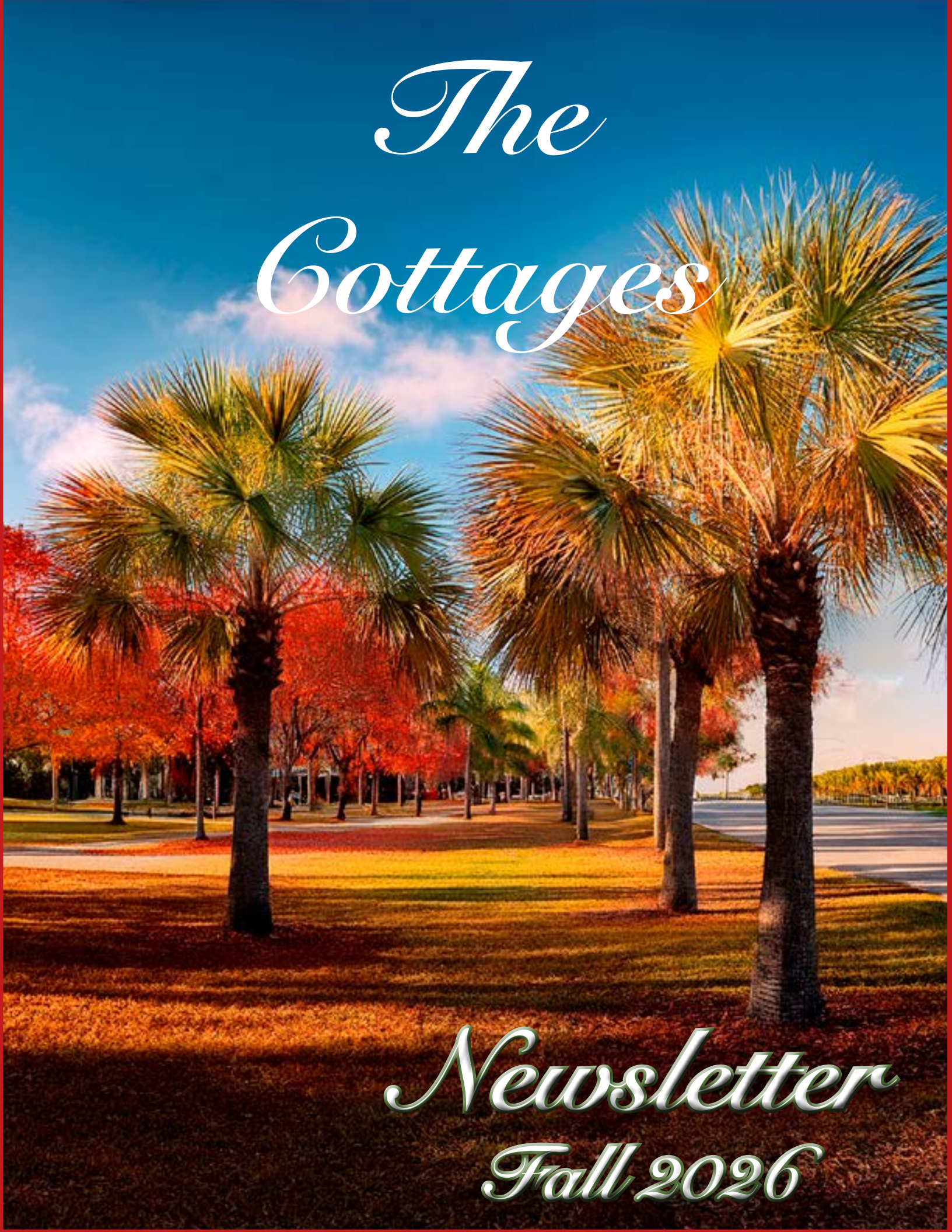




The Cottages

*Newsletter
Fall 2026*



President's Message

Welcome Home to Our Returning Neighbors!

Dear Cottagers,

As the summer months transition into the cooler Florida autumn, the Board of Directors welcome our seasonal residents back to The Cottages. The neighborhood always gains a special kind of energy when our entire community is reunited. Our year-round residents stayed busy beating the summer heat and doing some traveling, and we are eager to hear about your own summer travels, adventures, and time spent with family up north.

While you were away, life in the community kept moving right along. Board members have been working hard behind the scenes to keep our neighborhood beautiful, safe, and functioning smoothly. We are incredibly pleased to report that the East wiring irrigation upgrade is finished. The main lines and zone valves have been integrated with the west side ensuring for the first time all irrigation will be controlled by one modern system with increased efficiency and savings. Dennis and Rich stayed very busy supervising the oaks and palm trimming as well as the irrigation wiring.

