

THE COMMUNICATOR

SaddleBrooke One February 2026

Home Resale Fee (HRF) vote to begin on February 23, 2026

Vivian Timian, General Manager

The Board of Directors has approved conducting a vote of the homeowners regarding an increase to the Home Resale Fee (HRF). The Home Resale Fee is a one-time fee homebuyers pay at the sale of an existing home. These funds are deposited into the Reserve/Capital Funds. The funds are then used to:

- Repair, renovate, or replace community assets (reserve-related projects)
- Renovate or remodel common areas/buildings
- Support large capital improvement projects

Current Community Service Fee (CSF): \$3,160

Current HRF Rate: \$3,160 = 1 x annual CSF

SaddleBrooke One Proposed HRF Rate increase to: \$4,740 = 1.5x annual CSF

Why is this vote being proposed?

Raising the HRF rate will increase:

- Reserve/capital funding for the future
- Funding for repairs, upgrades, and maintenance responsibilities

Home Resale Fees at our neighboring HOAs:

Raising our current Home Resale Fee will ensure that SaddleBrooke One is a competitive value for future homeowners.

SaddleBrooke Two: \$5,505

Highlands at Dove Mountain: \$5,058

Sun City Oro Valley: \$4,050

Sun City Grand (west Phoenix area): \$5,000

Sun Lakes Cottonwood: \$5,000

Sun Lakes Iron Oaks: \$5,922

How Does This Affect a Current Homeowner?

The HRF is a one-time fee that only applies when a home is sold or transferred. It's paid by the buyer, unless the buyer and seller agree otherwise. If you already own your home, you do not pay this fee, and your annual dues will not increase because of it.

Raising the HRF actually helps protect current homeowners from future cost increases. It brings in more money from future homeowners, which means less financial pressure on current residents.

The vote for the increase in the HRF is scheduled for February 23, 2026. You will receive an electronic ballot if you have an email on file for voting, please let your voice be heard and vote in this special election.



Vote

AMBER LOVE-BUNCE

Amber joined SaddleBrooke as a Front Desk Clerk in October of 2025. She grew up on her family's berry farm in Oregon. The farm has been there since 1909 and is still farmed by her father to this day. Amber started her career after berry farming in healthcare administration and then moved to law offices, and "loved every minute of it." She met her husband, Sean, before moving to Arizona to be near their families. They have an 8-year-old daughter named Brooklonn, for whom Amber was a stay-at-home mom until her daughter started kindergarten. Brooklonn loves basketball and golf, both of which keep her parents very busy and active. Their family enjoys road trips and outdoor adventures.



SUSANNA FITZPATRICK

Susanna Fitzpatrick joined SaddleBrooke as a Front Desk Clerk in November of 2025. She has thirty years of experience in administrative work in an administration support including finance, human resources, and legal. Since joining SaddleBrooke, she has already assisted with the safety program, in Human Resources and Accounts Payable. A married mom of two who enjoys reading, creative writing and has a deep love of animals, she is excited to join the SaddleBrooke family and looks forward to meeting all of you.

Melanie Vermeulen — Smooth Waters Ahead

Melanie Vermeulen, our Front Office Administrator, has decided to retire. After almost five years of service, Melanie and her husband, Dave are setting sail on a seven month tour of Europe. Dave recently retired from the Union Pacific Railroad, and Melanie was anxious to begin her retirement as well. Melanie's patience, reliability, and overall good nature will be missed. I know that everyone at SaddleBrooke wishes her well on her new voyage into retirement.



Karen Hill — A New Adventure

Karen Hill, our Senior Office Administrator, has retired. Karen and her husband Bob are off to new adventures as they are leaving SaddleBrooke. Karen has worked with our residents for over eight years, also supporting Human Resources during her tenure. Karen worked on several process improvements for the front office, making certain that residents' questions were quickly answered and followed through to a solution. Karen will be missed — we wish her well on her adventures into retirement.



GOLF & GROUNDS

SaddleBrooke One

Was That Our Winter?

