MINUTES
HARBOUR HEIGHTS WATERWAY
MUNICIPAL SERVICE BENEFIT UNIT (MSBU)

ADVISORY BOARD SPECIAL MEETING
WEDNESDAY, APRIL 23, 2025

10:00 a.m. – 11:13 a.m.
Charlotte Harbor Event & Conference Center
75 Taylor Street, Punta Gorda, Florida

Members Present:	Jeff Good, Chair David Stone, Vice Chair Tom Mettner Lee Phillips
Members Absent:	None
County Staff:	Karlene McDonald, Operations Supervisor DeWayne Nodine, Projects Manager
Guests:	None

Call to Order / Roll Call:
The meeting was called to order at 10:00 a.m. A roll call was taken, and a quorum was established.

Citizen Input on Agenda Items (3 Minute Limit):
None

Approval of Minutes:
This was tabled until the next regularly scheduled meeting.

New Business:

a. Fiscal Year (FY) 26 & 27 Budget Scenarios: The Advisory Board reviewed the funding scenarios (attached) for -3.8FT, -4FT, -4.5FT Mean-Low Water (MLW) with no loan and a 5-year loan and raising the annual assessment to the max and funding a reduced scope spot dredge with no loan. Ms. McDonald confirmed with the loan options the Advisory Board would have to wait for the loan to be paid in full or fund 100% of the next dredge project up front. Mr. Phillips suggested the Board consider -4Ft MLW dredge with a 5-year loan in order for the waterways to remain navigable for longer. The Board inquired about loan options, Ms. McDonald confirmed that the Comptroller's Office under the Clerk of Court manages the lending options, most recently commercial paper loans have been acquired for other MSBU projects. Projects are often lumped together into one loan and there is no option for additional payments until the loan balloons in 5 years and they have to refinance. Since the MSBU will only be obtaining a 5-year loan, there may not be an option to pay off the debt early; there is an option in the future, if the budget shows the reserves growing or if FEMA reimbursement is received, the MSBU can always consider a rate reduction prior to the debt being paid in full.

   The Advisory Board discussed the Street & Drainage MSBU funding 25% of the waterway maintenance. Ms. McDonald confirmed the Street & Drainage MSBU is for drainage maintenance, there isn't sufficient sedimentation in the waterways to impact drainage and the majority of the sediment is built up at the pipe ends, not in the navigable channel that the Waterway MSBU maintains. She also noted it would be hard to quantify if and what was impacted by the roadside drainage system.

   Mr. Phillips motioned to accept the -4FT MLW dredge with a 5-year loan, Mr. Mettner arrived late and the Board agreed to table the motion to allow him to review and pose questions. Mr. Nodine confirmed there is a possibility of combining multiple dredge projects in order to receive more competitive bids. Mr. Mettner inquired about the debt policy and expectations.

Ms. McDonald confirmed Fiscal projects 4% interest however, interest rates are dependent on the borrowing obtained by the Comptroller's Office. The motion was back on the floor to accept the -4FT MLW dredge with a 5-year loan, Mr. Mettner seconded. Mr. Stone noted his concerns with obtaining debt, but agreed dredging needs to occur; the motion passed 3:1

Citizen Input on MSTU items (3 Minute Limit):
None

Advisory Board Open Discussion:
Mr. Stone motioned to move forward with Engineering Services now rather than after the public hearing for the dredge project, Mr. Phillips seconded and was unanimously approved. Discussion followed regarding the public hearing date and location and next steps. The Board inquired about what other Waterway MSBUs are facing in terms of costs, Mr. Nodine confirmed they are all facing the same issues, some Board have recommended rate increases, while others have opted to table dredge projects.

Schedule Meetings / Items for Next Agenda:
Future meetings are scheduled at 2:00 p.m. at the Punta Gorda Charlotte Library as follows:

- Thursday July 17, 2025
- Wednesday October 29, 2025
- Thursday December 4, 2025

The meeting adjourned at 11:13 a.m.

