

July / August Newsletter

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**CUSTOMER SERVICE PHONE NUMBER:**

1-866-378-1099 available 24/7

**GENERAL HOA EMAIL INQUIRIES:**

Bellalago@FSResidential.com

**HOA MANAGEMENT (FSR) WEBSITE:**

<https://bellalagohoa.connectresident.com>

**PUBLIC BIOB COMMUNITY WEBSITE:**

BellalagoHOA.com

Prepared through the combined efforts of the Board of Directors, FSR staff and the many volunteers who keep our community informed.

Board of Directors Message

Every decision the Board makes is guided by a simple principle: protecting our community today while planning responsibly for tomorrow. Although much of the Board's work takes place behind the scenes, it is all focused on preserving our community's assets, maintaining property values, and ensuring Bellalago and Isles of Bellalago remain a wonderful place to call home.

While our community is approaching 20 years old, our homeowner-led Association is still in its infancy. We have a unique opportunity to build the framework and foundation that will guide our community for decades to come, making thoughtful decisions today that will benefit future generations of homeowners.

This month, that commitment has included evaluating shoreline erosion solutions, improving irrigation systems, completing the Reserve Study, and beginning the 2027 budget process.

Thank you to the residents who volunteer on committees, attend meetings, and share their ideas.

Together, we are building a stronger community while protecting today and planning for tomorrow.

July Board Meeting

Here are just a few highlights from the July Board Meeting:

- **Bellalago Market:** The Board approved the Bellalago Market to support resident and local vendors while creating another opportunity for neighbors to connect. Planning will continue as operational details are finalized.
- **Policy Manual Revisions:** Updates to the Association's Policy Manual continue, with revisions designed to improve organization, clarify existing policies, and ensure consistency with current Florida law. Homeowner comments are being accepted through August 14.
- **Current Projects:** Several Board-approved projects continue to move forward. The Board is awaiting a third proposal for Isles of Bellalago mulch replacement and KUA's final walkthrough before activating the new street lighting on Carrick Bend and in the Townhome area. Sidewalk pressure washing is scheduled to begin the second week of August, and an additional turf treatment has been approved for the Townhome community.

Thank you to everyone who attended the meeting, both in person and online. Resident participation and feedback continue to play an important role in shaping our community's future.

August 12th Board Meeting

The board meeting was an extension of the July Meeting:

- There were a number of fine waivers that were considered.
- There were also ARC appeals considered. If an owner disagrees with a determination of the ARC committee (fellow homeowners) they can either have the application reheard by the ARC committee with modifications or they can appeal to the board.
- A minor board reorganization took place with Ed Mullen now Vice President and Eric Montgomery as Director at Large
- Approval by the board included
 - mulch completion in Isles of Bellalago
 - common area sidewalk repair / replacement
 - Insight Irrigation proposal



Instead of a Board Meeting on August 25th, the board will conduct a Reserve Study Workshop starting at 6:30pm via Zoom.

Welcome Home Guide

A Bellalago & Isles of Bellalago **Welcome Home** booklet is almost ready! Before we roll it out, we'd like some fresh eyes to help identify any final additions or changes.

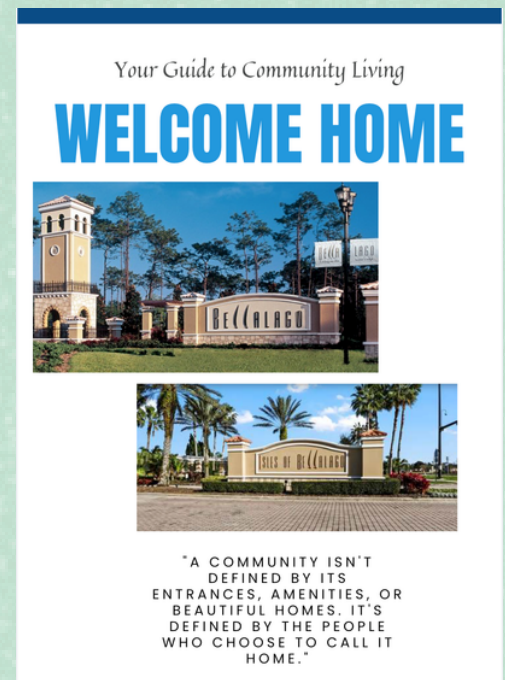
We are looking for up to eight participants for a focus group who have lived in Bellalago or Isles of Bellalago:

- less than 18 months or
- more than 18 months but less than 3 years

Your experience, whether as a homeowner or renter, can help shape what future residents learn when they first move into our community.

