Candler Hills Neighborhood Association, Inc.

Annual Meeting of Members and Board of Directors Meeting December 08, 2025



Annual Meeting Agenda

- 1. Call to order
- 2. Introduction of Board Members and Guests; Quorum
- 3. Proof of notice of meeting
- 4. Owner requests to speak per Rule 17
- 5. Reading, or waiver of reading, and approval of minutes from last Members meeting
- 6. Appointment of inspectors of elections; call for ballots
- 7. Management Company Reports
- 8. Written questions pertaining to Agenda items
- 9. Announce election results
- 10. Other business
- 11. Adjournment



2. Introduction of Board, Guests

Board of Directors:

- Kenneth D. Colen, Chairman
- Guy Woolbright, Vice Chairman
- Robert Stepp, Secretary-Treasurer

Guests:

- Heather Ray, Community Association Manager, Management Company
- Jaime Garafola, appointed Assistant Secretary taking minutes
- Monique Parker, Association Counsel

Do we have a quorum?



3. Proof of Notice

- Notice of meeting published in November and December issues of the OTOW News
- Meeting Notice was sent US Mail to all owners of record on November 24, 2025 as evidenced by a US Postal mailing receipt.
- Meeting Agenda posted at the Candler Hills Clubhouse and The Lodge on December 1, 2025 per Affidavit of Posting.



4. Owner Comments per Rule 17

17. Owner Participation at Owner Meetings.

- (a) Written Request. All requests to speak at a meeting of the Owners shall be in writing and shall specify the agenda item or items to be addressed.
- (b) <u>Notice of Participation Request</u>. All requests to speak at a meeting of the Owners must be received by the Association at the address specified by the Governing Documents not less than the greater of seventy-two (72) hours or three (3) business days prior to the applicable Owner meeting.



5. Reading, or waiver of reading and approval of minutes of last annual meeting

We have the Minutes from the December 10, 2024 Annual Meeting. Minutes are always available to Owners.

Members, do I hear a motion from the floor waiving the reading of the last members meeting minutes and approve them as rendered?



6. Appointment of Inspectors of Election, Call for Ballots

Inspectors of Election are located in the lobby as you entered today.

If you have not already turned in your Ballot, please do so now.



7. Management Company Reports

- a. Proposed Operating Budget 2026
- b. Resident Services
- c. AppFolio Owner's Portal
- d. OTOW App
- e. Golf Carts Rule Change
- f. Enforcement Policy
- g. Development Updates



a. Proposed 2026 Budget

Guy Woolbright



Candler Hills Neighborhood Association, Inc. Proposed Annual Budget REVISED

	Calendar Year 2026			Year End		Year End	
	Buildout		2026		2025		
	Average Number of Homes in Association	2,788		1,848		1,772	
Revenues:	Carry forward of Projected Cash Balance		\$		\$		
Note 1 Note 2	Neighborhood Association Resident Fees On Top of The World Developer Contribution		\$	8,100,975.08 739,267.52	\$	7,129,588.55 777,130.12	
	Total Revenue & Cash Carry Forward		\$	8,840,242.60	\$	7,906,718.68	
Expenses:							
Note 3	Direct Services						
	Garbage/Debris Collection		\$	438,576.96	\$	353,950.70	
	Gate Operations		\$	170,352.35	\$	163,759.00	
	Insurance		\$	43,026.67	\$	30,105.42	
	Roads and Landscaped Common Areas		\$	985,209.20	\$	920,468.21	
121.5	Electricity for Street Lights		\$	85,244.46	\$	82,414.46	
Note 4	Irrigation & Maintenance - Common Areas		\$	54,895.00	\$	54,019.40	
	Total Direct Services		\$	1,777,304.64	\$	1,604,717.19	
Note 5	Management Service Fees & Expenses						
	Services Agreement		\$	1,433,954.46	\$	1,433,954.46	
	Operating Expenses		\$	4,114,518.89	\$	3,674,991.28	
	Total Management Service Fees & Expenses		\$	5,548,473.34	\$	5,108,945.74	
	Professional Fees				9		
Note 6	Legal Fees (including Enforcement)		\$	5,000.00	\$	5,000.00	
	Accounting		\$	19,060.00	\$	19,060.00	
	Total Professional Fees		\$	24,060.00	\$	24,060.00	
Note 7	Circle Square Master Association Fees		\$	1,484,804.62	\$	1,163,395.75	
	Taxes and Licenses		\$	5,600.00	\$	5,600.00	
	Total Expenses		\$	8,840,242.60	\$	7,906,718.68	
	Net Association Surplus		\$		\$		
	Monthly Assessment - Candler Hills NA		\$	398.64	\$	371.84	
	Monthly Developer Contribution		\$	(32.54)	\$	(35.55)	
	Net Monthly Homeowner Assessment		\$	366.10	\$	336.29	