Mike Roddy, Director of Golf

After having the warmest December on record, we finally have experienced a little winter type weather the last few weeks. We received some nice rainfall and several days in a row with morning lows below 25 degrees on the courses. The forecast looks like things will be warming up again for some time to come. We appreciate everyone's patience as we work to protect the courses from frost damage and make sure the environment is safe for golfers. Speaking of warming up, it's never too early to talk about spring and as we get higher afternoon highs and warmer morning lows, we will see a corresponding increase in plant activity in all areas of the golf course. This will mean increased mowing frequency and the evaluation of our mowing heights in all turf areas. Light penetration into the turf canopy is important for the underlying Bermuda grass and the summer transition. Lowering mowing heights allows light to penetrate deeper into the turf canopy and can start to stimulate early Bermuda grass activity. Below is a Mowing Height Chart that shows the anticipated changes to mowing heights during the month of February:

Mowing Height Chart

Course Area	Mowing Height as of 1/15/2026	Anticipated Mowing Height on 3/1/2026
Greens	.190"	.175"
Collars	.400"	.300"
Tees	.550"	.450"
Approaches	.550"	.450"
Fairways	.600"	.500"
Overseeded Rough	1.75"	1.5"

Golf Shop Valentines Sale

Feb 7th thru 14th

Looking for the perfect gift for your Valentine this year? The Golf Shop has you covered! Whether you're looking for items for on the course or for on the town, we have something for that special someone or yourself!

- 25% off All Ladies Casual Wear Pants
- 25% off Golf Shirts and Tops with the color Red and Pink
- 40% off All Callaway Golf Gloves
- 25% off SaddleBrooke Gear Sweatshirts

Pace Matters at the Brooke!

There is a noticeable increase in golfer activity this time of year and we enjoy seeing the enthusiasm for the game of golf that seems to come alive when the sun is shining and the days begin to warm. We have lots of things going on the courses with busy league schedules as well as some club events on the calendar. The tee sheet is busy and the courses are often full throughout the day. The time spent on a 9 or 18-hole round continues to be a key component of a positive playing experience.

February Pace of Play Tips

- **Go the tee box as soon as you're called**
 - Tee off as soon as fairway is clear
- **Shorter hitting players should tee off first**
 - Play Ready Golf

As always, the entire Golf Team looks forward to seeing everyone on and around the courses.



FOOD & BEVERAGE SaddleBrooke One

Kelly's Korner

Kelly Evans, Food & Beverage Director

We have one more month of Winter here in SaddleBrooke, and we have planned a jam-packed 28 days of fun for you all. February begins with our back-to-back Pet Rescue Luncheon Fashion Show on the 3rd and the 4th. On the evening of February 4th, we will warm up our new grill and get

the smoker cranked up to host our *Pitmaster BBQ Bash!* Enjoy an evening of music by Sean Lewis, and Whiskey Del Bac will be joining us with tasting tickets for purchase. This will be the perfect event to show off our new and improved outdoor grill set up and the very useful patio shades that have come in handy this season. Don't make plans for the Super Bowl on February 8th, we have you covered in the Agave Bar & Lounge from 4 pm till the end of the game. Open seating, with pizzas, wings, and Caesar salad to enjoy. If you do have plans, then let us cater your event and pick up our Good to Go BBQ Rib Meal from 2 pm until 4pm that day. Then, play your own high-stakes game at BINGO on



Monday! Tuesday, February 10th, we have another great New Tap Tuesday event with \$4 pints, swag, and samples. New Tap Tuesday has quickly turned into one of my favorite events, the atmosphere is like no other night down in the RRG!

On Wednesday February 11th and February 25th, we will have two more talented line cooks take center stage in our *Iron Chef's Table* competition. These events are reservation-only and have been filling up quickly. Our kitchen team is so thankful and humbled by the turnout at these events. Please show your support for their hard work. It is a true testament to the culture in our kitchen to have their eager participation and put their creativity to the test.

Jessiah will be joining us twice in February. He will play on February 14th for our special and sweet Valentine's Day Dinner. This ticketed dinner is the romantic evening your other half has been dreaming of, we hope you join us. Jessiah will play again at the end of the month, on the 28th. Of course, our staples for the month will include Prime Rib Night on the 18th, Yappy Hour on the 20th (we hope it's warmed up by then), and Trivia Night on the 23rd. Did I mention we have a jam-packed month?