Interested? Email Debbie Rambis at BellalagoPresident@BellalagoHOA.com.

Only eight participants are needed, so please reach out as soon as possible!



Protecting Our Shorelines

With approximately 21.5 miles of shoreline throughout Bellalago and Isles of Bellalago, protecting our lakes from erosion is one of the Association's most significant long-term responsibilities. Because restoring every shoreline at once would be both impractical and extremely costly, the Lakes & Ponds Committee is identifying and prioritizing the areas at greatest risk.

As the first step in the Shoreline Erosion Mitigation Program, the Board has approved a 30-foot demonstration section on Lake Bellalago. The vendor is providing this installation at no cost, allowing residents to observe both the installation process and the finished product before future restoration projects are considered.

In addition, approximately 26,000 native shoreline plants were installed in selected locations throughout the community. These native plants help stabilize the shoreline, reduce erosion, improve water quality, and enhance wildlife habitat. The planting locations were selected based on erosion risk—not aesthetics—and are an important investment in protecting one of our community's greatest natural assets for years to come.

2027 Budget Planning

The Board has begun the process of developing the Association's 2027 budget through a series of budget workshops. The first workshop was conducted Tuesday, August 4, at 3:30 p.m. via Zoom. Additional workshops are scheduled throughout the budget process to carefully review operating expenses, reserve funding, contracts, and the Association's long-term financial needs.

A budget workshop is a working session where the Board reviews financial information, discusses priorities, and develops the proposed budget. These workshops allow Board members to ask questions, evaluate options, and refine the budget before it is presented for adoption. No official votes are taken during a workshop.

The proposed budget will later be presented at a Board meeting, where official Association business is conducted, Board actions are voted upon, and the annual budget is considered for adoption.

Residents are encouraged to attend the budget workshops to gain a better understanding of the budgeting process and the financial planning that helps maintain and protect our community for years to come.

Did You Know?

- **School Bus Safety:** Florida law requires drivers to stop for a school bus displaying a stop arm and flashing red lights. Help keep our children safe by staying alert, especially during morning and afternoon school hours.
- **Shoreline Plantings:** Native plants installed along our lakes are not decorative landscaping. They help reduce erosion, stabilize shorelines, and protect water quality. Please do not remove or disturb these plantings.
- **Homeowner Responsibilities:** Under our Declarations, homeowners are responsible for maintaining certain items associated with their lot, including sidewalks, irrigation systems, and trees, even when some are located within the adjacent right-of-way.
- **ARC Approval vs. Permits:** Receiving Architectural Review Committee (ARC) approval does not replace any required county permits. Homeowners are responsible for obtaining all applicable governmental permits before beginning work.

A few minutes spent understanding these topics can help avoid violations, protect community property, and keep Bellalago and Isles of Bellalago looking its best.

Behind the Scenes

Many of the Board's most important efforts take place outside of regular meetings. While these projects may not always be visible, they help strengthen the Association and prepare our community for the future.

Current initiatives include presentation and implementation of the Reserve Study to guide long-term financial planning, finalizing revisions to the Policy Manual to improve clarity and consistency (comments were due August 14), and a comprehensive review of the Declaration amendments for future homeowner consideration.

The Board also continues to oversee irrigation repairs and improvements, enhance our communications through multiple platforms (now including a blog), and work with legal counsel on the Association's construction defect litigation as well as mediation on the class-action lawsuit.

These ongoing efforts are all part of building a stronger foundation for Bellalago and Isles of Bellalago—protecting today's community while planning responsibly for tomorrow.



Bellalago
& ISLES OF BELLALAGO
COMMUNITY ASSOCIATION



CLUB DUES CLASS ACTION



FOCUS:

Money homeowners paid.



WHAT IS IT ABOUT?

Challenges how Club Dues were charged and allocated to homeowners.



