necessary to replace damaged sod around the Bocce facility and to reposition irrigation heads to avoid sprinkling the Court.

Board liaison Mark Trail has attempted to reach the remaining members to determine interest, but to no avail.

Board liaison John Sacrdella has taken steps to revive the much-needed **Safety Committee**. Working with past Chair Dan Hickey, they are working on a plan to resurrect the group after the first of the year. It will include better communication with office staff to process and enforce rules violations that occur. More on that in subsequent Notes to the Community.

- The addition of benches at the new tennis court.**

After a brief discussion and input from the audience, the Board voted not to add the new benches inside of the fencing at the court. A suggestion was made to perhaps install a small stadium seating structure outside of the fencing under the trees for spectators, which could be considered in 2026.

- Irrigation pumps update**

A short discussion took place on our continuing issues with the installation of the new irrigation pumps. There is still confusion concerning the electrical capacities of the power boxes and transformers within the community. A decision was made, with input from several in attendance, to bring in another electrician to evaluate the situation.

This occurred on October 27<sup>th</sup> and he confirmed that major changes in our electrical service could be required. So this situation is still being evaluated by Brandi and several Board members.

- Palm Tree trimming – 2026**

To lock down pricing for the trimming of our palm trees next year, the Board discussed, then approved the proposal submitted by Greenscapes for \$32,644. Their bid for the work in 2025 was at least \$7,000 less than any competitor, but Brandi will investigate other bids to confirm that this bid from Greenscapes is indeed still the lowest.

- Reserve Schedule**

The POA Reserve Schedule components and values were updated and reorganized after several years of containing the same information. New, updated replacement values were assigned to some if not all the line items. The order of line items was realigned. For clarity, a new second page outlining information on what's included in each line item will also be provided in the owner's packet for the 2026 Annual meeting.

- **Insurance Loss Protection Inspection**

The POA's insurance broker, Sam Neidigh of Assured Partners in Naples recently conducted a Risk Management evaluation of our BTP Common Areas. He submitted a report on conditions that might create a **potential** lawsuit against the Association.

Of 100 possible conditions that were evaluated, the POA only had 7 that could be considered non-compliant. A couple of them have already been addressed, and Brandi is in the process of rectifying the others so that we will be fully compliant. One item is the installation of "No Swimming/Watch for Alligators" signs at all lakes and ponds in the Community, which had been discussed for years but never done.

- **Pavers replacing grass between driveways**

A resident recently submitted an ARC request to remove the grass between their driveway and that of the neighbor's next door. Their plan was to re-cover the space with pavers.

There have been a couple of instances when this was done before within the community, without Board approval.

The current Board discussed this and determined that the request would be denied. The idea of repaving grassy areas in the Community with pavers, or any other materials defeats the effort to maintain continuity in BTP and detracts from our aesthetics.

Any owner that moves ahead with a project like this in the future will be required to take out the material and replace it with grass/sod again, at their expense. If they don't appropriate fines will be levied.

- **Parking**

Driving around the neighborhood, it's apparent that the practice of parking in the street and occasionally on the grass, is still a very a big problem. Coupled with complaints from owners, it's very apparent. Numerous times cars have been parked in front of a home and there's even space in the corresponding driveway to park. That's just

laziness. Clogging up our narrow streets causes problems. Fire trucks, ambulances and large delivery trucks have a hard time navigating our streets if they are blocked. It's bad enough that our hired contractors, etc. are allowed to park there, others just make matters worse.

As mentioned earlier, the Safety Committee will soon be back on course. They will be monitoring conditions both day AND night to watch for these kinds of violations. If the violators are visitors, the owner will be responsible for the fine.

Also – we have three mail box kiosks in the community: one at West Hyde Park, another at Avon Park and Cheshire Dr. and the third on Chelsey Dr. and the Boulevard. People who stop for their mail are often seen parking horizontally across the parking area instead of parking in a slot. That's just lazy. Please don't park that way. It's very inconsiderate.

Also – each kiosk parking lot has a slot that is specifically allotted and marked for the mail person's truck to park when delivering the mail each day. If it is occupied, the mail **may not** be delivered, especially if the lot is busy at the time of delivery. So please leave that slot open, particularly during the day.

Our neighbors from the north have returned for the most part. And heavier traffic will be coming and going throughout the Holiday Season.

So everyone, please be careful on our streets – especially looking out for people walking and others walking their dogs and bicycles, in particular.

The next POA board meeting will be on **Tuesday, November 18<sup>th</sup>**, the third Tuesday of the month, due to the Thanksgiving Holiday. 6PM in the Annex.

Have a great weekend and watch for the cold snap that's coming our way on Monday, or so they say!!

Best regards,

Ron Mc Ewan  
Board President  
Bell Tower Park Property Owner's Association