

**MINUTES OF MEETING
LAKES AT BELLA LAGO COMMUNITY DEVELOPMENT DISTRICT**

The Board of Supervisors of the Lakes at Bella Lago Community Development District held Public Hearings and a Regular Meeting on August 26, 2025 at 10:00 a.m., at the Holiday Inn and Suites, 620 Wells Road, Orange Park, Florida 32073.

Present:

Martha Schiffer
Rose Bock
Megan Germino

Vice Chair
Assistant Secretary
Assistant Secretary

Also present:

Ernesto Torres
Felix Rodriguez
Mary Grace Henley
Jennifer Kilinski (via telephone)
Dan Fagen
John Williams

District Manager
Wrathell, Hunt and Associates LLC
Kilinski|Van Wyk, LLC
District Counsel
Vesta
Vesta

Residents present:

Dan Drury Mike Fowler
Adela Burch Tiffany Muller
Luis Santiago John Larson
Ana B. Smith Terry Larson
Ryan Dusky Joseph Szwabo

Terri Crawford Gina Coratolo
Brenda Szwabo Cherrelle Wheelous
Hansel Dahanda Nicole Martinez
Nicholas Mendez Christopher Bowers
Carlos Andrade Other residents

FIRST ORDER OF BUSINESS Call to Order/Roll Call

Mr. Torres called the meeting to order at 10:00 a.m. Supervisors Schiffer, Germino and Bock were present. Supervisors Smith and O’Leary were not present.

SECOND ORDER OF BUSINESS

Public Comments

Mr. Torres reviewed the protocols for public comments and indicated that the public hearings in the Fifth and Sixth Orders of Business will be tabled and reset to September 30, 2025. Residents and members of the public are welcome to comment on the budget and items related to the agenda today. The proposed Fiscal Year 2026 budget will not be adopted today, rather, it will be reconsidered on September 30, 2025; the budget line items will likely remain unchanged.

Resident Dan Drury compared the “Management/accounting/recording” line item at \$48,000 to a larger neighboring community, which has a management fee of only \$40,000. He asked why the “Electric” line item increased from \$1,762 for the first six months of the year to

\$63,238 in the last six months. He questioned the increases in the “Reclaim water,” “Pool maintenance” and “Janitorial services” line items and requested an itemized breakdown of the actual fees associated with those items, particularly the kilowatt usage from the electric company for the electricity billing. He asked how residents can receive itemized breakdowns.

Resident Mike Fowler voiced his opinion that there has been a decrease or lack of janitorial services and pool maintenance services despite the increases. He believes certain items that homeowners were promised during the home-purchasing process, such as Wi-Fi, cable, electrical fireplace at the amenity center and a dog park, are not available but homeowners are still being assessed for them.

Resident Terry Crawford asked if the Fiscal Year 2025 \$12,666 “Holiday decorations” budget will be budgeted for Fiscal Year 2026 budget if it is not spent in Fiscal Year 2025.

Resident Stanley Plifer thinks the landscaping line items are high and asked if quotes were obtained from other vendors. He thinks a more affordable landscape vendor can be found.

Resident Joseph Szwabo read excerpts from Chapter 170 and 190 Florida Statutes pertaining to fair and equitable distribution of the Operations and Maintenance (O&M) assessments. He is concerned about the builder/Developer not completing amenities, a sidewalk to the amenity center not being ADA-compliant, the roadway, property being destroyed by contractors, Equivalent Residential Unit (ERU) allocations versus lot sizes and trash removal fees when there is no dumpster. He compared the budgeted line items with those of a neighboring CDD which is 41% larger. He voiced his belief that, under Chapter 190, the CDD can be held liable for negligence in the amounts of \$200,000 per person and \$300,000 per person.

Resident Brenda Szwabo voiced her concerns about accidents when motorists make U-turns because of the lack of a left turn lane. She thinks there is a lack of janitorial services in the pool area and a lack of pest control. She is concerned about contractors speeding and driving past bus stops and the promised amenities, such as Wi-fi, a fireplace and fans in the amenity center, not being available yet.

Resident Adela Burch echoed Mr. Drury and Mr. Szwabo comments. She compared the General Fund budget with a neighboring community. She thinks many line item allocations are over-justified. In her opinion, speeding is out of control. She asked if the \$5,000 can be used to install speed bumps and speed limit and children at play signs. She noted that the back entrance is blocked and the construction company blocked the front entrance multiple times.

Resident Carlos Andrade voiced his opinion that the CDD is overspending on items that are not important or needed. He voiced his frustration regarding communication and about contractors speeding and blocking the back entrance. He asked for the CDD to install signage, speed bumps, a left turn signal and replace the mulch in the playground with rubber mats.