In addition to these infrastructure updates, you will likely notice some new faces maintaining our common areas. We recently partnered with Stahlman, our new landscaping team. They are doing a wonderful job and are actively continuing to learn the unique layout, specific plant varieties, and distinct aesthetic needs of our community. We appreciate your patience as they continue to fine-tune their routines to get our grounds looking their best for the busy season ahead. Southeast Spreading will be laying mulch in mid-October.

We are looking forward to a fantastic season together. Please keep an eye on your inbox and the community bulletin board for upcoming announcements regarding our Fall Gazebo Social. Welcome home to your piece of Florida paradise!

Tree Trimming

Johnson Tree Service trimmed 245 palms and 45 oaks in August.



***Oaks
& Palms
\$9,400.***

***This is a savings of
over \$2,450
compared to 2024.***



Mulch

4

Kris Caldwell obtained mulch bids from several providers. Stahlman (Francisco) also gave us a bid. Southeast Spreading company was selected at a cost of \$8,000. This is a savings of \$2,400 compared to 2025. 1334 bags of mulch will be applied to the fronts of our houses in mid-October.





Rich Harper
Secretary/Maintenance

Maintenance News

East Irrigation Wiring

The East irrigation wiring project was completed in early October.

The cost was \$51,400.

Absolute Pavers removed the first row to allow the trencher to dig.

Dan Geist and crew followed with the trencher and then layed the conduit and wire.

The pavers were then replaced.



Conduit & wire being installed

Finances



Dennis Lowe
Treasurer, Newsletter

We have a balance of \$69,837 in our operating account and \$104,990 in Reserves at the end of August 2026.

We are in the process of starting the 2027 Budget development. Although the preliminary budget is not scheduled until October, we have several new accounts that must be discussed and included in the process.

2027 Budget Development

2026			2027	
October	November	December	January	February
 Preliminary Budget Oct. 21 9:30 am	 Budget draft approval Nov. 18 9:30 am	 Board meeting Dec. 16 9:30 am	 Budget revisions Jan. 20 9:30 am	 Annual Meeting Wednesday Feb. 17, 2027