WHO MAY BENEFIT?

Qualifying homeowners who paid Club Dues during the applicable class period.



GOAL:

Potential recovery for qualifying homeowners who paid Club Dues during the applicable class period.



CONSTRUCTION DEFECT LAWSUIT



FOCUS:

Community infrastructure & townhomes.



WHAT IS IT ABOUT?

Addresses alleged defects in common areas and townhomes.



WHO MAY BENEFIT?

Association and community through potential recovery to address defects and repairs.



GOAL:

Recover funds to help repair covered defects.

Your Board of Directors remains actively involved in both lawsuits through meetings, depositions, and mediation.

The first mediation in the Construction Defect Lawsuit was held on July 23, 2026. The Board will participate in the first mediation for the Club Dues Class Action Lawsuit on August 18, 2026.

Mediation typically lasts a full day, with each party meeting separately with the mediator as they work toward a potential resolution.

The Board remains committed to protecting the interests of the Association and its members.

For more information on the class action lawsuit, our class action administrator website can be reviewed here:
<https://bellalagoclassaction.com>

Frequently Asked Questions

Q: Who is responsible for maintaining sidewalks?

A: Under the Association's Declaration, homeowners are responsible for maintaining sidewalks associated with their lot, including repairs resulting from tree roots or other conditions.

Q: How does the fining process work?

A: Most violations begin with courtesy notices giving homeowners an opportunity to correct the issue. If compliance is not achieved, the matter may be referred to an independent Fining Committee for a hearing. The Committee determines whether to confirm or reject the proposed fine, while the Board establishes the fine amount.

Q: Why are native plants being installed along the lakes?

A: Native shoreline plantings help reduce erosion, stabilize the banks, improve water quality, and protect one of the community's most valuable natural assets.

Q: Why are reserve funds important?

A: Reserve funds help pay for the future repair and replacement of major Association assets such as roads, amenities, and infrastructure. Proper reserve funding protects property values and helps reduce the likelihood of large special assessments.

Election FAQs Part 2

Each month until the election, the monthly newsletter will provide more FAQs regarding the election.

May current Directors run again?

Yes. Current Directors may seek reelection if they continue to meet the qualifications established by the governing documents. Under the Association's Bylaws, no Director may serve more than four (4) consecutive years before being required to leave the Board for at least one year.

Who may run for the Board?

To qualify, a candidate must:

- Be a Member (owner) of the Association.
- Be current on all monetary obligations owed to the Association, as required by the governing documents.
- Meet all qualifications contained in the Declaration, Articles of Incorporation, Bylaws, and applicable Florida law.

What qualities make a good Director?

Successful Directors are willing to listen, learn, ask questions, work collaboratively, respect differing viewpoints, maintain confidentiality when required, and always act in the best interests of the entire Association.

ARC

Architectural Review Committee

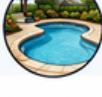
The ARC is a volunteer committee appointed by the Board.

Its purpose is not simply to approve or deny requests. The ARC works to ensure exterior improvements are consistent with the Association's governing documents while preserving the overall beauty and harmony of the community.

Exterior changes require ARC approval **before** work begins. Obtaining approval in advance helps prevent costly corrections and protects both your investment and the community.

What Types of Projects Typically Require Approval?

Common projects that require prior approval from the Architectural Review Committee (ARC).

	EXTERIOR PAINTING Changing or refreshing the color of your home's exterior.		PATIOS AND LANAIS Adding or modifying patios, pavers, or covered lanais.
	ROOF REPLACEMENT Replacing or changing the color or material of your roof.		DRIVEWAY MODIFICATIONS Changing the size, material, or design of a driveway.
	LANDSCAPING CHANGES Adding, removing, or modifying plants, trees, or landscaped areas.		WALKWAYS Installing or changing sidewalks, walkways, or pathways.
	FENCE INSTALLATION OR REPLACEMENT Installing a new fence or replacing an existing one.		EXTERIOR LIGHTING Adding, changing, or relocating exterior light fixtures.
	SCREEN ENCLOSURES Adding or modifying a screened pool enclosure or lanai.		SOLAR PANELS Installing solar energy systems on your home.
	SWIMMING POOLS AND SPAS Installing or modifying a pool, spa, or hot tub.		PERMANENT DECORATIVE FEATURES Adding permanent structures such as arbors, pergolas, fountains, or decorative walls.
ALSO INCLUDES: MAJOR DRAINAGE OR GRADING CHANGES 			