See Notes to Annual Budget on reverse side

Budget Changes/Drivers

- Garbage/Debris Collection
- Gate Operations
- Insurance
- Roads and Landscaped Common Areas
- Services Agreement and operating expenses increase due to operating costs of the facilities, common area landscaping direct, and contractual increases
- Gateway of Services
- CSF increase of \$29.81 monthly to \$336.29 month



Delinquent CSF Accounts

- Accounts not paid within 30 days shall be turned over to Association's legal counsel for collection
- Accounts outstanding after 90 days are subject to suspension of use rights of owners, occupants and guests to use common facilities and also suspension of voting rights (F.S. 720.305(3))
- There are currently 2 accounts in legal collection.



Property Financing

Eighty (80%) percent maximum financing.

• Post acquisition financing, such as a home equity loan is acceptable subject to approval of Association and not in violation of 80% provision. Reverse Mortgages do not meet this provision.

Transfer & Mortgaging Properties — No owner may mortgage his home, or any interest therein, without the prior written consent of the Association, except for a first mortgage to an Approved Lender which first mortgage secures not more than eighty percent (80%) of the purchase price paid for the home.

 Maintaining reasonable equity in your home supports property values and integrity of the community.



b. Resident Services

Heather Ray



Some of the Services Provided:

Envera

Resident IDs

Gateway of Services

Tag/Estate Sales

Workorders

Storage Rentals

Modifications

Compliance Violations

Resident Orientations/Interviews

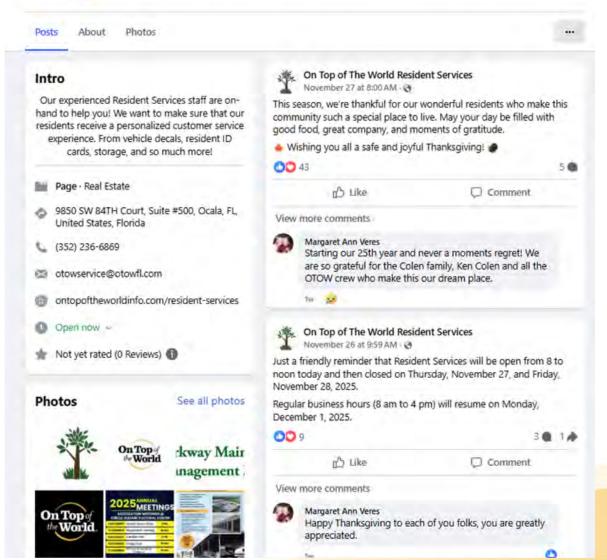
YTD Totals	Candler	Entire OTOW Community
Emails	1,151	9,825
Voicemails	2,168	15,759
Walk-Ins	2,344	17,025
Workorders	317	8,291
Modifications	960	3,937
Violations	218	716
Orientations/Interviews	232	1,411





On Top of The World Resident Services

2.2K followers - 0 following



Follow Us on Facebook



Linda Monaco

Thanks for the timely information and lovely messaging format. I look forward to future messages.



Nancy Hogan

This is an awesome way to reach residents. Thank you for creating this page.



Rich Brott

Grateful for a wonderful community to reside in.



