

**DEER ISLAND HOA**  
**BOARD OF DIRECTORS MEETING**  
**November 20, 2025**  
**448 Community Club, Tavares FL**

## MEETING MINUTES

**Attendees:** **Maureen Melvold**, President, **Tedd Snyder**, Treasurer, **Valerie Duffek**, Secretary and **Ken Fowle**, Director  
**Ron Chambers**, Vice President – was not present  
Bonnie Gonzalez, Community Association Manager

Maureen Melvold called the meeting to order at 6:19 p.m. immediately following the annual and organizational meeting.

Proof of the Meeting Notice was the agenda posted on the Causeway, posted on the Deer Island website and email blast.

### Approval of the Meeting Minutes:

Valerie Duffek made a motion seconded by Tedd Snyder to approve September 18, 2025, meeting minutes with corrections **Vote: 4-0**

### Reports of Officers:

#### Presidents Report

Maureen Melvold reported that since the last meeting, the gate hours have been extended to 8:00 p.m. to better accommodate the restaurant's business needs.

She noted that Opticaltel has issued the Association a credit of **\$2,210.18** for the September service outage. This credit exceeds the requirements of their contract, and Maureen expressed appreciation for their cooperation. No individual homeowner credits will be issued, as the Association has no mechanism to distribute such credits without incurring additional costs.

Maureen also described a new development application for land surrounding Far Reach Ranch. The proposed project covers **252 acres** and includes **over 2,000 homes**, with some lots as narrow as 40 feet and only 10 feet of separation between homes. Meetings have been held with **19 community groups** to coordinate efforts to ensure that the development does not proceed in its current form. The coalition—known as **Neighbors Responsible for Development**—is in the process of hiring legal counsel, and all participating groups will be asked to contribute financially to support this effort. The developer is **Four Star**, with **DR Horton Homes** identified as a major investment partner.

Additionally, Maureen provided an update on communications with the **St. Johns River Water Management District** compliance team. They have expressed concerns regarding dredging and filling activities on the island, as well as foliage removal and potential disturbance of bald eagle nests. The District has indicated a willingness to work with the HOA to bring the island and its residents into compliance.

## Managers' Report

Bonnie Gonzalez presented her report, noting that the ARC met on **November 3rd**. She conducted a property visit with Maureen on **November 12th**, with the next visit scheduled for **November 25th**, during which Tedd has agreed to accompany her.

Bonnie reported that the operating balance at the end of October was **\$61,123**, which includes the Association's CD earning **4.06%**, maturing in **March 2026**.

She stated that she will be addressing outstanding delinquencies in December. Current amounts due are as follows: **\$2,023.15** in annual assessment arrears, **\$9,269.82** in cable fees, **\$276.55** for lot mowing charges, and **\$2,003.00** in miscellaneous fees.

## Treasurer's Report

Tedd Snyder reported that he reviewed all Opticaltel invoices and payments from January through November and confirmed that the Association has not incurred any late payment fees during 2025 to date. He noted that this risk has now been eliminated going forward, as the Association has enrolled in auto-payment.

Maureen Melvold added that due to timing constraints, she signed the auto-payment authorization form, on behalf of the Board, outside of a scheduled board meeting, and wanted the record to note this signing.

## Committee Reports

**Architectural Review Committee:** Bonnie Gonzalez read Ron Chambers 2025 ARC annual report (see attached)

## Unfinished Business

- a. **Outstanding resolution of HOA reimbursement from Fall 2023** – Bonnie Gonzalez explained that as of 11/20/25 \$384.90 has been applied toward the reimbursement.
- b. **Processing of Liens - Tabled**
- c. **HOA Bank Accounts access by and need for Board members authorization - Tabled**
- d. **Bylaws and Architectural Rules Revision Committees update -Tabled**
- e. **Lot mowing program and issues** – The Board has requested to be included on the "cc" on delinquency and correspondence sent to the lot owner.
- f. **Site Visit Log** – The Board has requested "thank you for curing your violation" letters be sent to homeowner with copies to the Board when violations are closed. Additionally, the Board discussed deficiencies in the Report itself which needed improvement.
- g. **Responses from Golf Club and/or CDD on HOA inquiries regarding landscape and ponds**– Ken Fowle agreed to contact Chris Amirault to inquire.

## Public Comment –

Cindy Capsane questioned if the annual assessment needs to be paid as it was not on the second set of coupons. The answer was YES, the amount was indicated in the first coupon mailing.