January was a great month here at HOA1. The Food and Beverage Team had their first in-person training with NorthStar to look over the system they have built for us to learn from, tweak, and perfect to bring forward in May. Our hardware for the new system was also ordered. We have been taking notes, observing service, and looking forward to implementing improvements as our technology catches up with us!

What a Fantastic February!

IRON CHEF'S TABLE

February 11, 2026

Three Course Menu with Wine Pairings

First Course

Shrimp Tempura with Sweet Rice Wine and Paprika Aioli over Asian Slaw

Entree

Regal Crest All-Natural Chicken Katsu with a Tangy Tonkatsu Sauce served with Fried Rice and Grilled Bok Choy

Dessert

White Chocolate and Grand Marnier Mousse with Orange Zest and Candied Orange Slice



\$39 plus tax and gratuity

Reservations Required

You will be asked to fill out a meal rating card for the competition.

CHRISTOPHER VALVERDE

IRON CHEF'S TABLE

February 25, 2026

Three Course Menu with Wine Pairings

First Course

Winter Citrus Salad with Grapefruit, Blood Orange, Pomegranate and an Orange Dijon Vinaigrette

Entree

Guanciale and Andouille Pasta Carbonara with Grilled Zucchini and Bruschetta

Dessert

Lemon Raspberry Ricotta Cake topped with Vanilla Gelato and Biscotti Al Burro



\$39 plus tax and gratuity

Reservations Required

You will be asked to fill out a meal rating card for the competition.

ROBERTO LOPEZ



FINANCIALS

SaddleBrooke HOA #1
Monthly Balance Sheet

As of 12/31/2025

DRAFT

	<u>Current Year</u>	<u>12/31/2024</u>	<u>12/31/2024 Final</u>
ASSETS			
Cash, Cash Equivalents & CDs			
Operating Fund	\$ 3,449,785	\$ 4,966,157	\$ 4,966,157
Replacement Reserve Fund	4,755,578	3,925,492	3,925,492
Capital Improvement Fund	2,954,041	1,621,149	1,621,149
Total Cash	<u>11,159,405</u>	<u>10,512,798</u>	<u>10,512,798</u>
Accounts Receivable, Net	1,372,552	1,261,407	1,261,407
Inventory & Prepaids	505,501	585,598	585,598
Property & Equipment, Net	18,644,094	19,382,609	19,382,609
Operating Lease Assets	668,005	592,398	592,398
Total Assets	<u><u>\$ 32,349,557</u></u>	<u><u>\$ 32,334,810</u></u>	<u><u>\$ 32,334,810</u></u>
LIABILITIES & MEMBERS' EQUITY			
Accounts Payable & Accrued Expenses	\$ 450,151	\$ 685,380	\$ 685,380
Deferred Revenue	4,039,579	3,875,356	3,875,356
Operating Lease Liabilities	651,816	582,798	582,798
Total Liabilities	<u>5,141,545</u>	<u>5,143,533</u>	<u>5,143,533</u>
Undesignated Members' Equity	19,487,060	22,172,310	22,172,310
Designated for Capital Reserves	7,709,619	5,546,641	5,546,641
Current Operations	11,331	(527,674)	(527,674)
Total Members' Equity	<u>27,208,011</u>	<u>27,191,276</u>	<u>27,191,276</u>
Total Liabilities & Members' Equity	<u><u>\$ 32,349,557</u></u>	<u><u>\$ 32,334,810</u></u>	<u><u>\$ 32,334,810</u></u>

Capital & Reserve Funds
As of 12/31/2025

	<u>Replacement Reserve Fund</u>	<u>Capital Improvement Fund</u>	<u>Total Capital Reserves</u>
Beginning Balance - 01/01/2025	\$ 3,925,492	\$ 1,621,149	\$ 5,546,641
Fund Contributions	2,042,600	1,358,600	3,401,200
Interest Income	174,528	90,320	264,848
Capital Expenditures - Operations & Amenities	(969,969)	(107,463)	(1,077,432)
Capital Expenditures - Golf	(368,624)	-	(368,624)
Capital Expenditures - F&B	(48,448)	(8,565)	(57,013)
Ending Balance - 12/31/2025	<u><u>\$ 4,755,578</u></u>	<u><u>\$ 2,954,041</u></u>	<u><u>\$ 7,709,619</u></u>