Finances

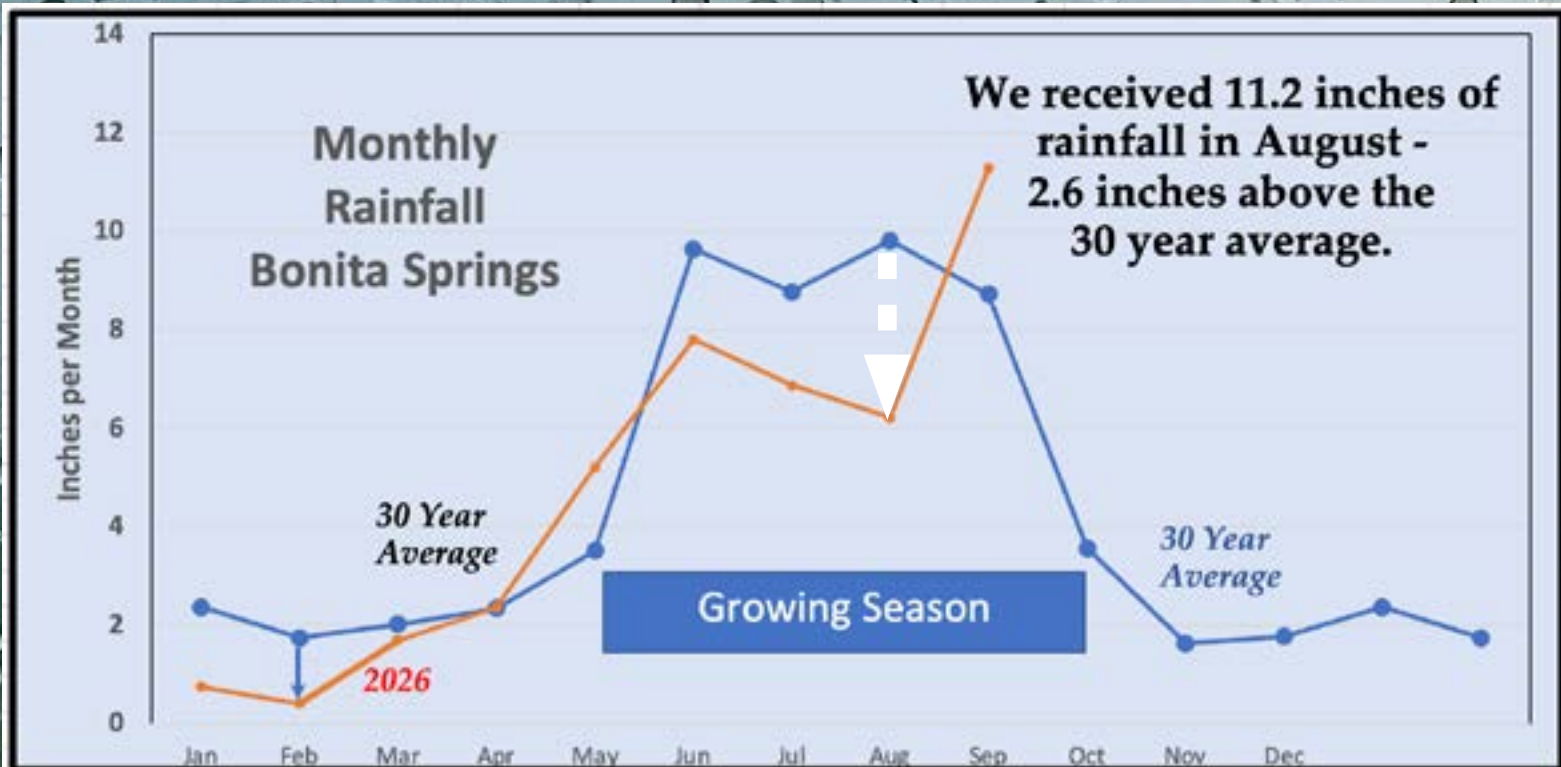
2026 Budget Status

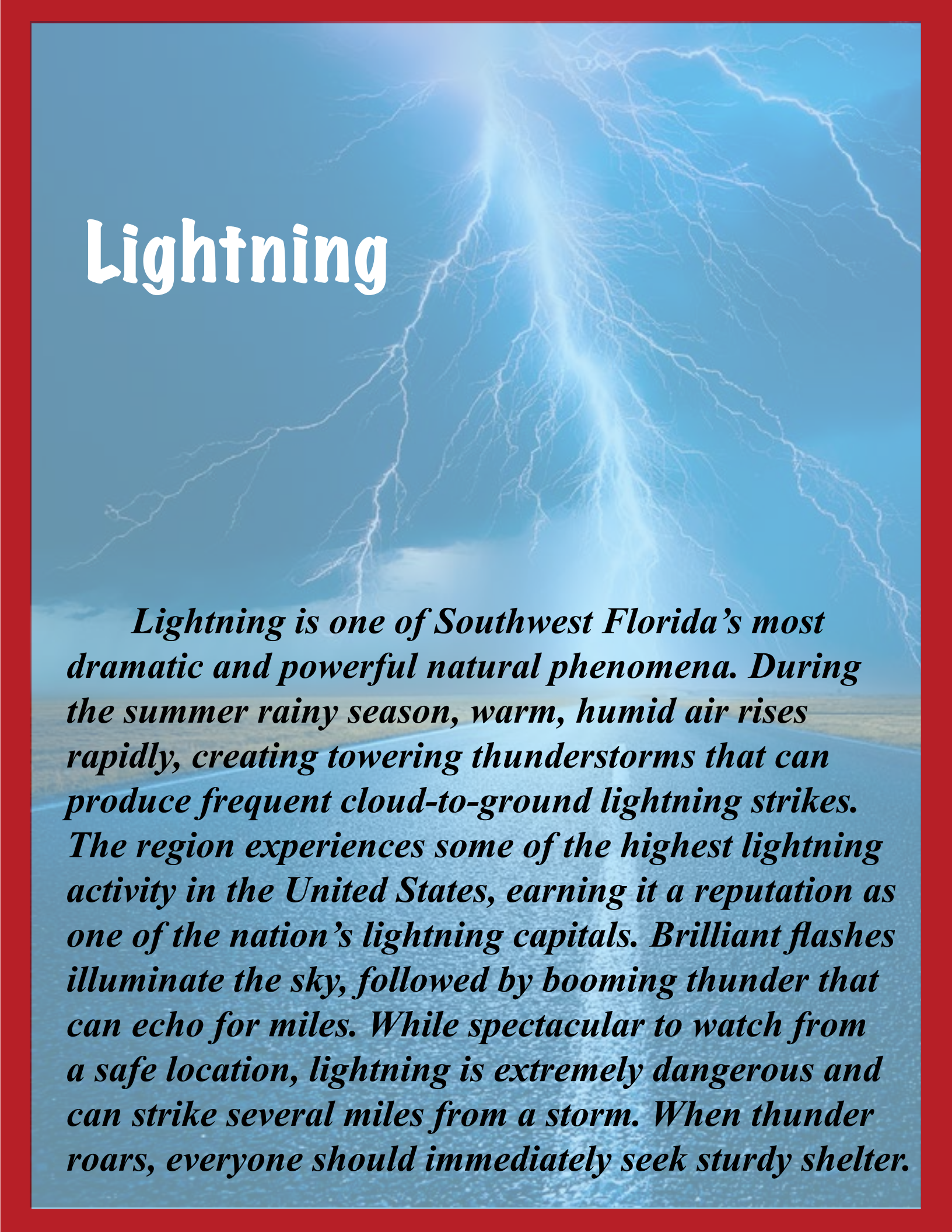
Our overall budget is on track after 8 months through Aug. This chart shows our operating account. In the early months we run above the recommended balance, but we have several one time large expenses like mulch application and tree trimming that lower the balance at year end. The up and down fluctuations are caused by expenses going out and quarterly fees going into the account. The desired level for our Operating Account is around \$45,000 to cover 3 months of operating expenses. Right now we are at a comfortable level.