Upcoming Meetings & Events

Irrigation Workshop

Wed., **August 22th**, 10 am at the
Bellalago Amenity Center

Reserve Study Workshop

In lieu of another
August Board
Meeting (first one
was August 12th),
the board will
conduct a Reserve
Study Workshop

Committee Open House

In lieu of another August
Board Meeting (first board
meeting was August 12th),
our second annual
committee open house will
be conducted. **August 29th**
from 10am to 11:30am at the
Bellalago Rec Center



Budget Workshops and Meeting

09/02 3:30 – 5:00 pm Workshop
09/23 6:00 – 8:00 pm (if needed)
10/27 6:30 – 8:30pm Budget Mtg

Watch for First Notice of Election



The first of September, the first notice
of Election will be sent. Included in this
mailing is the Intent to be a Candidate.



Final Thoughts

There is a great deal happening throughout Bellalago & Isles of Bellalago—some visible and some quietly behind the scenes. From budget planning and reserve funding to litigation, infrastructure, safety, and communication, your Board remains focused on protecting our community today while planning responsibly for tomorrow. We may not always agree, but we share something important: we chose to call this community home. Staying informed, asking questions, and working together respectfully will help keep Bellalago & Isles of Bellalago a community we are proud of.



Debbie Rambis, Board President
bellalagopresident@bellalagohoa.com

Ed Mullin, Board Vice President
bellalagovicepresident@bellalagohoa.com

Tom Crary, Board Secretary
bellalagosecretary@bellalagohoa.com

William Estrada, Board Treasurer
bellalagotreasurer@bellalagohoa.com

Eric Montgomery, Director at Large
bellalagodirector@bellalagohoa.com

**CONSENT TO ONLINE/ELECTRONIC VOTING
AND CONSENT TO RECEIVE ELECTRONIC NOTICE**

The undersigned, being a deeded Unit Owner for **Property Address:** _____

(if you own multiple Units, attach a list of all properties owned), at **Bellalago and Isles of Bellalago Community Association, Inc. (the "Association")** pursuant to Florida Statutes, hereby consents in writing to:

(Please place a check mark or x in the box to indicate that you are giving consent.)

☐ **ONLINE/ELECTRONIC VOTING and ELECTRONIC NOTICE.** By signing this consent form I consent to voting online/electronically for elections and other unit owner votes and to receiving notices by electronic transmission for meetings of the Board of Directors, meetings of Committees or meetings of the Unit Owners/Membership and with respect to any other notices that are statutorily permitted to be sent via electronic transmission for the **Association** to the fullest extent permitted by law with respect to the above-listed unit(s) and pursuant to the provisions of the Board's Resolution authorizing electronic voting and electronic notice ("Resolution"). I designate the following **email address** for online/electronic voting and electronic notice purposes: (PRINT NEATLY) _____

The undersigned understands and agrees that in order to be valid, this consent form must be signed and on file with the Association at least **fourteen (14) days** prior to the meeting or election in which the Unit Owner wishes to vote online/electronically, and that all online/electronic votes shall be cast in advance of said meeting at which time the ability to vote online/electronically shall be deemed closed for that meeting or election. The undersigned also understands that mailed/delivered paper notices may not be provided to me with respect to the above-referenced unit(s) unless the undersigned has timely revoked consent to receipt of notices by electronic transmission in writing.

I further understand and agree that in order to use a different e-mail address for casting votes online/electronically and for electronic notice, I must notify the Association in writing of the change of email address so that it is received no later than fourteen (14) days prior to the meeting or election in which I wish to vote by online/electronic means using a different e-mail address. If I do not provide timely written notice of this change of e-mail address to the Association as provided herein, I further understand and agree that I may not be able to vote online/electronically until the next membership meeting and/or election.

All Unit Owners or Designated Voter
Please Sign, Print Name and Affix Date Below:

By: _____

Print Name: _____

Date: _____

By: _____

Print Name: _____

Date: _____