

??????

## Why You're Receiving This Letter

**This letter explains recent Board spending decisions, unresolved maintenance issues, and proposed document changes that could reduce owner oversight. Please read carefully before voting or approving any changes.**

Dear Neighbors,

I am writing to you out of deep concern—and frankly, disbelief—at the lengths to which a Board President appears willing to go in order to win an election.

I served on the Board for four years, including as President, and during that time I never witnessed the level of recklessness, rushed decision-making, and disregard for sound governance that we are seeing today. Healthy boards welcome transparency, owner questions, and informed participation. They do not govern through uncertainty, pressure, or last-minute financial actions that place the Association at risk.

Let me be clear: I am perfectly willing—and had already planned—to step forward constructively and work in the best long-term interest of our community. What I cannot support is behavior that prioritizes election outcomes over fiscal responsibility, fairness, and proper process.

When the BroadStar contract was announced, the cost of approximately **\$150 per quarter per unit** led many owners to reasonably believe that this expense would be handled transparently through the budget. I suspect most of the community thought the same. Instead, serious questions remain about how this obligation is being funded and whether owners were given the full picture when the decision was made.

Equally troubling is the ongoing push to take over **owner-owned fences**.

Several years ago, owners received an email instructing us **not to repair or replace our fences** because the Board was considering taking them over. Since then, no formal vote has occurred, no clear plan has been approved by the membership, and no timeline has been communicated. Owners have been left in limbo.

As a result, many of us are hesitant to maintain our own property. In my case, I have lived with a broken 4x4 fence post for months. I want to replace my entire back fence, yet I am reluctant to invest thousands of dollars when there is a real concern that the Board may later tear it down and dispose of it—simply because it does not fit a preferred aesthetic, such as white vinyl fencing.

That is unfair.

With **wood fences**, owners at least have options: we can paint, restrain, and repair them. **Vinyl fences remove that flexibility**. In addition, not all fences in this community are the same size, raising serious questions about cost allocation and fairness.

Even more concerning, has anyone evaluated the **insurance and liability implications** of Association-owned fences? Increased premiums, added reserve obligations, and greater exposure are real possibilities—yet no analysis has been shared with owners.

Enough with the vinyl fence push. **The fences are currently owner responsibility.**

Despite that, the Board is willing to allocate **\$135,000 of Association funds** toward this project. I have to ask: could this money not be better used on issues that are more urgent, unresolved, and that clearly belong to the Association?

One such issue is the **rust problem** throughout the community. This began when the Board chose to discontinue Rust Tech and allow the landscaping vendor to handle rust treatment. Three years later, **we have paid approximately \$4,200 per year—for a total of about \$12,600—and we are no further along than we were when we started.**

Now owners are also seeing that the Board intends to **pay off the roof loan**, a remaining balance of approximately **\$20,000**. This raises a serious fairness concern. Is money being used that was collected from everyone—including owners who paid their roof assessment in full years ago? Those owners should not be paying a second time, directly or indirectly.

Taken together, these actions give the appearance of rushed financial decisions designed to create goodwill in an election year, rather than thoughtful, equitable governance. I am appalled at the notion that this approach is acceptable.

Our community deserves leadership that is steady, ethical, and accountable. Owners deserve transparency, proper prioritization, and respect for the fact that every dollar spent belongs to us.

---

## **What Owners Should Be Asking Right Now**

- **Were reserve, contingency, and/or special assessment funds used to pad the operating account, which has run in the red frequently?**
- **If so, under what authority were those transfers made, and where are they documented?**
- **Why were dues not increased by approximately \$150 per quarter to transparently fund the BroadStar obligation?**
- **Which specific accounts are paying for BroadStar today, and for how long is that sustainable?**
- **Why are owner-responsibility items (such as fences) being funded with Association money while unresolved Association obligations remain unfunded?**

## **Call to Action – Please Read Carefully Before Voting**

I strongly encourage every owner to:

- **Carefully read every proposed document change in full before voting.**  
Do not rely on summaries, assurances, or verbal explanations. Once approved, these changes can **permanently shift decision-making power away from owners and into the hands of the Board.**
- **Ask whether the proposed documents expand the Board's authority** to spend Association money, reallocate reserves, approve contracts, or make material changes **without future owner input or votes.**
- Review the monthly financials, budgets, and general ledger entries to understand **how operating shortfalls are being covered.**
- Request written clarification on **any transfers between operating, reserve, contingency, or special assessment funds.**
- Ask directly whether **reserve, contingency, and/or special assessment funds were used to pad the operating account,** which has run in the red frequently.
- **Vote only after you are fully informed.**  
A vote cast without reading the documents may unintentionally authorize actions you would never knowingly approve.