## New Business

### a. Review of Violation/Site Visit Report & possible Board Action

- I. **Deeb – 18414 Blue Heron Cir** – Shed, Landscape and roof. Tedd Snyder made a motion to initiate a fine of \$100/day up to \$1,000.00 for the shed and landscape seconded by Ken Fowle. **Vote: 4-0** Valerie Duffek motioned to send a letter to the homeowner advising them that they need to follow up every 30 days until cured with an update regarding their roof and landscape, seconded by Ken Fowle. **Vote: 4-0**
- II. **Ackerbloom-Lots 14 & 15E** Lake County code enforcement has issued an order that the owners have 60 days to acquire an after the fact permit or return the property to its original condition. After 60 days they will be fined \$100/day until cured by Lake County for both lots. The issue was ordered on 11/6/25. Ted Snyder made a motion to initiate a fine of \$100/day up to \$1,000.00 for each property (two separate properties), seconded by Valerie Duffek, **Vote 4-0**. The HOA violation was failure to receive ARC approval prior to commencing the work.
- III. **Crossfield – 186001 Blue Heron Cir**-Maureen made a motion to allow the owners time to paint the house and must keep the HOA up to date every 30 days on the status until cured seconded by Ted Fowle, **Vote: 4-0**
- IV. **Caron – 30049 Island Club Dr.** The roof replacement started this week.
- V. **Miller/Guerra- 30081 Island Club Dr.** The landscape has improved but is not completed. Maureen Melvold motioned to give them until 11/30/25 to complete the edging before a fine is levied. Tedd Snyder seconded the motion. **Vote: 4-0**
- VI. **Stockman – 17316 Deer Island Rd.** A roof and paint application was approved by the ARC on 11/4/25. Maureen Melvold motioned to have the owners keep us updated every 30 days until the violation is cured, seconded by Ken Fowle. **Vote 4-0**
- VII. **Ghergu – 17625 Live Oak Dr.**The pool enclosure was approved by the ARC in September and still has not been completed. Maureen Melvold motioned to have the owners keep us updated every 30 days until cured, seconded by Tedd Snyder. **Vote: 4-0**
- VIII. **KWWM Joint Venture, LLC - Lot 4K Blue Heron Circle** – Lake County code enforcement has issued an order the owners have 60 days to acquire an after the fact permit or return the property to its original condition. After 60 days they will be fined \$100/day until cured by Lake County. This order was given to the homeowner on 10/15/25. Valerie Duffek motioned to levy a fine of \$100/day up to \$1000.00 seconded by Tedd Snyder. **Vote 4-0** The HOA violation was failure to receive ARC approval prior to commencing the work.
- IX. **Chunlia - 29912 Cypress Point** – Ken Fowle motioned to levy a fine of \$100/day up to \$1000.00 to complete the edging of the driveway, seconded by Valerie Duffek, **Vote 4-0**

- X. **Woodruff – 30021 ICD** – Valerie Duffek motioned to levy a fine of \$100/day up to \$1000 for the improper upkeep of their landscape seconded by Ted Snyder. **Vote: 4-0**
- XI. **Silock – Lot 20E** The Board has requested an email be sent to the homeowner requesting an explanation of the clearing of pathway to the lake and to explain it was done with no ARC approval.
- XII. **Richter/Snapp – 18715 Blue Heron Cir/18430 Blue Heron Cir** – This is a neighbor to neighbor dispute regarding the trimming of the hedge. Maureen Melvold will send a letter to the homeowner advising the owner to have his landscapers trim the hedge from his side of the property.
- XIII. **Garcia – 30514 Island Club Drive** - The owner would like to trim the hedge in stages....keep us advised every 30 days until cured.
- XIV. **Mahavir – Lot 10K** Tedd Snyder motioned to levy a fine of \$100/day up to \$1000.00 for clearing the empty lot without prior approval from the ARC seconded by Valerie Duffek, **Vote 3-1** (Ken Fowle abstained)
- b. **Insurance Renewals** – Maureen Melvold signed the renewal rate online as the due date was 11/15/25. This information was not available at the previous Board Meeting. This was done to avoid a lapse of coverage. The Directors and Officers rate is \$2,693.95 which represents an increase of 692.30. The Liability rate is \$2,148.41. The insurance will be shopped for 2026.
- c. **Management Contract Renewal** – The board of directors would like a letter from Sentry Management stating that there will be a 5% increase in their rates.
- d. **Discussion of Election Buddy costs, benefits, etc.** – Valerie Duffek reported on election buddy by stating 103 lot owners gave permission to receive Election Buddy ballots. 119 email ballots went out on November 17, 2025. The difference between the two numbers is because some owners own multiple lots. There were no issues with email addresses like last year. Out of 119, 73% of the people voted using Election Buddy. 32 owners received ballots but did not vote and One owner opened the ballot but did not vote. It's an easy program but trying to manage it to make sure it's effective is the work.
- e. **2026 Calendar & setting future Board meeting dates** – The 2026 meetings were tentatively scheduled:
  - I. **2/19/26 – Financial Meeting at the Sentry Office**
  - II. **3/19/26 Board Meeting 6 p.m.**
  - III. **7/16/26 Board Meeting 6 p.m.**
  - IV. **9/17/26 Board Meeting 6 p.m.**
  - V. **10/22/26 Members Meeting 6:00 p.m.**
  - VI. **11/19/26 Board Meeting 6:00 p.m.**
- f. **Construction Escrow Agreement (CEA)** – Tedd Snyder made a motion to draft a CEA and will add Maureen's comments seconded by Valerie Duffek. **Vote: 4-0**
- g. **Community Flyer** – The Board of Directors agreed to have Bonnie Gonzalez email the Fall/Winter Cleanup flyer.