Arlene Loepp

Any and all effort made to ensure better communication and information by OTOW for the residents is much appreciated. Thank you.



Carolyn Hall

Thank you for the Facebook page!!!



Margaret Ann Veres

Starting our 25th year and never a moments regret! We are so grateful for the Colen family, Ken Colen and all the OTOW crew who make this our dream place.



c. AppFolio Owners Portal

Heather Ray



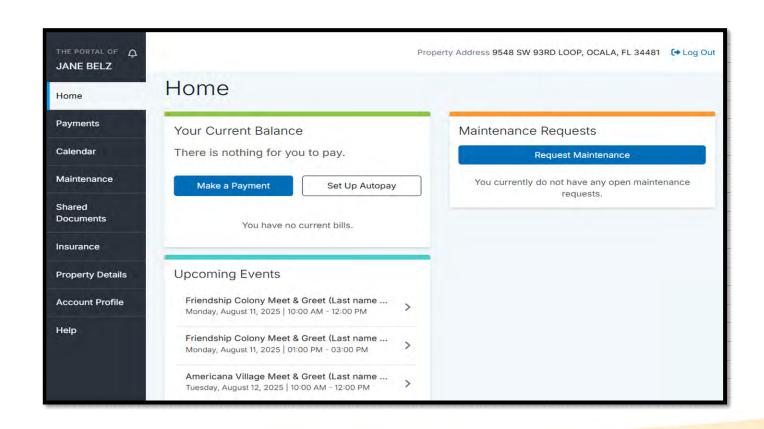
AppFolio Owners Portal

Securely pay association assessments via eCheck (ACH), credit / debit card.

Receive calendar notices for Board of Directors meetings and Annual Members meetings.

View and download Association Official Records.

Submit Maintenance Requests.





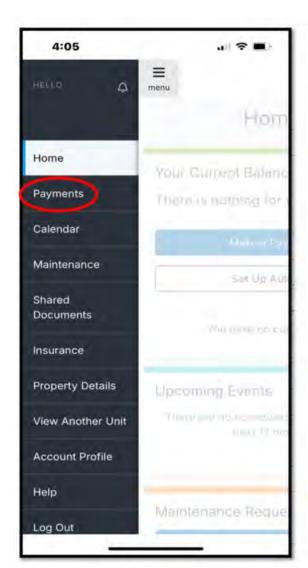
Transition to AppFolio Portal for all HOA Payments

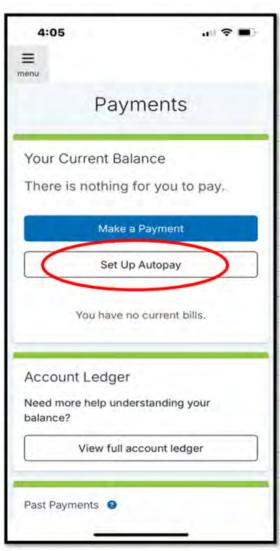
Beginning April 1, 2026, all payments must be submitted directly through the AppFolio Owner Portal using one of the following methods:

- Credit Card (merchant processing fees apply)
- E-Check (no charge)



HOW TO SET-UP AUTOPAY IN THE APPFOLIO OWNER PORTAL





- **Step 1:** Login into your AppFolio Owner Portal.

 *If you do not have an account, please contact Resident Services at (352) 236-6869.
- Step 2: Visit the Payments tab and select "Set Up Autopay".
- **Step 3:** Choose your payment method via Credit/Debit or via eCheck (Checking or Savings account) and fill out all required information.
- **Step 4:** Choose your Payment Amount and Date. For recurring payments, choose Autopay. Once complete, click Create Autopay at the bottom of the screen.

*If you choose "A Specific Amount" you will need to update this amount annually to reflect any changes with your Community Service Fees.