Resident Ryan Dusky voiced his understanding that, as the CDD grows, there will be O&M budgets. He thinks homeowner anger with the proposed increase is due to the lack of a turn lane, and feels that the CDD is falling apart in terms of maintenance and services that were promised and not delivered. He thinks the “Internet & cable”, “Electric”, “Potable water” and “Irrigation” line items are over-inflated. He thinks Staff should provide the reasoning and backup of how the amounts were derived. If the CDD is trying to build and set aside contingency funds for the next year, he wants to know what it is for and why the CDD is building reserves.

Resident Gina Coratolo alleged that only one person listened to the public comments/concerns. She is concerned about unfinished sidewalks near the pool, the curbs, lack of mailbox area lights and the District Manager not responding to emails. She feels like she moved out of the suburbs and into a dying town, which she finds despicable, disgraceful and disgusting.

Mr. Torres addressed concerns raised, as follows:

- The proposed budget increase is \$91,416. The “Professional and Admin” part of the budget had increases for the “Property appraiser & tax collector” fees and some of the software used to comply with reporting requirements. The \$48,000 Management fee is District Management’s fee for District management, accounting and recording services for the District. It is an administrative fee to operate the CDD. The CDD has a contract with District Management, who works at the pleasure of the Board. If the Board is dissatisfied with Management’s services they can seek another management company.
- Regarding transparency, the CDD’s website is lakesatbellalagocdd.net, wherein the CDD’s financials, meeting minutes, agendas and billing information are posted. Everything that the CDD does is scrutinized and Staff is happy to provide information.
- Regarding landscaping, there is no increase expected for Fiscal Year 2026. The Agreement with the current landscaper is subject to termination if they are not up to the CDD’s standards. If there are inconsistencies with performance, residents are urged to inform Mr. Williams of Vesta and Staff can put them on notice, if necessary.
- Regarding the lack of janitorial and pool services, residents are urged to report issues to Vesta, the on-site Property Manager, who is responsible for those services.

- Regarding net funds at the end of the year, unused funds are carried forward to the following year. This is the first year assessments are on the tax roll so the \$75,000 “Working capital” line item is necessary to fund the budget during the three months it takes for the assessment revenues to be collected by the Tax Collector and to be transmitted to the CDD. When most homeowners closed on their homes, they did not pay assessments via a tax bill, they were paid at the closing, which was an arrangement between the purchasers and the homebuilders. This is the first time the assessments will be on the tax bill so \$75,000 was set aside to fund the first quarter expenses; this is the biggest part of the budget increase.
- The ERU weightings and equitability were set during the Chapter 170 public hearing; the Master Methodology set forth the ERU weightings. To change that would entail going through the same extensive and possibly costly process again, if the Board wishes.
- Regarding speeding, residents should contact the County about vehicles going around a school bus. The District Engineer could be authorized to have additional signs installed or perform a traffic study for traffic calming devices but that would likely not be very favorable to residents.
- Regarding amenities that were promised, he is not certain of any amenities that were promised by builders that have not come online. The Development team will be consulted.
- The CDD has a website wherein required CDD information is posted.

Mr. Torres apologized to the resident who thought he was not paying attention to concerns and stated he was taking notes.

In response to a question regarding if assessments will decrease as more homes are sold and constructed, Mr. Torres referenced the Proposed Fiscal Year 2026 budget and stated, although adoption will be tabled for today, the budget will remain the same as the one posted on the website. He explained the “Revenues” section on Page 1 and pointed out the Landowner contribution, which is \$229,393. Of that amount, \$75,000 is being reserved to have three months of working capital while waiting for assessments to be collected by the Tax Collector and remitted to the CDD. As additional homes are sold, there will be adjustments; the off-roll and Developer contribution amounts will decrease as the homes transition to on-roll assessments.

THIRD ORDER OF BUSINESS

Public Hearing Confirming the Intent of the District to Use the Uniform Method of Levy, Collection and Enforcement of Non-Ad Valorem Assessments as Authorized and Permitted by Section 197.3632, Florida

Statutes; Expressing the Need for the Levy of Non-Ad Valorem Assessments and Setting Forth the Legal Description of the Real Property Within the District's Jurisdictional Boundaries that May or Shall Be Subject to the Levy of District Non-Ad Valorem Assessments; Providing for Severability; Providing for Conflict and Providing for an Effective Date

- A. Affidavit/Proof of Publication**
- B. Consideration of Resolution 2025-16, Expressing its Intent to Utilize the Uniform Method of Levying, Collecting, and Enforcing Non-Ad Valorem Assessments Which May Be Levied by the Lakes at Bella Lago Community Development District in Accordance with Section 197.3632, Florida Statutes; Providing a Severability Clause; and Providing an Effective Date**

Ms. Henley presented Resolution 2025-16. The District is required by law to hold this public hearing in order to use the Uniform Method of Collection process to place the assessments on the tax roll.

