

# THE STEEPLECHASE REVIEW

NOVEMBER 2024



Bi-annual Newsletter including news, views and announcements.

Contributions welcome.

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## MYSTERY AUTHOR IN STEEPLECHASE

It's not a mystery that Carol Light has been living in Steeplechase now for 21 years. It is a lovely place to settle in and allow creativity and peaceful reflection to flourish.



Yet what may surprise you is that Carol is also our resident author! After some 27 years as a successful service center manager for the State of Florida Department of Revenue in child support, Carol decided to turn her attention, skills, and energy to a lifelong passion. Her love of reading and books took a new direction as she began focusing seriously on creating her own mystery novels.

And she has been prolific in her first years, publishing four books since June 2023!

The first four introduce us to the experiences of professional organizer Crystal Ward, who uses her care for others, courage, and sleuthing skills in a range of situations that go well beyond her targeted business plan.

These books (TULE Publishing - links below) can be purchased online through multiple providers and are even available as AUDIO books. Here's the list in order:

- [ROOM FOR SUSPICION](#)
- [DEADLIER THAN FICTION](#)
- [KILLER CLOSE TO HOME](#)
- [NO ROOM TO HIDE](#)



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Carol is currently working on a new three-book series (SOUTHERN SECRETS) set in Arkansas. The first book, DEADLY INHERITANCE, will be released in March 2025.

Carol shares with humility her journey as an accomplished author. She also expresses a deep appreciation of the support from neighbors and friends in Steeplechase.

Now seems like a good time to pick up a little 'LIGHT' reading!

## EXTENSION OF COMCAST TELEVISION AGREEMENT



Steeplechase has had a long-standing bulk agreement with Comcast for basic television service. This agreement is about to expire; however, the current agreement allows for an automatic renewal for a 2-year term.

Steeplechase has been approached by fiber optic companies to install fiber optic cable underground to provide Internet service to our community. These requests require an easement on our property, which means giving them access to a swath of land through our community, most likely, along Aintree Lane. For the most part, these companies require time to schedule a date for installation of the main cable line and connecting the line to each building for individual unit service. The completion of the fiber optic connection has been quoted as 6-12 months depending on company backlog.

The drawback with fiber is that they provide Internet service only, not traditional television service. One

company partners with DirecTV for television service but this is at an added cost. Other companies provide Internet, and customers stream the television services they wish to have.

Since the Comcast agreement ends February 28, 2025, the Board opts for the two-year extension to provide the time needed to explore the viability and obtain quotes for fiber service. Fiber optic is the preferred technology of the future and scores of Naples communities are choosing this option.

The technology is over ten years old and very reliable.

Our current bulk television agreement with Comcast is a line item in our annual budget. Currently, that line item is \$46,500 a year for service to 72 units, or approximately \$645 a year per unit. With the Comcast agreement extension for a two-year term, the line item will increase to \$52,000.

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## POOL COMMITTEE NEWS

Submitted by Ed Finamore  
Clubhouse & Pool Committee

As we enjoy the Fall season and prepare for the holidays and new year, the Steeplechase clubhouse and pool areas have continued to serve us well as the central focal point for owner gatherings and social functions.

However, this year we have struggled a bit to maintain the pool and clubhouse facilities in the manner that the owners expect, largely due to the impact of unavoidable budget challenges caused by the huge cost increases experienced for storm insurance over the past few years.

Despite increases in Condo fees, several major projects, including the purchase of new pool deck furniture, have been delayed due to concerns about insurance and general cost increases. However, we anticipate that most major pool and clubhouse related issues will be addressed in the upcoming 2025 budget and with the Board's consideration of an owner assessment intended to cover significant one-time expenses such as the need for the new pool deck furniture.

As an example, we are currently experiencing problems with the spa heater which has prevented the spa system from heating the water properly. Symbiont, the provider of the spa heater equipment, is working on this problem with the manufacturer, and we are awaiting a replacement unit once the problem is resolved. The pool system heater continues to operate and maintain pool temperature properly and has provided a welcome respite from the summer heat for the owners and their guests.

We have become increasingly concerned that the pool deck furniture has deteriorated

to the point where it could become a safety hazard if not replaced in the near future. Additional pieces have been discarded this year due to breakage and various safety issues. This problem was previously discussed in our last newsletter, and we are hoping to replace the aging deck furniture, which is probably 30 years-old, soon if a one-time assessment is approved by the Steeplechase Board.