Online Payment Fee Schedule

Credit Card: 2.99% of the total amount per transaction

➤ Debit Card: \$9.99 flat fee per transaction

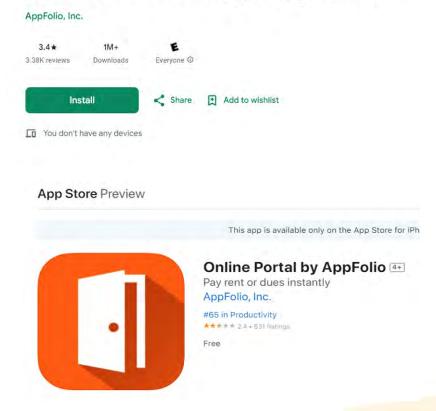
➤ eCheck (ACH): fees waived



Mobile App



Online Portal by AppFolio









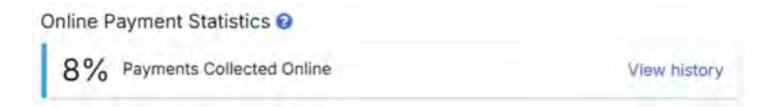
Desktop/Laptop Access





AppFolio Online Portal Adoption







AppFolio Training Class

The Lodge

- February 5, from 10am -12pm
- March 12, from 10am 12pm



c. OTOW App

Heather Ray



Download the



APP NOW!

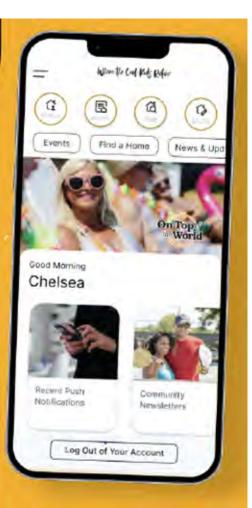
EVERYTHING YOU NEED, ALL ON YOUR PHONE:

- Navigate the Community
- Discover Activities & Clubs
- Resident Services Resources
- Access HOA & Service Fees
- & So Much More!



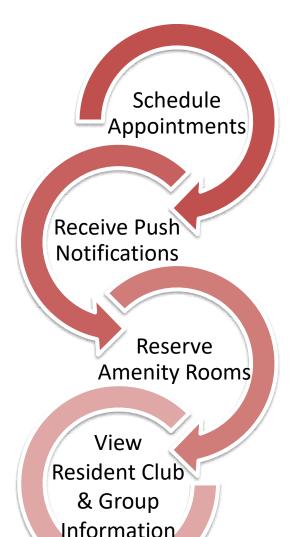






SCAN ME





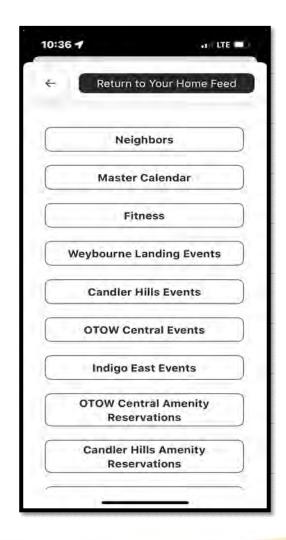
OTOW App

Entire OTOW Community

- 94% Adoption Rate per household
- 70% Adoption Rate per User

Candler Hills

- 78% Adoption Rate per household
- 61% Adoption Rate per User
 - * Average Monthly Active Users:1,477



Register for Excursions and Events through the OTOW App!



d. Golf Cart Rule Change

Heather Ray



Golf Cart Rule Change

Rule 13

Low Speed Vehicles ("LSVs") and Golf Carts

The use and operation of LSVs and/or Golf Carts within the Community are subject to all applicable Florida laws, Marion County Ordinances, rules, regulations and rules of the road. The owner of such vehicle will be required to complete the LSV/Golf Cart Form and Release of Liability attached hereto as Exhibit "A" and incorporated herein by this reference.