BALANCE SHEET

FINANCIALS



**SaddleBrooke HOA #1
Operations Income Statement
As of 12/31/2025
DRAFT**

-----Current Month-----				-----Year to Date-----		
Actual	Budget	Better / (Worse)		Actual	Budget	Better / (Worse)
\$ 516,566	\$ 536,878	\$ (20,311)	CSF & Other HOA Revenues	\$ 6,419,996	\$ 6,392,531	\$ 27,466
29,800	29,800	-	HRF Revenue	357,420	357,600	(180)
187,225	157,091	(30,134)	General & Administrative Expenses	1,931,819	1,908,884	(22,935)
210,246	234,648	24,402	Services & Amenities Expenses	2,700,487	2,864,002	163,514
<u>397,471</u>	<u>391,740</u>	<u>(5,731)</u>	Total HOA Expenses (Excluding Depreciation)	<u>4,632,307</u>	<u>4,772,886</u>	<u>140,579</u>
148,895	174,938	(26,043)	HOA Net Income	2,145,110	1,977,245	167,865
376,778	383,255	(6,477)	Golf Revenues	3,594,486	3,708,479	(113,993)
300,583	286,823	(13,760)	Golf Expenses (Excluding Depreciation)	3,391,831	3,445,656	53,824
<u>76,195</u>	<u>96,432</u>	<u>(20,237)</u>	Golf Net Income (Loss)	<u>202,655</u>	<u>262,823</u>	<u>(60,169)</u>
340,442	288,241	52,200	Food & Beverage Revenue	3,293,127	3,121,401	171,726
349,233	312,408	(36,824)	Food & Beverage Expenses (Excluding Depreciation)	3,600,696	3,442,200	(158,496)
<u>(8,791)</u>	<u>(24,167)</u>	<u>15,376</u>	F&B Net Income (Loss)	<u>(307,570)</u>	<u>(320,799)</u>	<u>13,230</u>
216,299	247,203	(30,904)	Total Net Income (excluding Roads Expenses)	2,040,195	1,919,269	120,926
57	42,522	42,465	Roads Expenses	442,962	510,260	67,298
<u>216,242</u>	<u>204,681</u>	<u>11,561</u>	Total Net Income (excluding depreciation)	<u>1,597,233</u>	<u>1,409,009</u>	<u>188,224</u>
74,993	72,571	(2,423)	HOA Depreciation	885,277	870,846	(14,431)
53,936	59,497	5,561	Golf Depreciation	685,728	713,959	28,231
23,201	23,177	(24)	F&B Depreciation	277,526	278,120	593
<u>152,130</u>	<u>155,244</u>	<u>3,114</u>	Total Depreciation	<u>1,848,532</u>	<u>1,862,926</u>	<u>14,394</u>
27,042	21,071	5,971	Interest Income	339,404	252,850	86,554
18,600	5,833	(12,767)	Income Taxes	76,774	70,000	(6,774)
\$ 72,553	\$ 64,675	\$ 7,879	Total Net Income	\$ 11,331	\$ (271,067)	\$ 282,398

INCOME STATEMENT



2026 BOARD OF DIRECTORS



Len Alcantara Donna Gruninger Joe O'Connor Tom Swikoski Steve Bellacqua Jo Ann Ellison Marty O'Shea John Ansay

WELCOME

Please help us welcome our new SaddleBrooke One homeowners

NAME	UNIT
Robert Gubler	16
James & Susan Lucas	21
Paul & Ronda Mitchell	11
David Ellman & Sharman Jones Morrison	21
Catherine Zreliak	6
Edward Biederbeck & Connie Cowles-Biederbeck	18
Heather Loesch	20
Micheal & Joan Whitney	5
Larry Primmer Jr	3
Andrew & Kirstin Erickson	19

GM COFFEE

Friday, February 13th
9:00am - 10:00am

Please join us in The Vistas for the next coffee hour

Hear from your General Manager, Vivian Timian and a Member of your Board of Directors

Our Guest Speaker will be from Patrol/Safety

The coffee hours are a great opportunity for residents to ask questions & discuss community concerns.