Other repairs and improvements under consideration by the Board are as follows:

- Replacement of the aging aluminum cage, screen and screen door entrance to the clubhouse. The clubhouse entrance appearance will benefit significantly from the aesthetic improvement brought about by replacing the frame, screen door and screening surrounding the central clubhouse interior.
- Repair and restoration of the pool deck surface to include power washing, repair of cracks and chips around the pool and other surface areas and resealing of the surface with a non-skid protectant.
- Temporary repair and repainting of various areas along the perimeter fence to forestall further deterioration of the railing surface until a major refinishing of the fence can be completed in 2026.
- Purchase of two spare umbrellas to address the normal deterioration of the current umbrellas that will continue to be used upon purchase of the new pool deck furniture.

### SAMPLE CRACKS IN THE POOL DECK



Despite the need for these upgrades, we believe that the clubhouse and pool facilities are well maintained. And with a concerted effort in the coming year to invest in the necessary improvements, Steeplechase will continue to provide owners and their guests with an attractive area for relaxing and enjoying social events.

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## 2024 Maintenance Committee Activities

Submitted by Len Hook

Former Maintenance Committee

**Under the Board's** Direction, Maintenance Committee focus in 2024 continued to be on Safety, Asset Preservation, and Cleanliness. The following is offered for unit owners' consideration:

**Safety Building Electrical Gang Panel Meter Centers.** All building gang panel meter centers are in the process of being replaced. The electrical contractor, South Coast Electric, has received the remaining 7 panels and installation is being scheduled.

These panels are important for both safety and getting competitive pricing on insurance. Most companies will not insure buildings if the panels are over 30 years old.

**Asset Preservation Irrigation System.** A new well was dug in summer of 2022 by LaBelle Well Drilling for irrigation of the property. The purpose was to get rid of rust that was seen on the fence-line, buildings, walkways and drives. The new system accomplished that but also showed that there were major leaks in the underground supply piping (30 years old), which more recently caused the pump to fluctuate and disrupt reliable functioning. With the help of Vision Turf Care, our landscaping contractor, the breaks were isolated and repaired, allowing the system to be on 24 hours/day and the irrigation water supply stanchions near each building to be used by owners for watering.

**Owner's Guide to Maintenance.** An updated version of an [OWNER'S GUIDE to MAINTENANCE](#) is now on the Steeplechase Website under Governing Documents. This guide is extracted from the larger Maintenance Guide that covers all Steeplechase maintenance matters. The purpose is to provide a handy guide to owners regarding issues that could arise in personal units, including during renovations. A copy of the more complete document can be found in the clubhouse for consultation.

- **Building & Maintenance Record.** The goal is to maintain this document up to date by capturing all maintenance activities, contractors used and costs. This is extremely beneficial in planning and scheduling and is of central utility in the budgeting process. This record is maintained by the Maintenance Committee Chair, Ken Abel.
- **Damaged Lanai and Window screens.** A letter was sent by the Steeplechase Management Company (2023) to owners who had noticeable damaged to screens, suggesting replacement. Have you considered the state of your screens? The intent is to keep the property in reasonable repair, which influences property values.
- **Garage Door Replacement.** About a year ago, it was suggested to owners who have noticeably damaged garage doors that they have them repaired or replaced. The standard for Steeplechase is Amarr Heritage 1000 (or 2000) as seen in the Maintenance Manual. Empire Garage Door of Naples gave Steeplechase a negotiated price and more than 14 owners had them replaced bringing a more robust security at the level of the garage door.

**Cleanliness. Roof gutter/downspout cleaning.** Gutter Solutions has been contracted to begin repairs to identified damaged gutters and do cleaning. The most recent repair and cleaning took place in August of this year.



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**Reminder to Owners: Please advise any contractors you engage to do work inside your unit that they are not permitted to use the Steeplechase dumpster to discard used materials. They are responsible to dispose of these materials off site.**

## **TOILET CONNECTOR REPLACEMENT IF YOU ONLY READ 1 ARTICLE- READ THIS!**

The Board of Steeplechase has been actively communicating with Owners using all means possible about the serious risks of water damage to your and your neighbor's condos, specifically due to

- Naples' water pressure variability,
- Weaknesses in toilet connector hoses made of nylon and plastic and
- Apartments left without closing the water main when uninhabited.

We want to thank everyone who has responded to the announcements and emails calling for verification that all connectors have been replaced by braided stainless steel hoses with metal connecting nuts.