LSV/Golf Cart Form and Release of Liability

LOW SPEED VEHICLE ("LSV")/GOLF CART FORM

RESIDENT N	AME:		
RESIDENT A	DDRESS:		
SERIAL NUM	MBER:		
YEAR:	MAKE:	MODEL:	COLOR:

RELEASE AND LIABILITY WAIVER

I/We ("Releasor(s)") hereby unconditionally and irrevocably release, waive, and discharge any and all claims, demands, actions, causes of action, damages, losses, or liabilities of any kind-whether known or unknown, contingent or fixed, past, present, or future-against On Top of the World Communities, LLC.; Sidney Colen & Associates, Ltd.; Parkway Maintenance & Management Co.; On Top of the World Real Estate, Inc.; and all related homeowner associations and community development districts, including by not limited to On Top of the World (Central) Owners Association, Inc.; Candler Hills Neighborhood Association, Inc.; Indigo East Neighborhood Association, Inc.; Weybourne Landing Neighborhood Association, Inc.; Circle Square Ranch Master Association, Inc.; and all of their respective parents, subsidiaries, affiliates, officers, directors, members, employees, agents, contractors, insurers, successors, and assigns (collectively, the "Released Parties").

This release applies to any claim for bodily injury, death, property damage, economic loss, or any other harm, including by not limited to those arising from the negligence, gross negligence, premises liability, or strict liability of the Released Parties, in any way arising from or relating to my/our operation, possession, or presence of any golf cart or other vehicle within or upon any property, roadway, cart path, easement, multimodal lane, or facility located within On Top of the World Communities in Marion County, Florida.

Releasor(s) further agree to defend, indemnify, and hold harmless the Released Parties from and against any claims, lawsuits, judgments, settlements, damages, liabilities, costs, and expenses (including reasonable attorneys' fees and court costs) arising from Releasor's operation of a golf cart within the community or any breach of this waiver, including any third-party claims.

Releasor(s) expressly acknowledge and agree that this waiver is intended to be interpreted as broadly and inclusively as permitted under applicable Florida law, and that it shall remain in full force and effect at all times the undersigned own, operate, or use a golf cart or otherwise access or reside within On Top of The World Communities.

Inspections are no longer required.

Decals will no longer be issued.

LSV/Golf Cart Form and Release of Liability must be signed.



e. Enforcement Policy

Heather Ray



Enforcement Policy

<u>Violation Process – </u>

- (a) First Notice: Door Knock/Door Hanger and Letter 30 days to cure.
- (b) Second Notice: "Final Notice" 14 days to cure.

<u>Fine and Suspension Procedure – </u>

- (a) Levying of Fines or Suspension: If the Violation(s) is not cured within the specified time, the Association's Board of Directors may levy a fine (up to \$100 per day, not to exceed \$1,000 per violation) or suspend common area use rights and/or voting rights, in accordance with Florida Statutes 720.305.
- (b) Notice of Hearing: At a duly noticed Board of Directors meeting, the Association's Board of Directors will make recommendations on next steps. After such meeting, if the Board has proposed a fine or fines against a property, at least fourteen (14) days' notice of a hearing shall be given to the owner(s). Included in the notice shall be the date and time of a hearing before the Enforcement Committee.
- (c) A written decision of a majority of the Enforcement Committee shall be delivered to the Member, tenant, guest, or invitee within seven (7) days after the hearing.