SaddleBrooke HOA 1 Properties and Roads Committee Celebrates Major Strides in 2025

The SaddleBrooke HOA 1 Properties and Roads Committee (P&R) concluded a landmark year of progress and improvement in 2025, successfully completing several key initiatives designed to enhance the beauty, functionality, and long-term value of the community's shared spaces.

Throughout the year, the committee focused on a blend of major capital improvements and ongoing beautification efforts, all while laying the strategic groundwork for the community's future.

Major Renovations and Upgrades: A crowning achievement for HOA 1 Operations and P&R in 2025 was the successful design completion and BOD approval of the **Creative Arts and Wellness building renovation**. This comprehensive project will transform a vital community hub into a modern, welcoming space, providing residents with upgraded facilities for artistic pursuits and well-being activities. The project was meticulously managed by a team made up of Operations, P&R, resident volunteer Architects and Engineers, and literally 100's of current and future resident users of the Center. In 2026, we will see the completion of this superb improvement to the community. Further enhancing the community's social hubs, the committee worked to bring significant **improvement to the useability of the Roadrunner Grill (RRG) Patio** with the installation of retractable shades for the eating area and the grill. These upgrades focused on creating a more inviting and comfortable outdoor dining and gathering experience, making it a premier spot for residents to socialize and relax.

Beautification Efforts Continue: The P&R's commitment to aesthetic excellence remained a top priority with the continuance of the community **Beautification Project**. Thanks to the efforts of the HOA 1 Maintenance Team, this ongoing initiative saw the addition of numerous new plantings across many common areas, utilizing drought-resistant and native species to add color and vibrancy while remaining mindful of regional water conservation needs.



A particularly popular addition to the community's visual landscape has been the **new wall art installations** on Ridgeview Boulevard inspired and provided by Artists in the Fine Arts Guild and a ceramic six (6) Ft tall **Roadrunner named Roadie** in the RRG Patio created and provided by the Pottery Club. These unique pieces, generously provided by local artists and installed by our Operations maintenance

crew, transform previously blank walls into engaging public art displays, adding character and a unique sense of place to the community.



Planning for the Future, A New Sub-committee: Recognizing that a thriving and aging community needs constant improvements, the P&R Committee established the Master Facilities Planning Sub-committee. The new sub-committee's mandate is to develop long-term strategies for the continuous improvement and modernization of SaddleBrooke's extensive facilities. This proactive step will ensure that the community maintains values and remains vibrant & attractive for years to come, while planning for future needs and ensuring the wise allocation of resources.

Get Involved. Volunteers Needed: The success of these projects is a testament to the dedication and hard work of the HOA 1 staff, P&R Committee members, and other community volunteers. The committee invites all interested residents with a passion for community enhancement, design, or project management to consider joining their ranks. "We are always looking for fresh perspectives and dedicated individuals to help us maintain and improve our beautiful community," said the P&R Committee Chair, Tim Mahanna. "Volunteering is a rewarding way to directly impact the quality of life in SaddleBrooke."

Residents interested in contributing their time and talent to the Properties and Roads Committee or the new Master Facilities Planning Sub-committee, are encouraged to contact the HOA office for more information on how to get involved. With a successful 2025 now in the rearview mirror, the committee is looking forward to another year of progress and community engagement.

Rediscovering Passions in Retirement

Tim Malone, SaddleBrooke One Resident

Retirement represents a profound shift in life's rhythm, offering time and freedom that can be both exhilarating and unfamiliar. For many, this phase serves as an invitation to rediscover passions that may have been set aside amid the demands of a career or family life. Far from being an ending, retirement is a unique opportunity to reconnect with interests, explore creativity, and embrace joy in its purest form.

"In retirement, every day is a new chance to explore, discover, and grow." – Unknown. Highlighting the endless opportunities to embrace curiosity and creativity.

Rediscovering Passions in Retirement refers to the process of reconnecting with interests, hobbies, or pursuits that may have been set aside during one's career or busy life phases, as well as exploring new activities that bring joy and purpose. It is an opportunity for retirees to embrace the freedom and time offered by retirement to engage in meaningful, fulfilling endeavors.

"The greatest gift of retirement is the freedom to be who you've always wanted to be." – Catherine Pulsifer, Encouraging individuals to use retirement as a time for personal fulfillment.