At this point in time, 43 units have had connectors replaced; 14 units reported that their connectors were previously done. We still need to get action from a remaining 15 unit-owners. Need help understanding the issue and checking if your unit is adequately protected? Contact Maintenance Committee Chair Ken Abel. Please note: the contractor will be raising the price to replace connectors to \$45 a toilet on January 1. So, if your connectors have not been replaced to metal, please contact Ken Abel (231-288-3984) as soon as you can.

To focus attention to this matter, it is worth noting that the worst-hit unit required a total rebuild/replacement involving well over \$250,000 of costs and the loss of irreplaceable family heirlooms.

The toilet connectors were an identified risk in all condos, but other water leaks can also pose a threat. Owners should be aware that Steeplechase was built in the early 1990s, 30+ years ago. Some units have had upgrades and renovations, but others still have original plumbing. Owners should consider looking at older features in their units to protect themselves and their neighbors.

**Steeplechase rules therefore require that all owners and renters turn the water main outside their unit off whenever owners or renters will be absent from the condo for more than 48 hours and when the unit is uninhabited. Unit owners may not be aware that, in some units mostly on the second floor, there may be an inside water shut-off valve in the utility room. If your unit has one, turning the water off there in addition to the outside value may give owners and renters an extra layer of security. Take a look to see if you have that valve in your utility room.**

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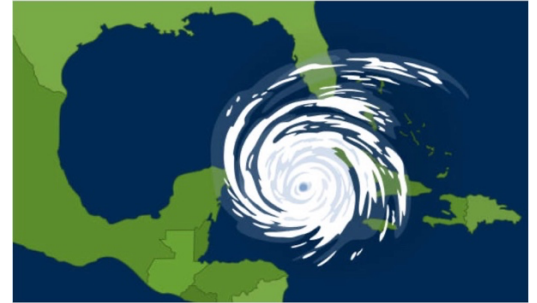
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## HURRICANE HELPERS

Three hurricanes made landfall in Florida in 2024: Debby, Helene and Milton. While other parts of the state and the country suffered more severely, Steeplechase was spared significant damage.

We can all thank our Steeplechase “Hurricane Helpers” – volunteers who discretely toured the property prior to each hurricane to assess risks, ensure that appropriate steps were taken to minimize these and also put things back in place once the storms had passed. An example of this is that in preparation for Hurricane Milton, pool chairs and tables were moved from the pool deck into the clubhouse to protect buildings, cars and people from flying furniture!

Thank you to: Arlene Goffredi, Gary Ryan, Linda Crawford, Linda Reed and Mayra Blanche for the work done to protect all of us.



## FASCINATING PLANTS IN OUR ECOSYSTEM

After meeting the [\*Crown of Thorns\*](#) in our last newsletter, we turn our attention to the ‘Guardians of the Pool’. Have you ever noticed that we have 8 CABBAGE PALMS, a.k.a. Sable Palms, standing guard over the north (5) and south (3) ends of the pool. The cabbage palm is native to Florida and coastal regions of North and South Carolina and Georgia. It is the state tree of Florida. The name "cabbage palm" comes from its edible immature leaves, or "heart," which has a cabbage-like flavor. Cabbage Palms vary in appearance depending on whether all the bases of the old leaves remain on the tree. These leaf bases, called “boots”, form a criss-cross pattern on the trunk. No one is sure why the boots fall off more readily from some Cabbage Palms than others. It is not uncommon to see two trees right next to each other, one with boots and the other with a bare trunk. When you walk the path around Kings Lake, you can see a whole stand of Cabbage Palms with boots at the level of the Hamptons.

Enjoy these beautiful guardians of our pool area now that you’ve been formally introduced.



**Cabbage (Sable) Palms**

**South side of pool (left)**

**North side of pool (right)**

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## VOLUNTEERING and the Example of Len Hook

A Condominium Association relies heavily (virtually entirely) on the skills and generosity of engagement that comes from volunteer owners who contribute time and energy to addressing the management of our shared environment. Our Board Members are key leaders in this volunteerism, as are the members of the various Committees that keep the wheels turning at Steeplechase.

To share the experience of one such volunteer, Len Hook, Former Chair of the Steeplechase Maintenance Committee, was interviewed. You may have seen this strong, tall, engaged and silver-blond-haired gentleman regularly walking the property. Len has been lending his experience and know-how for years at Steeplechase, leading the resolution of many technical issues. People often have asked: “where did Len get his knowledge and skill regarding Maintenance?”.