f. Development Updates

Boe Stepp



The Summit





The Summit



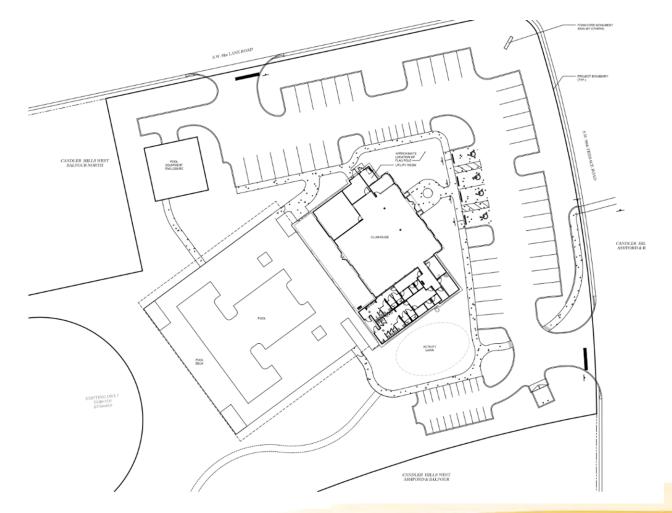


Azura





Azura





Skye

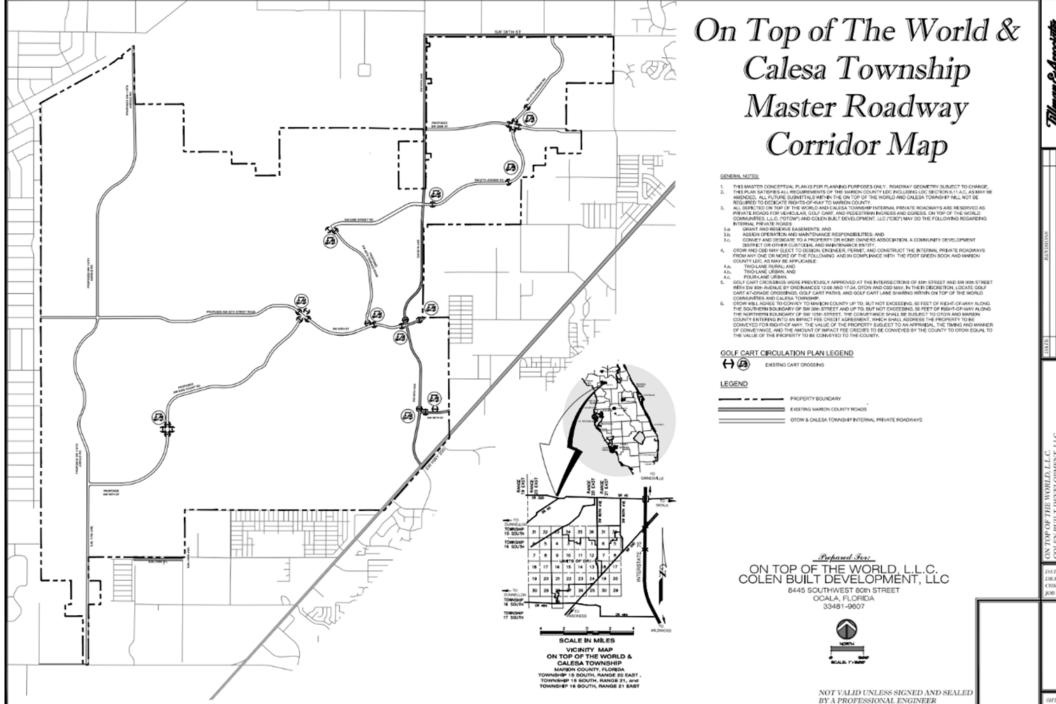




SW 92nd Court







sht<u>01</u> of <u>01</u>

8. Written questions pertaining to agenda items



9. Announce Election Results



10. Adjournment

Next, we will go into the Board of Directors Meeting



Board of Directors Meeting Agenda

- 1. Call to order; Proof of notice
- 2. Organizational Matters
- 3. Reading, or waiver of reading, and approval of minutes from last Board meeting
- 4. Owner request to speak per Rule 18
- 5. Consideration of Resolution 2025-01 Adopting the 2026 Neighborhood Association Operating Budget and levying of assessments based thereon
- 6. Consideration of Resolution 2025-02 Adopting Amendments to Rules and Regulations of the Association
- 7. Consideration of Resolution 2025-03 Adopting Enforcement Policy
- 8. Consideration of Resolution 2025-04 Adopting Architectural Review Board (ARB) Policy
- 9. Consideration of Resolution 2025-05 Implementing the Association's Statutory Powers to suspend rights of Owners, Occupants and Guests, as provided in Section 720.305, Florida Statutes
- 10. Consider, if necessary or desired, to record a notice of preservation of the Candler Hills Neighborhood Association Declaration per F.S. Section 720.303(2)(e)
- 11. Other business
- 12. Adjournment



Happy Holidays!