Submitted by: Karlene McDonald
Public Works Department

David Stone
Chair Signature

7-17-25
Date

AGENDA
HARBOUR HEIGHTS WATERWAY
MUNICIPAL SERVICE BENEFIT UNIT (MSBU)

ADVISORY BOARD SPECIAL MEETING
WEDNESDAY, APRIL 23, 2025

10:00 a.m., Charlotte Harbor Event Center
75 Taylor Street, Punta Gorda, Florida

BOARD MEMBERS:	Jeff Good, Chair David Stone, Vice-Chair Tom Mettner Lee Phillips
COUNTY STAFF:	Karlene McDonald, Operations Supervisor DeWayne Nodine, Projects Manager
PURPOSE:	Regular Meeting

1. Call to Order / Roll Call
2. Citizen Input on Agenda Items (3-Minute Limit)
3. Approval of Minutes: October 29, 2024
4. Unfinished Business
    a. FY26 & FY27 Budget Scenarios
5. Citizen Input on MSBU items (3-Minute Limit)
6. Advisory Board Open Discussion
7. Meeting Schedule / Items for Next Agenda
8. Motion to Adjourn

Harbour Heights Waterway
Partial Dredge ($380k) $400 Max Rate
as of 4.18.25

		$400.00	FY26 rate			
	Estimate FY2025	Preliminary FY2026	Preliminary FY2027	Projected FY2028	Projected FY2029	Projected FY2030
BEGINNING BALANCE	$ 495,720	$544,550	$106,166	$153,796	$197,550	$246,618
OPERATING REVENUES						
Assessments & Earnings	111,629	148,700	147,166	150,256	150,576	150,748
External Borrowing	-	-	-	-	-	-
Total Revenue	$111,629	$148,700	$147,166	$150,256	$150,576	$150,748
OPERATING EXPENDITURES						
Dredging	-	487,600	-	-	-	-
Other Operating Expenditures	62,799	99,484	99,536	106,503	101,507	103,219
Principal Pymts	-	-	-	-	-	-
Interest Pymts	-	-	-	-	-	-
Total Expenditures	$62,799	$587,084	$99,536	$106,503	$101,507	$103,219
RESERVE (ENDING FUND BALANCE)	$544,550	$106,166	$153,796	$197,550	$246,618	$294,148
Reserve %	*89.7%*	*15.3%*	*60.7%*	*65.0%*	*70.8%*	*74.0%*

Notes:
- *Rate increase from $300 FY25 to $400 FY26*
- *Rate to be evaluated upon completion of dredge*
- *Dredging capped at $380k, plus engineering and labor.*
- *Survey and navigational trimming occuring every year*

Harbour Heights Waterway
Partial Dredge ($380k) $400 Max Rate
as of 4.18.25

	Projected FY2031	Projected FY2032	Projected FY2033	Projected FY2034	Projected FY2035
BEGINNING BALANCE	$294,148	$340,046	$384,218	$426,563	$466,977
OPERATING REVENUES					
Assessments & Earnings	150,914	151,075	151,229	151,377	151,519
External Borrowing	-	-	-	-	-
Total Revenue	$150,914	$151,075	$151,229	$151,377	$151,519
OPERATING EXPENDITURES					
Dredging	-	-	-	-	-
Other Operating Expenditures	105,016	106,903	108,884	110,964	113,148
Principal Pymts	-	-	-	-	-
Interest Pymts	-	-	-	-	-
Total Expenditures	$105,016	$106,903	$108,884	$110,964	$113,148
RESERVE (ENDING FUND BALANCE)	$340,046	$384,218	$426,563	$466,977	$505,347
Reserve %	*76.4%*	*78.2%*	*79.7%*	*80.8%*	*81.7%*

Notes:
- *Rate increase from $300 FY25 to $400 FY26*
- *Rate to be evaluated upon completion of dredge*
- *Dredging capped at $380k, plus engineering and labor.*
- *Survey and navigational trimming occuring every year*