As a preteen, Len worked with his dad, who was a hands-on engineer, learning how to fix most everything and creating/building things for Len (motor bikes, go-carts). In college, Len worked for a construction and architectural firm in designing new buildings or repairing existing structures and systems. He studied mechanical & aerospace engineering then worked at a Fortune 500 company and advanced through many positions including Chief Project Engineer, Director of New Ventures, VP Worldwide Technology, and CEO of its Asian business, residing in Bangkok Thailand with his spouse Dee. Len also started a worldwide consulting firm that focused on strategy development and technology management.

So why does Len volunteer? *“I believe that we are a community: we each have invested in our homes. Together, it’s up to all of us to maintain this property in pristine condition. I am interested in the property overall: in our safety, in high quality and in maintaining and increasing the value of our homes. I therefore find it important to contribute to the upkeep both inside and outside of my own front door. I encourage everyone to find a way to contribute.”*

### *Steeplechase Maintenance Manual*

Len discovered remnants of a 2007 document that had information on the technical side of key areas at Steeplechase (what was present and how things functioned). With participation of Maintenance colleagues, a complete manual was updated and supplemented in 2018.



The intent was to capture the “Institutional Knowledge” which included skills and experiences of each Maintenance Committee member overtime. Technical information was documented for each significant area. This Manual was seen as important for maintaining continuity, ensuring efficiency, and making informed decisions based on adequate documentation.

Ideally, such a Manual could be regularly (annually) updated. Yet such an effort requires sharing of maintenance information, time commitment to keeping documentation updated and passing the baton to new maintenance committee members - positions often challenging to fill.

Do you have a knack or interest in maintenance? Do you have a few (or more) hours to contribute each week? Contact the current Chair of the Maintenance Committee Ken Abel (231-288-3984) and raise your hand to volunteer.



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## **Please Consider Volunteering:**

Your Steeplechase Board of Directors seeks volunteers to serve on the Board and join Committees. Perhaps you can help!  
Contact Board President Maureen Dellacona, [mtraxler@optonline.net](mailto:mtraxler@optonline.net), or any Board member.

## **2025 STEEPLECHASE BUDGET** **APPROVED**

The proposed budget which was circulated to all Steeplechase owners prior to the November 20<sup>th</sup> Board Meeting has been approved.

These have been challenging times in terms of insurance and utility costs, maintaining an aging infrastructure, and new Florida mandates. Florida now requires associations with Reserve accounts to fund their Reserves in an amount that is 10% of the operating income. These factors needed consideration in the proposed 2025 budget.

In preparation of the 2024 budget, with the guidance of our insurance committee chairperson, the Board correctly budgeted for general and flood insurance, and this allowed the Board to maintain the current quarterly payment amount at \$2,300 as we go into 2025.

Details of the 2025 Budget can be found in documents circulated November 7<sup>th</sup> in the email entitled "Steeplechase Board Meeting - Budget Adoption" from Bora Agastra.

## **SAFETY AT THE BULLETIN BOARD**

We are continuously taking actions related to safety at Steeplechase.

There was a corner of the BULLETIN BOARD AREA next to the Steeplechase mailboxes that had some uneven ground and awkward placement of cement blocks that posed a threat of tripping.

A small group of dedicated Steeplechase owners (Linda Reed, Mayra Blanche, Paul Dellacona and Rick Elnes) took the situation in hand and rearranged the space which now looks like this...

It's always important to exercise caution in walking on paths where foundations change from brick to stone, but we believe this new arrangement will help to reduce risks.  
Thanks to Rick, Paul, Mayra and Linda!





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## GARDENING. A REMINDER FROM THE LANDSCAPING COMMITTEE

At Steeplechase, we have VISION LANDSCAPING which oversees our landscaping needs. Sometimes residents are interested in embellishing the areas around their homes with additional plants. To best manage and maintain our communal environment, requests for planting projects are to be presented to the Board and require review and sign-off by the Landscaping Committee. This is to ensure that plants are appropriate for the proposed setting, are not going to become invasive or detrimental to other plantings and can be appropriately managed and maintained.

You can make your requests by using the form that is available on the Steeplechase website under Documents/Forms → Applications & Forms → Architectural → [Landscape Request - Pay to Beautify](#)

and submitting to a Landscaping Committee Member

- Jackie Fritsch (239-450-6527 or [jackiefritsch@icloud.com](mailto:jackiefritsch@icloud.com))
- Linda Reed (402-890-5010 or [Lreed5373@yahoo.com](mailto:Lreed5373@yahoo.com))
- Mayra Blanche (256-527-3479 or [mayra.blanche@yahoo.com](mailto:mayra.blanche@yahoo.com))

with a copy to CAMBRIDGE PROPERTY MANAGEMENT.