Summer Rains Fall Short

*Rainfall in August was **2.6** inches below the 30 year average for August. We are now **6** inches below the 30 year average.*





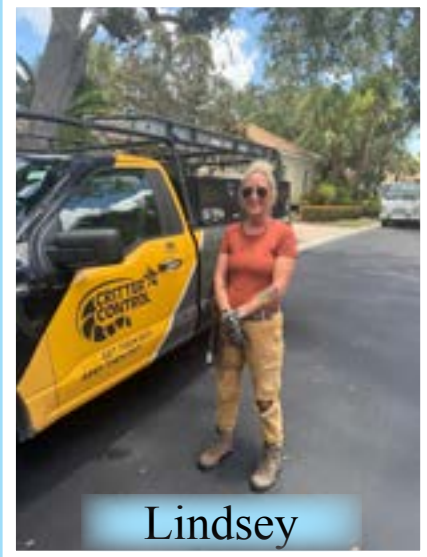
Lightning

Lightning is one of Southwest Florida's most dramatic and powerful natural phenomena. During the summer rainy season, warm, humid air rises rapidly, creating towering thunderstorms that can produce frequent cloud-to-ground lightning strikes. The region experiences some of the highest lightning activity in the United States, earning it a reputation as one of the nation's lightning capitals. Brilliant flashes illuminate the sky, followed by booming thunder that can echo for miles. While spectacular to watch from a safe location, lightning is extremely dangerous and can strike several miles from a storm. When thunder roars, everyone should immediately seek sturdy shelter.

Critter Control

The Cottages has used Critter Control for the past 10 years to quarterly re-bait our rat boxes. The cost of this service is covered by the HOA budget.

Some of the other critters that they also handle are the control of gophers, mice, moles, snakes and birds and the removal of armadillos, groundhogs, squirrels, opossums and raccoons. These additional services are paid for by the individual resident (855-550-7036).



Lindsey



Squirrels



Opossums



Raccoons



Mice



Rats



Bats

We dodge a bullet...so far

So far in 2026 we have had a below-normal hurricane season. The historical peak is around mid-September and tails off into November.

Social Activities



Donna Lowe

2026 FALL SOCIAL

THE NEXT COTTAGES SOCIAL IS PLANNED FOR:

Gazebo
Wednesday
November 4th, 5:00 pm

MARK YOUR CALENDARS



New Association Manager

Kris Caldwell is going to be the new Community Association Manager (CAM) for the Cottages.



Kris has been a dedicated senior property management professional since January 2012, specializing in the management of condominium associations and Master associations. With more than a decade of industry experience, Kris has developed extensive expertise in association operations, board relations, budgeting, vendor management, maintenance oversight, and regulatory compliance.

Throughout her career, Kris has worked closely with board members, homeowners, and service providers to ensure communities are well maintained, financially sound, and effectively governed. Her hands-on approach, strong organizational skills, and commitment to exceptional customer service have helped foster positive relationships and successful community operations.

Kris is passionate about helping associations achieve their goals. Her experience and dedication make her a trusted resource for the communities she serves.

Cottages Board



Kiki Scovel
President /
Landscaping /
Website



Rich Harper
Secretary /
Maintenance



Dennis Lowe
Treasurer /
Newsletter



Kris Caldwell
Association Manager



Happy Fall!