Harbour Heights Waterway
Maintenance Dredge (-3.8 Feet) 5yr Loan
as of 4.18.25

		$514.00	FY26 rate			
	Estimate FY2025	Preliminary FY2026	Preliminary FY2027	Projected FY2028	Projected FY2029	Projected FY2030
BEGINNING BALANCE	$ 495,720	$544,550	$288,913	$230,093	$172,218	$127,233
OPERATING REVENUES						
Assessments & Earnings	111,629	190,537	189,643	193,614	193,205	193,048
External Borrowing	-	612,000	-	-	-	-
Total Revenue	$111,629	$802,537	$189,643	$193,614	$193,205	$193,048
OPERATING EXPENDITURES						
Dredging	-	942,520	-	-	-	-
Other Operating Expenditures	62,799	100,365	100,417	109,255	102,057	103,769
Principal Pymts	-	-	123,000	123,000	123,000	123,000
Interest Pymts	-	15,290	25,045	19,234	13,133	6,727
Total Expenditures	$62,799	$1,058,175	$248,462	$251,489	$238,190	$233,495
RESERVE (ENDING FUND BALANCE)	$544,550	$288,913	$230,093	$172,218	$127,233	$86,785
Reserve %	*89.7%*	*21.4%*	*48.1%*	*40.6%*	*34.8%*	*27.1%*

Notes:
•Rate increase from $300 FY25 to $514 FY26
•Projection is based on an 5 year dredging loan
•Rate to be evaluated in FY32
•Survey and navigational trimming occuring every year
•$250,000 reserves applied to borrowing in FY26

Harbour Heights Waterway
Maintenance Dredge (-3.8 Feet) 5yr Loan
as of 4.18.25

	Projected FY2031	evaluate rate Projected FY2032	Projected FY2033	Projected FY2034	Projected FY2035
BEGINNING BALANCE	$86,785	$50,762	$136,090	$219,735	$301,592
OPERATING REVENUES					
Assessments & Earnings	192,906	192,780	193,079	193,371	193,658
External Borrowing	-	-	-	-	-
Total Revenue	$192,906	$192,780	$193,079	$193,371	$193,658
OPERATING EXPENDITURES					
Dredging	-	-	-	-	-
Other Operating Expenditures	105,566	107,453	109,434	111,514	113,698
Principal Pymts	120,000	-	-	-	-
Interest Pymts	3,363	-	-	-	-
Total Expenditures	$228,929	$107,453	$109,434	$111,514	$113,698
RESERVE (ENDING FUND BALANCE)	$50,762	$136,090	$219,735	$301,592	$381,551
Reserve %	*18.1%*	*55.9%*	*66.8%*	*73.0%*	*77.0%*

Notes:
- *Rate increase from $300 FY25 to $514 FY26*
- *Projection is based on an 5 year dredging loan*
- *Rate to be evaluated in FY32*
- *Survey and navigational trimming occuring every year*
- *$250,000 reserves applied to borrowing in FY26*

Harbour Heights Waterway

Maintenance Dredge (-3.8 Feet) No Loan

as of 4.18.25

		FY26 rate $2,080.00	FY27 rate $212.00			
	Estimate FY2025	Preliminary FY2026	Preliminary FY2027	Projected FY2028	Projected FY2029	Projected FY2030
BEGINNING BALANCE	$ 495,720	$544,550	$254,800	$235,410	$213,778	$193,366
OPERATING REVENUES						
Assessments & Earnings	111,629	765,234	78,693	80,331	80,187	80,116
External Borrowing	-	-	-	-	-	-
Total Revenue	$111,629	$765,234	$78,693	$80,331	$80,187	$80,116
OPERATING EXPENDITURES						
Dredging	-	942,520	-	-	-	-
Other Operating Expenditures	62,799	112,464	98,083	101,964	100,599	102,311
Principal Pymts	-	-	-	-	-	-
Interest Pymts	-	-	-	-	-	-
Total Expenditures	$62,799	$1,054,984	$98,083	$101,964	$100,599	$102,311
RESERVE (ENDING FUND BALANCE)	$544,550	$254,800	$235,410	$213,778	$193,366	$171,171
Reserve %	*89.7%*	*19.5%*	*70.6%*	*67.7%*	*65.8%*	*62.6%*

Notes:
- *Rate increase from $300 FY25 to $2,080 FY26*
- *Rate to be decreased in FY27 upon completion of the dredge*
- *Survey and navigational trimming occuring every year*