On MOTION by Ms. Schiffer and seconded by Ms. Germino, with all in favor, the Public Hearing was opened.

Ms. Henley stated that there is a boundary amendment to add an additional parcel to the District and the Uniform Method can be used on that parcel as well.

No affected property owners or members of the public spoke.

On MOTION by Ms. Schiffer and seconded by Ms. Germino, with all in favor, the Public Hearing was closed.

On MOTION by Ms. Schiffer and seconded by Ms. Germino, with all in favor, Resolution 2025-16, Expressing its Intent to Utilize the Uniform Method of Levying, Collecting, and Enforcing Non-Ad Valorem Assessments Which May Be Levied by the Lakes at Bella Lago Community Development District in Accordance with Section 197.3632, Florida Statutes; Providing a Severability Clause; and Providing an Effective Date, was adopted.

FOURTH ORDER OF BUSINESS

Consideration of Resolution 2025-17, Amending Resolution 2025-15 to Re-Set the Date, Time, and Location of the Public Hearing on Imposing a Special Assessment on Certain Property Within the District

Generally Described as Lakes at Bella Lago Community Development District in Accordance With Chapters 170, 190 and 197, Florida Statutes, and Providing an Effective Date

Ms. Henley explained that the budget adoption and associated public hearing are being reset to September 30, 2025. Mr. Torres presented Resolution 2025-17.

On MOTION by Ms. Schiffer and seconded by Ms. Germino, with all in favor, Resolution 2025-17, Amending Resolution 2025-15 to Re-Set the Date, Time, and Location of the Public Hearing on Imposing a Special Assessment on Certain Property Within the District Generally Described as Lakes at Bella Lago Community Development District in Accordance With Chapters 170, 190 and 197, Florida Statutes, and Providing an Effective Date, was adopted.

FIFTH ORDER OF BUSINESS

Public Hearing on Adoption of Fiscal Year 2025/2026 Budget

- A. Proof/Affidavit of Publication**
- B. Consideration of Resolution 2025-18, Relating to the Annual Appropriations and Adopting the Budgets for the Fiscal Year Beginning October 1, 2025, and Ending September 30, 2026; Authorizing Budget Amendments; and Providing an Effective Date**

The above items were deferred.

Mr. Torres reiterated that the Public Hearing is being reset.

On MOTION by Ms. Schiffer and seconded by Ms. Germino, with all in favor, resetting the Public Hearing on Adoption of Fiscal Year 2025/2026 Budget to September 30, 2025 at 10:00 a.m., at the Holiday Inn and Suites, 620 Wells Road, Orange Park, Florida 32073, was approved.

SIXTH ORDER OF BUSINESS

Public Hearing to Hear Comments and Objections on the Imposition of Maintenance and Operation Assessments to Fund the Budget for Fiscal Year 2025/2026, Pursuant to Florida Law

- A. Affidavit of Publication**
- B. Mailed Notice to Property Owners**
- C. Consideration of Resolution 2025-19, Making a Determination of Benefit and Imposing Special Assessments for Fiscal Year 2026; Providing for the Collection and Enforcement**

of Special Assessments; Certifying an Assessment Roll; Providing for Amendments to the Assessment Roll; Providing a Severability Clause; and Providing an Effective Date

The above items were deferred.

On MOTION by Ms. Schiffer and seconded by Ms. Germino, with all in favor, resetting the Public Hearing to Hear Comments and Objections on the Imposition of Maintenance and Operation Assessments to Fund the Budget for Fiscal Year 2025/2026, Pursuant to Florida Law, to September 30, 2025 at 10:00 a.m., at the Holiday Inn and Suites, 620 Wells Road, Orange Park, Florida 32073, was approved.

Mr. Torres stated Clay County requires the assessment roll to be submitted by September 15th. He suggested authorizing Staff to provide the assessment roll on time.

On MOTION by Ms. Schiffer and seconded by Ms. Germino, with all in favor, authorizing Staff to provide the assessment roll to Clay County by September 15, 2025, was approved.

SEVENTH ORDER OF BUSINESS

Consideration of Fiscal Year 2026 Funding Agreements

- A. Mattamy Jacksonville LLC**
- B. Meritage Homes of Florida, Inc.**

On MOTION by Ms. Schiffer and seconded by Ms. Germino, with all in favor, the Fiscal Year 2026 Funding Agreements between the CDD and Mattamy Jacksonville LLC and the CDD and Meritage Homes of Florida, Inc., were approved.

EIGHTH ORDER OF BUSINESS

Consideration of Special Districts Performance Measures and Standards Reporting FY2026

Mr. Torres presented the Goals and Objectives Reporting Fiscal Year 2026 Performance Measures and Standards. He noted that it will be necessary to authorize the Chair to approve the findings related to the 2025 Goals and Objectives.