**Once governing documents are amended, owners lose leverage—and that power is rarely given back.**

An informed community is a protected community.

Respectfully,  
**Barbara Vela**  
Former Board President  
Jupiter Lakes Villas

# A Concerned Review of Our 2026 Budget

## *Lower Dues Today = Higher Costs Tomorrow?*

After reviewing the approved 2026 budget alongside the reserve study and year-end financials, I believe homeowners should be aware of several **material issues** that are not obvious at first glance.

---

### What the Numbers Actually Show

- **Operating expenses (2026): \$456,090.93**
- **Operating income from dues: \$376,090.93**

➡ **Operating gap: ≈ \$80,000**

To balance the budget on paper, the worksheet includes:

- **\$80,000 labeled “Prior Year Surplus”**

However, the Association **ended 2025 approximately \$25,000 in the negative**, meaning there was **no true surplus cash available**.

---

### Where the \$80,000 Comes From

The 2026 budget also shows:

- **Contingency reserves reduced by approximately \$69,000**

This confirms that **reserve/contingency funds are being used to plug the operating gap**, instead of increasing dues or proposing a special assessment.

---

### Reserves Are Also Underfunded

- **Reserve study recommendation (2026): ≈ \$236,500**
- **Budgeted reserve contribution: \$202,768**
- **Reserve shortfall: \$33,732**

At the same time the contingency reserve is reduced, reserves are also **funded below the level recommended by the reserve study**.

## Why This Matters

Using reserves and contingency funds to balance operating budgets:

- Masks true budget deficits
- Reduces emergency and disaster cushions
- Pushes costs into future years
- Increases the likelihood of special assessments

We are **not broke**, but this financial direction is **not sustainable**.

## Bottom Line

The 2026 budget balances only by:

- Using an **\$80,000 paper “surplus”**
- **Reducing contingency reserves by ~\$69,000**
- **Underfunding reserves by \$33,732**

Lower dues today do not eliminate costs — they **defer them**.

## Candidates Supporting Responsible Financial Governance

- **Barbara Vela**
- **Terrell Kirkland**
- **Debra London**
- Sydney Anelus



## KEY FACT HOMEOWNERS SHOULD KNOW

**The 2026 budget reduces Contingency Reserves by approximately \$69,000.**

This reduction is being used to help balance the budget **without raising dues**, even though:

- Operating expenses exceed operating income by **~\$80,000**
- The Association ended 2025 **about \$25,000 in the negative**
- Reserve funding is **\$33,732 below** the reserve study recommendation

**This is not excess cash — it is savings being spent.**



# JUPITER LAKES VILLAS OWNER PRIORITIES SURVEY

*Your input matters. This survey is for awareness and planning purposes only. Responses may be anonymous.  
Estimated time: 3–5 minutes.*

## 1. Owner Type

Owner-occupied  Rental owner / investor  Renter

Optional Unit #: \_\_\_\_\_

## 2. What should be the TOP priorities for our community? (Select up to 3)

- Sidewalks / trip hazards
- Stucco / structural repairs
- Roofing / leak prevention
- Drainage / flooding issues
- Insurance costs & hurricane deductible funding
- Lighting / safety
- Parking concerns
- Landscaping / irrigation
- Painting (timing / quality)
- Fences
- Internet / cable bulk services
- Other: \_\_\_\_\_

## 3. Is parking a problem for you?

Not a problem  Minor issue  Moderate issue  Serious issue

## 4. If parking is a problem, what issues apply? (Check all that apply)

- Not enough guest parking
- Residents using guest spaces
- Commercial vehicles
- Speeding / unsafe driving
- Lighting issues
- Other: \_\_\_\_\_

## 5. When it comes to money, which best reflects your preference?

- Keep dues stable; reduce non-essential projects
- Modest increases to fund essential maintenance
- Build reserves to avoid future special assessments
- Prefer special assessments for large projects

**6. How important is it to fund reserves for major risks?**

- Not important  Somewhat important  Important  Very important

**7. What should come FIRST when money is limited?**

- Safety & code compliance
- Preventive maintenance to avoid larger future costs
- Reserve funding
- Cosmetic or aesthetic improvements
- A balanced approach

**8. How satisfied are you with current communication and transparency?**

- Very satisfied  Satisfied  Neutral  Dissatisfied  Very dissatisfied

**9. What information would you like shared regularly?**

- One-page monthly financial summary
- Bank balances by fund
- Project scopes and bids
- Board vote results & meeting minutes
- Reserve funding progress
- Insurance updates
- Other: \_\_\_\_\_

**10. Is there anything you would like the board to explain, stop, or prioritize differently?**

\_\_\_\_\_

**Optional: If you would like updates**

Name: \_\_\_\_\_ Email: \_\_\_\_\_