The Landscaping Committee will sign off on the request; documentation will be retained by the Board and Property Management Company.

Please note that presently there is no budget for personal landscaping projects in owner entrance ways. Landscaping changes can be proposed, and funded, by owners themselves. Note that the work of anything beyond the planting of annuals would need to be completed by our landscaping company, VISION. Our entrance ways have a fair amount of piping and wiring and working on these areas for planting of perennials is only permitted by the landscaping service. VISION is happy to work with you should you wish to invest in beautifying your entrance ways; they try hard to get the best quality plantings at the most reasonable costs for our residents.

Thank you all for respecting these requirements.



## NEW RULES ISSUED FOR TRUCKS AND ELECTRIC VEHICLES

As highlighted in our last NL, the Steeplechase Board has updated the Association's position on Trucks and Electric Vehicles in the Steeplechase Rules and Regulations. Multiple positions were expressed during debates over the rules to be established. The Board's intent has been to ensure adequate freedom of



decision-making for individual condo owners, respecting the interests and concerns of the overall Community and ensuring the safety of residents and the property.

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The newly approved section from the [Rules and Regulations](#) (Section 10) on these topics is shared here in full. Please also see the new Electric Vehicle Charging Station Policy, posted on the Steeplechase website, [steeplechasesnaples.com](http://steeplechasesnaples.com), under Governing Documents.

## *PARKING AND VEHICLES 2*

- 10.1 No vehicle, including pickup trucks, shall be parked in a manner as to impede or prevent access to or egress from another owner's garage or to any parking space.*
- 10.2 No vehicle shall occupy an overnight parking space unless the owner/driver is on the premises.*
- 10.3 No parking on the roadway or grass per Fire Department access code.*
- 10.4 **Each unit may only have one personally owned pickup truck (pickup truck defined as a light or medium duty truck, less than one ton, with an enclosed cab and open back) on the property at any given time.***
- 10.5 Units with more than one vehicle should use their garage and driveway, or avail themselves of extra parking spots, including on the North side. While pickup trucks for family use are permitted on the property and in driveways, it is requested that, as with all vehicles (Rule #6.3), trucks are parked inside the owner's garage with the door closed when not in use.*
- 10.6 No motor vehicle shall be parked on the condominium property except in such areas intended for that purpose. No commercial trucks or commercial vehicles other than service vehicles temporarily present on business, nor any trailers, may be parked on the condominium property. Commercial as used herein means any vehicle displaying any signage, tools or equipment which is of a commercial nature or any vehicle with or without signage that is used primarily for commercial purposes (i.e. limousine). Boats, trailers, campers, travel trailers, mobile homes, mopeds and motorcycles, motor homes, recreational vehicles, conversion vans, and the like, and any vehicles not in operable condition, too large to park in the garage with the garage door fully closed, or not validly licensed, are not permitted to be kept on the condominium property.*
- 10.7 Guest visitation. Owners hosting overnight house guests that drive pickup trucks may permit their guests to keep their vehicle at the owner's residence for the visitation period if it is parked inside the garage when not in use. If the garage is already occupied, the guest may find space on the North side of the property. Alternatively, they will have to park in an off-site parking lot. If the owner is not in residences, guests must follow truck instructions as specified in the "Guest Occupancy in Absence of Owner" application form.*
- 10.8 Any vehicle or parking violations may be handled as described in #1 of these Rules and Regulations.*
- 10.9 **Electric Vehicle Charging Stations.** Owners are asked that an EV charging station be installed inside the unit's garage. The charging station should be mounted on a wall inside and connected to the unit owner's electric box. The charging cords must be kept inside when not in use. Prior to installation, a unit owner must submit the application, "Request for Electric Vehicle Charging Station," to the Association's management company and receive the Board of Director's approval. All exterior installations must be reviewed and approved by the Board of Directors at a regularly scheduled meeting prior to work commencement. All expenses associated with installing electric vehicle charging stations are the sole responsibility of the individual unit owners, as are any costs associated with the removal of a charger from a unit once the owner no longer uses it. It is advised that any owner considering such installation should read the Steeplechase of Naples Electric Vehicle Charging Station policy on the Steeplechase website.*

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WISHING TO ONE AND ALL A BEAUTIFUL  
WEEK OF THANKSGIVING



*It's the Season to Be Grateful*