Rediscovering passions in retirement is about celebrating this phase of life as an era of possibility, growth, and exploration, turning it into a time of vibrant self-discovery and enrichment. Let me know if you'd like more insights or ideas on this topic.

"Now is the time to go where you've always dreamed, to try what you've always wanted, and to explore life's beauty." – Unknown- Inspiring retirees to seize the moment and venture into new experiences.

The Freedom to Explore without the constraints of professional responsibilities lifted, retirees have the gift of time, an invaluable resource for pursuing long-forgotten hobbies or embarking on new adventures. Whether it's painting, gardening, cooking, pickleball, or learning a musical instrument, rediscovering a passion provides a sense of purpose and fulfillment. The freedom to explore without deadlines or expectations allows retirees to fully immerse themselves in activities that ignite their curiosity and creativity.

"Life is about daring to explore the unknown, for therein lies the beauty of new horizons." – Unknown- Emphasizing the wonder and growth that come from stepping into the unfamiliar.

The Emotional Benefits of Pursuing Passions. Engaging in meaningful activities has profound emotional benefits. Rediscovering passions fosters a sense of accomplishment and boosts self-esteem. It creates opportunities for social interaction, as retirees connect with like-minded individuals through classes, clubs, or community events.

"Life is either a daring adventure or nothing at all." – Helen Keller

Passion-driven pursuits also reduce stress, improve mental clarity, and nurture a positive outlook, all of which contribute to overall well-being.

"Let the beauty of what you love be what you do." – Rumi- Encouraging alignment between passions and daily endeavors.

In closing, retirement is a rare and precious gift—a blank canvas for reinvention and rediscovery. By reconnecting with their passions and embracing new adventures, retirees can discover a renewed sense of purpose, joy, and deeper fulfillment.

I aim to bring actionable, informative, and practical insights to help others savor every moment of their retired lives.

Want to discover other articles?
Go to savorretirement.com

Sonoran Desert Yard Art is Welcome!



YARD AND WALL ART IN FRONT YARD IS WELCOME WITHOUT AN ALC PERMIT, as long as it fits the Sonoran Desert theme and is limited to six pieces total, with a "piece" defined as either a single item or a cluster— two or more related items

intentionally grouped together and placed close enough to be viewed as one cohesive display.

Seasonal decorations are excluded from this count. **Art displayed on walls must reflect the Sonoran Desert theme**, including areas visible from the golf course.

Any statues, depictions, artifacts, or other man-made objects that do not meet this guideline are not permitted, and if the ALC determines that yard art does not conform, it must be relocated to the rear yard. **Silk, plastic, or paper plants or flowers are not allowed** if they can be seen from the street or golf course. (See ALC guidelines - Appendix B for examples)



In order to speed up the permit approval process and cut wait time, you can **SCHEDULE YOUR ALC APPOINTMENT ONLINE** in one of four windows (9:00, 9:30, 10:00 and 10:30). The link is available on the SB1 website.

The **ONLINE EXTERIOR PAINT PROCESS** is easy. Go to the website (www.saddlebrooke.org) and to the ALC section, follow the online directions, make your selections from the ALC approved colors and once your application is completed by you it will be forwarded to the ALC for action and you will be notified when it is ready.



ALC Meetings are held 1st and 3rd Thursday of the month at 9:00 am. Signups will be in the Coyote South room, where you will wait your turn. If you don't have an online appointment, it will be on a first come, first served basis. You will be escorted to the meeting room when it is your turn.

Upcoming Meetings

Feb 5th & Feb 19nd
Mar 5th & 19th

Information Line: 520-917-3767

Call the Information Line to report an issue to the ALC or if you have a question.

ALC Email: alcadmin@saddlebrooke.org

Valentine's Dinner



Saturday, February 14, 2026
in The Vistas

\$59 per person inclusive of tax and gratuity

Passed Appetizers at 5pm

Dinner Service starts at 5:30pm

Tickets are available
now in the
SaddleBrooke One
Administration
Office.

The menu is available on the Dining Homepage and in the Admin Office. Please be prepared to make the first and second course choices for everyone for whom you are buying a ticket at the time of purchase.