**The next scheduled Board Meeting will** March 19, 2026 with a financial review prior to Audits and Tax Prep for February 19, 2026, with the treasurer and Board Member.

**Adjournment:** Tedd Snyder made a motion seconded by Ken Fowle to adjourn the meeting at 8:50 p.m. **Vote 4-0**

**Action Items:**

1. Bonnie Gonzalez will send the Board of Directors the timelines for Liens.
2. Bonnie will work on the delinquency report in December
3. Bonnie Gonzalez to provide the Board with the background of the Palm Isle Court on the cable and work with Opticalltel.
4. Bonnie Gonzalez to compile all applicable HOA documentation for Board review in prep for response to McNeil email regarding his lien
5. Bonnie Gonzalez to provide a response to Mr. Blaise's Sept. 4 email regarding outstanding debt and the return of his NSF check.
6. Bonnie Gonzalez to provide written accounting of the reimbursement of the credits for the erroneous elections of 2023.
7. Bonnie Gonzalez will contact Fibernow to inquire why there may be a decline in the billing amount.
8. Bonnie Gonzalez will find out why there is a charge of \$113.00 for Sentry in the October "Accounts Payable Report" financials
9. Bonnie Gonzalez to find out why there is a laser check fee for \$22.30.
10. Bonnie Gonzalez to find out why there is a credit of \$412.30 for supply charges at the end of October.
11. Bonnie Gonzalez to find out what the payment to E. Whynot for \$760.00 is for.
12. Bonnie Gonzalez to advise the Board how they can review invoices.
13. Bonnie Gonzalez to find out how the Board can have access to Communicate with the bank if they have any questions.
14. Ken Fowle agreed to contact Chris Amirault, CDD Board Member, to inquire about the landscape and pond maintenance in response to the Board's inquiry.
15. Bonnie Gonzalez will send an eblast regarding the 2026 annual and cable fees
16. Bonnie Gonzalez will send an eblast of the Fall/Winter clean-up flyer to the membership
17. Ted Snyder agreed to draft a Construction Escrow Agreement (CEA)

Important Disclosure Statement (Florida Statutes § 468.4335): In accordance with Section 468.4335, Florida Statutes, Sentry Management Inc. is required to disclose any interest that might reasonably tend to create a conflict of interest, direct or indirect, in any action proposed or pending before an association. One or more items on the agenda may involve, or the board may consider, proposed contracts or transactions in which the association's management company, its affiliates, or individual managers may have a statutorily defined conflict. Out of an abundance of caution and to ensure compliance with statute, a list of service providers, vendors and/or contractors (along with their divisions, subsidiaries and/or affiliates) with whom Sentry Management Inc., its directors, officers, or persons with a financial interest or their relatives, may have a financial relationship or from whom they may receive additional financial benefits is available at the following link for member review: [www.sentrymgt.com/fldisclosures](http://www.sentrymgt.com/fldisclosures).

A copy of the meeting agenda, a description of any proposed activity that may be a conflict of interest (if any), bid summaries and project/service contract documentation are available upon request to the Community Association Manager.

*Valerie Duffek*

Valerie Duffek

**Secretary**  
03/26/2026

**Date**