- Authorization of Chair to Approve Findings Related to 2025 Special Districts Performance Measures and Standards Reporting**

On MOTION by Ms. Schiffer and seconded by Ms. Germino, with all in favor, the Goals and Objectives Reporting Fiscal Year 2026 Performance Measures and

Standards and authorizing the Chair to approve the findings related to the 2025 Goals and Objectives Reporting, were approved.

NINTH ORDER OF BUSINESS**Consideration of Turner Pest Control Commercial Agreement/Set UP**

Mr. Williams discussed the areas to be treated, snakes and if a grassy area will be mowed.

On MOTION by Ms. Schiffer and seconded by Ms. Germino, with all in favor, the Turner Pest Control Commercial Agreement/Set UP, was approved.

TENTH ORDER OF BUSINESS**Acceptance of Unaudited Financial Statements as of July 31, 2025**

On MOTION by Ms. Schiffer and seconded by Ms. Germino, with all in favor, the Unaudited Financial Statements as of July 31, 2025, were accepted.

ELEVENTH ORDER OF BUSINESS**Approval of July 22, 2025 Regular Meeting Minutes**

On MOTION by Ms. Schiffer and seconded by Ms. Germino, with all in favor, the July 22, 2025 Regular Meeting Minutes, as presented, were approved.

TWELFTH ORDER OF BUSINESS**Staff Reports**

- A. District Counsel: Kilinski | Van Wyk, LLC
- B. District Engineer (Interim): England-Thims & Miller, Inc.

There were no reports from District Counsel or the District Engineer.

- C. Amenity and Field Operations: Vesta

Mr. Fagen presented the Field Operations Report.

- D. District Manager: Wrathell, Hunt and Associates, LLC

- NEXT MEETING DATE: September 23, 2025 at 10:00 AM
 - QUORUM CHECK

The next meeting will be held on September 30, 2025, rather than on September 23, 2025.

THIRTEENTH ORDER OF BUSINESS**Board Members' Comments/Requests**

There were no Board Members' comments or requests.

FOURTEENTH ORDER OF BUSINESS**Public Comments**

Mr. Drury stated his comments about the left turn lane were omitted from the July minutes. He asked for an update on the left turn lane and again questioned the \$48,000 District Management fee. Ms. Schiffer stated that Mattamy Homes is responsible for having a left turn lane constructed. A Developer representative is not present to answer that and the CDD is not involved with the turn lane. Mr. Torres stated the Management fee is standard in the industry.

Ms. Schiffer, Mr. Torres, Mr. Williams and Ms. Henley responded to questions regarding the promised amenities by the Developer, contact information for the Mattamy representative, why there will be a public hearing if the assessments will stay the same, bidding for contract services, proposed Fiscal Year 2026 budget, streetlight poles, how residents/homeowners/public can obtain copies of the general ledger, a license plate camera that was installed, water level in the pool, if a muddy road near Bella Sera Lane will be paved, which entity funded the roadway, if calls and emails will be returned, why the CDD is not in touch with the Developer, who decides the meeting times, who to contact regarding Wi-Fi, signage, lack of holiday décor, if foliage around the pool can be removed, need for landscaping and mowing of the loop area, if pool hours can be extended, clubhouse rental fees and scheduling a workshop.

Mr. Szwabo reiterated that under Section 170.5 Florida Statutes the Board must “issue resolve adequate to the public’s concern”. In his opinion that, when the Board states they are not voting numbers or the CDD is not responsible for certain things, it seems as if the CDD is nonchalantly stating it does not care. He noted what he believes are several discrepancies in a July 29, 2025 letter and questioned the cost of internet and cable, water usage and trash removal. He wants to make sure invoices have justified expenses. He asked for a first-aid kit at the pool.

Discussion ensued regarding the irrigation meters, the Developer contribution, items coming online, the assessment levying process, the ERU factor, the Master Methodology, residents lack of trust in the builder and responsibility for roadway improvements.

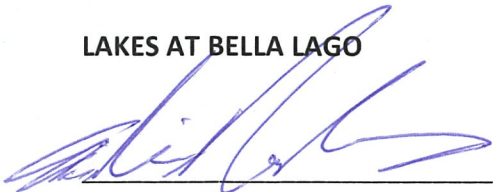
Mr. Torres will review the “Electric” budget line item and schedule a workshop.

FIFTEENTH ORDER OF BUSINESS**Adjournment**

On MOTION by Ms. Schiffer and seconded by Ms. Germino, with all in favor, the meeting adjourned at 12:01 p.m.
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LAKES AT BELLA LAGO

August 26, 2025



Secretary/Assistant Secretary



Chair/Vice Chair