📊 DETACHED VILLAS GENERAL BUDGET STRUCTURAL REVIEW

Comparative Ledger: Impact of Accounting Unbundling Under the LPH (Sepin)

The baseline figures used are derived directly from the official **€6,450.13 general pot** ratified in the EGM minutes and updated on the web portal (Indicator).

Expense Item / Pot Line	Option 1: Current Live System (Single-Pot Raw Coefficients)	Option 2: Partially Split Budget (Unbundling Infrastructure Only)	Option 3: Proposed 3-Pot System (Full Unbundling & Single-Meter Shift)
Global Core Overheads *(Admin, Bank, Suma, Mailbox, Base Insurance)*	Included in single pot	**€3,935.28** *(Paid by all 37 owners via General Quota)*	**€3,935.28** *(Paid by all 37 owners via General Quota)*
Private Road Infrastructure Riders *(Extra pipe insurance + road pest control)*	Included in single pot	**€1,238.75** *(Unbundled: Paid ONLY by 16 Quads & 11 Inner Villas)*	**€1,238.75** *(Unbundled: Paid ONLY by 16 Quads & 11 Inner Villas)*
General Repairs & Localized Works *(Private road pipe excavations / tarmac repairs)*	Included in single pot	**€1,276.10** *(Unbundled: Paid ONLY by 16 Quads & 11 Inner Villas)*	**€1,276.10** *(Unbundled: Paid ONLY by 16 Quads & 11 Inner Villas)*
Street Lighting Electricity *(Arbitrary 46% administrative percentage split)*	Included in single pot	Included in global pot (ie. Everyone contributes still)	**REMOVED COMPLETELY FROM GENERAL POT** *(Shifted 100% into Pool Budget where physical meter sits)*
TOTAL GENERAL POT SIZE	**€6,450.13**	**€3,935.28** *(Global Overheads)* + **€2,514.85** *(Infrastructure Pot)*	**€3,935.28** *(Global Overheads)* + **€1,238.75** *(Infrastructure Pot)*

Option 2 Rationale & Financial Impact

Option 2 separates localized maintenance costs (such as private road pipe insurance and surface repairs) from global overheads, placing them into a separate Infrastructure Pot based on physical layout and use. This significantly reduces the overarching General Pot, creating a major financial advantage for the **10 public-road villas**, who become completely exempt from this infrastructure line and pay only toward global overheads via their standard general quotas. The **11 private-road villas** and the **16 quad properties** would pay toward both the General Pot and this new Infrastructure Pot. For the Infrastructure Pot, their contributions are calculated using their general quotas, scaled up to equal a perfect 100% across only the 26 properties that physically connect to and benefit from that private road network.

Option 3 Rationale & Financial Impact

Option 3 applies the same infrastructure separation but resolves the single-meter utility anomaly by shifting the streetlight electricity bill entirely out of the general framework and into the Pool Pot. Because the community operates on **one single physical utility meter** that primarily serves the heavy consumption of the pool filtration pumps, the pool is the principal user. Furthermore, the common streetlights are physically situated entirely within or on the boundaries of the quad properties to illuminate their private inner courtyards. Under established administrative principles, since there are no sub-meters, dividing a single-meter invoice using an unverified percentage guess is legally unsound. Shifting 100% of the meter bill to the Pool Pot removes the arbitrary split from the accounts, reducing the Infrastructure Pot to a minor amount covering only specialized pipe insurance. Under this arrangement, the **10 public-road villas** remain completely exempt from the infrastructure line, while the **11 private-road villas** see their localized infrastructure fees drop to a minimal annual amount. Conversely, the **16 quad properties** absorb an increased financial responsibility; by enforcing strict deed compliance, they lose the villa electricity subsidy and must fund the shared meter's power draw through their pool quotas, alongside their general and scaled infrastructure obligations.

(or simply turn off the lights and let everyone sort their own outside lighting which would do away with that expense item anywhere on the budget)