

# Homeowners Budget & Community Charge 2025

Dear Homeowners,

The JHPOA executive are sorry that it has taken so long to come back to you on the 2025 CDAL budget. We have been involved in long and detailed discussions with CDAL management and have looked at each item in the budget and asked your and our questions, sometimes multiple times. We have always had full cooperation and transparency from the CDAL team, even when relationships have become strained at times.

The result of our discussions is that we have found nothing untoward in the budget. Working with CDAL we have managed to find some reductions. The original budget was for US\$540pm. This was reduced to US\$497 by removal of some costs and agreement of the owners to pick up around US\$200,000 themselves.

It must be understood that many of the costs are fixed. Wages, refuse collection etc. Some of the other costs can be reduced by cutting out services. However, homeowners are not prepared to lose services, which they see as essential to the enjoyment of Jolly.

CDAL is a for profit company. However, no profit, should it ever be made, is taken out. If there were a profit or underspend on the budget, then those funds would remain in the company for the homeowners use.

One of the biggest costs is bad debts. These are caused by nonpayment of Community Charge by homeowners and are therefore a homeowner costs. Where homeowners have not paid or underpaid community charge CDAL is rigorously pursuing them through the courts. As they are homeowner bad debts then the homeowners have to fund the cost of trying to get the debts back. Remember CDAL is a management company that only has income from the homeowners plus charges to other parts of Jolly that use our services.

Regarding other parts of Jolly and Jolly Beach Hotel that use our infrastructure we can assure you that they all pay what they owe. All the commercial centre tenants

pay, the Epicurian, Budget Marine, the boat yard, the golf course etc.

There have been accusations from some that we as homeowners have been subsidising the development work that has been going on. This is not the case. Where for example water has been used in the dampening down of dust from the casino removal, the water cost has been metered and charged back to the developers. In some cases, the developers have actually paid costs themselves which could have legitimately been charged back to homeowners. No homeowner funds have been used to pay for any of the development of the new roads and sports facilities. Do not forget that the owners of CDAL have granted us US\$3.8 million, which has and is being used to improve homeowner areas of Jolly. The owners have also funded the new generator and associated infrastructure to the tune of circa US\$2 million.

Jolly has suffered from many years of neglect by previous owners of CDAL. There are still water leak issues. The sewage plant is in dire need of improvement. All of this cost money.

We appreciate that this note will not answer all your questions in the detail you might want. However, it is the JHPOA Executives view that the budget is fair and reasonable. We therefore recommend that all Homeowners pay what they are invoiced. Non-payment will only cause more bad debts and add to all Homeowner costs.

The JHPOA Executive will continue to work closely with CDAL over the next months in researching a possible takeover of CDAL. This may result in other opportunities to make cost reductions.

Any responses to this email please send to [jhpoa.antigua@gmail.com](mailto:jhpoa.antigua@gmail.com).

Regards  
JHPOA Executive

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