Harbour Heights Waterway
Maintenance Dredge (-3.8 Feet) No Loan
as of 4.18.25

	Projected FY2031	Projected FY2032	Projected FY2033	Projected FY2034	Projected FY2035
BEGINNING BALANCE	$171,171	$147,102	$121,061	$92,948	$62,657
OPERATING REVENUES					
Assessments & Earnings	80,038	79,954	79,863	79,764	79,658
External Borrowing	-	-	-	-	-
Total Revenue	$80,038	$79,954	$79,863	$79,764	$79,658
OPERATING EXPENDITURES					
Dredging	-	-	-	-	-
Other Operating Expenditures	104,108	105,995	107,976	110,056	112,240
Principal Pymts	-	-	-	-	-
Interest Pymts	-	-	-	-	-
Total Expenditures	$104,108	$105,995	$107,976	$110,056	$112,240
RESERVE (ENDING FUND BALANCE)	$147,102	$121,061	$92,948	$62,657	$30,075
Reserve %	*58.6%*	*53.3%*	*46.3%*	*36.3%*	*21.1%*

Notes:
- *Rate increase from $300 FY25 to $2,080 FY26*
- *Rate to be decreased in FY27 upon completion of the dredge*
- *Survey and navigational trimming occuring every year*

Harbour Heights Waterway
Maintenance Dredge (-4.0 Feet) 5yr Loan
as of 4.18.25

		$775.00	FY26 rate			
	Estimate FY2025	Preliminary FY2026	Preliminary FY2027	Projected FY2028	Projected FY2029	Projected FY2030
BEGINNING BALANCE	$ 495,720	$544,550	$381,196	$299,920	$221,941	$166,599
OPERATING REVENUES						
Assessments & Earnings	111,629	286,319	285,748	291,737	291,178	290,985
External Borrowing	-	1,098,000	-	-	-	-
Total Revenue	$111,629	$1,384,319	$285,748	$291,737	$291,178	$290,985
OPERATING EXPENDITURES						
Dredging	-	1,417,840	-	-	-	-
Other Operating Expenditures	62,799	102,381	102,433	115,557	103,318	105,030
Principal Pymts	-	-	219,622	219,622	219,622	219,622
Interest Pymts	-	27,453	44,969	34,536	23,581	12,078
Total Expenditures	$62,799	$1,547,674	$367,024	$369,715	$346,521	$336,729
RESERVE (ENDING FUND BALANCE)	$544,550	$381,196	$299,920	$221,941	$166,599	$120,855
Reserve %	*89.7%*	*19.8%*	*45.0%*	*37.5%*	*32.5%*	*26.4%*

Notes:
- *Rate increase from $300 FY25 to $775 FY26*
- *Projection is based on an 5 year dredging loan*
- *Rate to be evaluated in FY32*
- *Survey and navigational trimming occuring every year*
- *$250,000 reserves applied to borrowing in FY26*

Harbour Heights Waterway
Maintenance Dredge (-4.0 Feet) 5yr Loan
as of 4.18.25

	Projected FY2031	evaluate rate Projected FY2032	Projected FY2033	Projected FY2034	Projected FY2035
BEGINNING BALANCE	$120,855	$79,301	$261,267	$441,888	$621,061
OPERATING REVENUES					
Assessments & Earnings	290,825	290,679	291,316	291,948	292,575
External Borrowing	-	-	-	-	-
Total Revenue	$290,825	$290,679	$291,316	$291,948	$292,575
OPERATING EXPENDITURES					
Dredging	-	-	-	-	-
Other Operating Expenditures	106,827	108,714	110,695	112,775	114,959
Principal Pymts	219,512	-	-	-	-
Interest Pymts	6,039	-	-	-	-
Total Expenditures	$332,378	$108,714	$110,695	$112,775	$114,959
RESERVE (ENDING FUND BALANCE)	$79,301	$261,267	$441,888	$621,061	$798,677
Reserve %	*19.3%*	*70.6%*	*80.0%*	*84.6%*	*87.4%*

Notes:
- *Rate increase from $300 FY25 to $775 FY26*
- *Projection is based on an 5 year dredging loan*
- *Rate to be evaluated in FY32*
- *Survey and navigational trimming occuring every year*
- *$250,000 reserves applied to borrowing in FY26*

