



2026 State of the Community

From Ryan S. Kearns, HOA President
To Homeowners of Carrollton Lakes

Dear Neighbors,

Last year, I wrote about the work needed to get Carrollton Lakes back on track: more consistent communication, addressing overdue maintenance, and better planning for the costs of caring for our neighborhood. This year, we have continued that work, with some visible improvements and some important progress behind the scenes.

As we prepare for our annual meeting, I want to give you a clear picture of what has been accomplished, what is still underway, and where we need to focus next.

Keeping Neighbors Connected

Our new community website, carrolltonlakeshoa.com, went live this summer, giving homeowners a central place to find information. The monthly President's Corner, newsletters, social media reminders, and virtual board meetings continue to help neighbors keep up with community business and ask questions.

Cora, our website's AI assistant, is active and can help you find community information. We're continuing to refine and improve her. Please keep using the Homeowner Portal for personal account questions, payments, and architectural submissions.

Yard of the Month continued to recognize neighbors who take pride in their homes. We also introduced a welcome program for new homeowners, with gifts and cards to help them feel at home and get connected. In October, Hillsborough County awarded our Community Connection project an Honorable Mention, recognizing these efforts to improve communication and bring neighbors together.

Caring for Our Common Areas and Waterbodies

The fountain in the Lake Gemma stormwater pond was repaired and reinstalled in June using warranty-covered parts. Repairs to aging electrical work throughout the community are ongoing. Aquatic treatment along the Lake Heather shoreline was temporarily paused due to access issues but resumed in September thanks to coordination with neighboring communities. We are continuing to monitor that work and its results.

Lake Gemma has also received final approval for Hillsborough County's Adopt-A-Pond program. Thank you to the residents who helped collect signatures and move the application forward. The next steps are to work with the County on planning and future planting activities.



There is still work ahead at our entrances. The Board approved cleanup and an enclosure around the irrigation equipment at the Lake Heather Drive entrance, and we are awaiting installation. We have also received proposals for entrance landscaping improvements and lighting. Those proposals remain under review.

This year, we added property insurance coverage for common-area assets, including our wall, signs, playground, fountain, and irrigation equipment.

Governing Documents and Voting

Florida law provides a 30-year framework affecting community covenants, making attention to these documents an important part of managing an established neighborhood. We're working with our attorney through the state's established revitalization process. The proposed Declaration follows the existing documents, including their amendments and supplements.

We will send a separate revitalization packet with meeting details and proxies well in advance. Once it arrives, please complete and mail your proxy as soon as possible, using the packet's instructions, rather than waiting for the meeting. Please do this even if you plan to attend in person or by Google Meet. Early returns will help us collect responses and reduce last-minute follow-up. Follow the packet's voting instructions and meet its return deadline.

Revisions to the architectural guidelines remain on hold pending revitalization. Please contact the ARC or Ocean Blue Community Management before planning an exterior change.

The Board also adopted a resolution authorizing electronic voting for eligible HOA matters. Consent and enrollment information will be provided before it is used. Electronic voting will not be used for the revitalization vote.

Preparing for Future Costs

Our first comprehensive reserve study brings a longstanding funding gap into clearer focus and gives us a practical basis for addressing the community's future repair and replacement needs.

Reserves are savings for future major repairs and replacements, separate from the money used for routine operating bills. The study covers needs such as playground equipment, fencing, signs, wall repairs, and the fountain. The funding gap means those savings are below the amount recommended for these long-term needs.

We are planning an increase in regular annual assessments for 2027, with the amount still being determined. Our goal is to build reserves gradually through manageable increases and reduce the likelihood of a special assessment, which would be a separate charge for additional funding. Whether a special assessment will be needed, and for how much, will depend on further evaluation and repair costs.



I know that uncertainty matters when you're planning your household budget. We are reviewing the study and updated vendor prices as we prepare the proposed budget. The proposed annual assessment amount will be included in the budget materials. Please review the materials and formal notice when they arrive, and bring your questions to the budget meeting.

Upcoming Meetings

Please keep these three separate meetings in mind. All times are Eastern.

- November 19, 2026, at 8:00 PM: Budget meeting to review the proposed 2027 budget and annual assessment.
- December 17, 2026, at 8:00 PM: Annual meeting.
- January 21, 2027, at 5:00 PM: Declaration revitalization meeting and vote.

The revitalization meeting will be held at Signature Workspace–Northdale, Large Meeting Room, 3903 Northdale Blvd., Suite 100E, Tampa, FL 33624. Homeowners may attend in person or by Google Meet.

The Year Ahead

Our priorities are to follow through on common-area improvements, continue caring for our waterbodies, work through the needs identified in the reserve study, and complete the governing-document process. Those decisions will need to balance the condition of our shared property with the cost to homeowners.

Please watch for the formal notices and participation instructions, keep your contact information current with Ocean Blue Community Management, and make time to take part.

We also have a vacant seat on the Board. If you're interested in serving or learning more, please contact us at hello@carrolltonlakeshoa.com.

Thank you to my fellow board members, our volunteers, and the neighbors who help keep this work moving. Thank you for the opportunity to continue serving Carrollton Lakes.

Warmly,

Ryan S. Kearns
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