Harbour Heights Waterway

Maintenance Dredge (-4.0 ft) No Loan

as of 4.18.25

	Estimate FY2025	FY26 rate $3,770.00 Preliminary FY2026	FY27 rate $171.00 Preliminary FY2027	Projected FY2028	Projected FY2029	Projected FY2030
BEGINNING BALANCE	$ 495,720	$544,550	$386,628	$352,970	$317,427	$282,213
OPERATING REVENUES						
Assessments & Earnings	111,629	1,385,439	64,109	65,430	65,187	65,064
External Borrowing	-	-	-	-	-	-
Total Revenue	$111,629	$1,385,439	$64,109	$65,430	$65,187	$65,064
OPERATING EXPENDITURES						
Dredging	-	1,417,840	-	-	-	-
Other Operating Expenditures	62,799	125,521	97,767	100,974	100,401	102,113
Principal Pymts	-	-	-	-	-	-
Interest Pymts	-	-	-	-	-	-
Total Expenditures	$62,799	$1,543,361	$97,767	$100,974	$100,401	$102,113
RESERVE (ENDING FUND BALANCE)	$544,550	$386,628	$352,970	$317,427	$282,213	$245,164
Reserve %	*89.7%*	*20.0%*	*78.3%*	*75.9%*	*73.8%*	*70.6%*

Notes:

- *Rate increase from $300 FY25 to $3,770 FY26*
- *Rate to be decreased in FY27 upon completion of the dredge*
- *Survey and navigational trimming occuring every year*

Harbour Heights Waterway
Maintenance Dredge (-4.0 ft) No Loan
as of 4.18.25

	Projected FY2031	Projected FY2032	Projected FY2033	Projected FY2034	Projected FY2035
BEGINNING BALANCE	$245,164	$206,189	$165,191	$122,067	$76,713
OPERATING REVENUES					
Assessments & Earnings	64,934	64,798	64,654	64,503	64,345
External Borrowing	-	-	-	-	-
Total Revenue	$64,934	$64,798	$64,654	$64,503	$64,345
OPERATING EXPENDITURES					
Dredging	-	-	-	-	-
Other Operating Expenditures	103,910	105,797	107,778	109,858	112,042
Principal Pymts	-	-	-	-	-
Interest Pymts	-	-	-	-	-
Total Expenditures	$103,910	$105,797	$107,778	$109,858	$112,042
RESERVE (ENDING FUND BALANCE)	$206,189	$165,191	$122,067	$76,713	$29,015
Reserve %	*66.5%*	*61.0%*	*53.1%*	*41.1%*	*20.6%*

Notes:
- *Rate increase from $300 FY25 to $3,770 FY26*
- *Rate to be decreased in FY27 upon completion of the dredge*
- *Survey and navigational trimming occuring every year*

Harbour Heights Waterway
Maintenance Dredge (-4.5 ft) 5yr Loan
as of 4.18.25

		$1,805.00	FY26 rate			
	Estimate FY2025	Preliminary FY2026	Preliminary FY2027	Projected FY2028	Projected FY2029	Projected FY2030
BEGINNING BALANCE	$ 495,720	$544,550	$748,602	$669,550	$599,396	$587,086
OPERATING REVENUES						
Assessments & Earnings	111,629	664,314	665,029	678,975	678,452	678,409
External Borrowing	-	2,630,000	-	-	-	-
Total Revenue	$111,629	$3,294,314	$665,029	$678,975	$678,452	$678,409
OPERATING EXPENDITURES						
Dredging	-	2,914,180	-	-	-	-
Other Operating Expenditures	62,799	110,339	110,391	140,425	108,291	110,003
Principal Pymts	-	-	526,000	526,000	526,000	526,000
Interest Pymts	-	65,743	107,690	82,705	56,470	28,924
Total Expenditures	$62,799	$3,090,262	$744,081	$749,129	$690,761	$664,926
RESERVE (ENDING FUND BALANCE)	$544,550	$748,602	$669,550	$599,396	$587,086	$600,569
Reserve %	*89.7%*	*19.5%*	*47.4%*	*44.4%*	*45.9%*	*47.5%*

Notes:
- *Rate increase from $300 FY25 to $1,805 FY26 for 6 years*
- *Projection is based on an 5 year dredging loan*
- *Rate to be evaluated in FY32*
- *Survey and navigational trimming occuring every year*
- *$250,000 reserves applied to borrowing in FY26*

Harbour Heights Waterway
Maintenance Dredge (-4.5 ft) 5yr Loan
as of 4.18.25

		evaluate rate			
	Projected FY2031	Projected FY2032	Projected FY2033	Projected FY2034	Projected FY2035
BEGINNING BALANCE	$600,569	$626,763	$1,191,624	$1,756,481	$2,321,234
OPERATING REVENUES					
Assessments & Earnings	678,456	678,548	680,525	682,502	684,478
External Borrowing	-	-	-	-	-
Total Revenue	$678,456	$678,548	$680,525	$682,502	$684,478
OPERATING EXPENDITURES					
Dredging	-	-	-	-	-
Other Operating Expenditures	111,800	113,687	115,668	117,748	119,932
Principal Pymts	526,000	-	-	-	-
Interest Pymts	14,462	-	-	-	-
Total Expenditures	$652,261	$113,687	$115,668	$117,748	$119,932
RESERVE (ENDING FUND BALANCE)	$626,763	$1,191,624	$1,756,481	$2,321,234	$2,885,780
Reserve %	*49.0%*	*91.3%*	*93.8%*	*95.2%*	*96.0%*

Notes:
- *Rate increase from $300 FY25 to $1,805 FY26 for 6 years*
- *Projection is based on an 5 year dredging loan*
- *Rate to be evaluated in FY32*
- *Survey and navigational trimming occuring every year*
- *$250,000 reserves applied to borrowing in FY26*

Harbour Heights Waterway
Maintenance Dredge (-4.5 Feet) No Loan
as of 4.18.25

		FY26 rate $7,900.00	FY27 rate $175.00			
	Estimate FY2025	Preliminary FY2026	Preliminary FY2027	Projected FY2028	Projected FY2029	Projected FY2030
BEGINNING BALANCE	$ 495,720	$544,550	$374,028	$341,762	$307,576	$273,806
OPERATING REVENUES						
Assessments & Earnings	111,629	2,901,087	65,532	66,885	66,651	66,533
External Borrowing	-	-	-	-	-	-
Total Revenue	$111,629	$2,901,087	$65,532	$66,885	$66,651	$66,533
OPERATING EXPENDITURES						
Dredging	-	2,914,180	-	-	-	-
Other Operating Expenditures	62,799	157,429	97,798	101,071	100,421	102,133
Principal Pymts	-	-	-	-	-	-
Interest Pymts	-	-	-	-	-	-
Total Expenditures	$62,799	$3,071,609	$97,798	$101,071	$100,421	$102,133
RESERVE (ENDING FUND BALANCE)	$544,550	$374,028	$341,762	$307,576	$273,806	$238,207
Reserve %	*89.7%*	*10.9%*	*77.8%*	*75.3%*	*73.2%*	*70.0%*

Notes:
- *Rate increase from $300 FY25 to $7,900 FY26*
- *Rate to be decreased in FY27 upon completion of dredge*
- *Survey and navigational trimming occuring every year*

Harbour Heights Waterway
Maintenance Dredge (-4.5 Feet) No Loan
as of 4.18.25

	Projected FY2031	Projected FY2032	Projected FY2033	Projected FY2034	Projected FY2035
BEGINNING BALANCE	$238,207	$200,686	$161,147	$119,488	$75,603
OPERATING REVENUES					
Assessments & Earnings	66,409	66,277	66,139	65,993	65,840
External Borrowing	-	-	-	-	-
Total Revenue	$66,409	$66,277	$66,139	$65,993	$65,840
OPERATING EXPENDITURES					
Dredging	-	-	-	-	-
Other Operating Expenditures	103,930	105,817	107,798	109,878	112,062
Principal Pymts	-	-	-	-	-
Interest Pymts	-	-	-	-	-
Total Expenditures	$103,930	$105,817	$107,798	$109,878	$112,062
RESERVE (ENDING FUND BALANCE)	$200,686	$161,147	$119,488	$75,603	$29,380
Reserve %	*65.9%*	*60.4%*	*52.6%*	*40.8%*	*20.8%*

Notes:
- *Rate increase from $300 FY25 to $7,900 FY26*
- *Rate to be decreased in FY27 upon completion of dredge*
- *Survey and navigational trimming occuring every year*

CHARLOTTE COUNTY
FLORIDA

Harbour Heights Waterway
Municipal Service Benefit Unit

Advisory Board Meeting Attendance
Wednesday, April 23, 2025

Location: Charlotte Harbor Event Center
75 Taylor Street, Punta Gorda, Florida

INFORMATION SUPPLIED ON THIS FORM BECOMES PUBLIC RECORD

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