

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

MEETING MINUTES

Attendees: **Maureen Melvold**, President, **Ron Chambers**, Vice President, **Tedd Snyder**, Treasurer, and **Ken Fowle**, Director
Valerie Duffek, Secretary joined the Board
Bonnie Gonzalez, Community Association Manager

Maureen Melvold called the meeting to order at 6:02 p.m.

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

Approval of the Meeting Minutes:

Tedd Snyder motioned seconded by Ken Fowle to approve the November 21, 2024, meeting minutes with corrections. **Vote: 4-0**

Tedd Snyder made a motion seconded by Ken Fowle to approve the February 18, 2025, minutes as written. **Vote: 4-0**

Maureen Melvold stated Tina Reid submitted her resignation and there is now an open seat on the Board. Ron Chambers made a motion seconded by Ken Fowle to accept Tina Reid's resignation **Vote: 4-0**

Maureen Melvold made a motion seconded by Ron Chambers to have Valerie Duffek fill Tina's term until the annual meeting. **Vote: 4-0**

Reports of Officers:

Presidents Report: Maureen Melvold explained that the clubhouse is under renovation, and she is still trying to get meetings scheduled there. She explained that since Ken Fowle is on the Board, his wife, Gisele, must come off of the Appeals Committee. Maureen made a motion to put Nick Hess on the appeals Board seconded by Ken Fowle, **Vote 5-0**. Maureen stated that we had to approve a two-hour overtime fee for the rental on November 21st, 2024, as the meeting went so long. The fee was \$140.00 so we want to keep the meetings as brief as possible to avoid any additional fees. I have some concern with some owners ignoring the rules, parking overnight, not maintaining the property. When it is small stuff, it is very hard to enforce those rules. If anyone has any suggestions on how to make people take care of the small stuff other than the letters we send out, the reminders in the newsletter etc. Maureen requested that the Board be cc'd on all violation letters and the homeowner's response and any late notices that go out.

Managers' Report: Bonnie Gonzalez read her manager's report by stating the 2025 empty lot mowing contract, to be signed, was received from Johnson Grounds Landscape, this will need to be reviewed and signed at today's meeting, Maureen Melvold and Ron Chambers met with Matt Walker to discuss the Sentry Management agreement and they

agreed to continue with the current agreement., Tina Reid resigned from the Board, her position will need to be filled. The Budget was revised to include Optical Tel taxes. The new cable fee will be \$107.29. The cost of the mailing will be invoiced to the Association and Sentry has agreed to credit the Association the same amount in management fees for March. This will result in no cost to the Association for this coupon mailing. The CPA made corrections to the compilation and those were sent to the Board of Directors. My property visits were 3-14-25 and the next one is scheduled 3-29-25, Maureen Melvold suggested performing the property visit on 3/31/25 so that it is not done on a Saturday. Valerie Duffek agreed to accompany me on the next property visit. The ARC met on Monday, March 3, 2025, where 3 applications were approved, and 4 applications were incomplete. The Operating account balance at the end of February was \$85,889.00 As of 2/28/25 the annual arrears were \$6,045, Cable: \$10,246 and Lot Mowing \$2,440.00. There was one closing in February and that was for lot 4K.

Committee Reports

Treasurers Report - Tedd Snyder read his treasurers report – see attached

Architectural Review Committee: Ron Chambers read his ARC report – see attached

Maureen Melvold explained that the ARC approved additional color schemes to be listed on the Sherwin Williams Website as choices for homeowners. This brings the color scheme to approximately 50 different color schemes which will give people a large variety of choices.

A discussion about the approved November 2024 Minutes took place from Van Mattison requesting a copy of the Presidents report and Van's presentation to be included in the Minutes. Valerie Duffek agreed to contact Tina Reid to obtain her secretary's notes, and she will bring them to the Board for discussion. **TABLED**

Unfinished Business

- a. Cable billing/coupons – This was covered in Tedd's Treasurer report, the coupon for \$27. 48 will be sent to the cable subscribers and they will continue to use the \$105.00 coupon for the year.
- b. HOA reimbursement of erroneous elections- Maureen Melvold requested to be shown where the reimbursement of \$345.00 shows in the financials? The second erroneous election reimbursement, Bonnie Gonzalez explained that the books are closed so she is willing to reimburse the Association in a different way. Bonnie stated the November meeting went 1 ½ hours over and the Association was not billed for her time. Going forward she will print all the board packets for the meetings at no charge to the Association and will maintain a log. All Board members agreed.
- c. Payment arrears and collection – Bonnie Gonzalez stated that the lien has been filed on the delinquent homeowner for cable fees. Tedd Snyder made a motion seconded by Ken Fowle to buy a 6-month CD from Enterprise Bank & Trust in the amount of \$20,000.00 at 4.06% interest. **Vote 5-0**
- d. 2025 Annual Calendar – Maureen Melvold mentioned that a few corrections are needed as follows: The Lot Mowing contract should be approved in November prior to the beginning of the new year. Can an election date of October 23, 2025, be included on the calendar? The state corporation needs to be filed by May 1, 2025.

- e. HOA Express transfer of ownership – Maureen Melvold stated that clarification is needed to the Board regarding the HOA express being in the name of the Association. and the extra \$100.00 fee to switch it to the HOA as an owner, it appears that the HOA has always been the owner and to date the HOA has not occurred any additional fees. Going forward the billing will go directly to Sentry rather than any individual. Tanya Cadwell would like to know who owns the Domain, DeerIslandFL.com, and confirm that it was transferred to the Association. **TABLED**
- f. Status of CDD response on overnight parking enforcement- Ron Chambers made a motion seconded by Ken Fowle to decline the CDD on their proposal to allow the HOA to enforce overnight parking **Vote 5-0**
- g. Status of Resident Contact Information Form – The Board requested to change the form by adding the questions; permission to email and sign up for election buddy, the Board will review the form prior to sending it out to the membership. Bonnie Gonzalez will work with Tedd Snyder and compare emails to see who's email address is not available.
- h. Outstanding Contract Renewals – Mowing & Management Services -Ron Chambers made a motion seconded by Ken Fowle to accept Johnson Ground Landscape mowing contract **Vote 5-0**. Ken Fowle made a motion seconded by Valerie Duffek to ignore the proposed Sentry management agreement and continue with the current contract. **Vote: 5-0**.
- i. Review of Sentry's incidental charge rates – Sentry has added a monthly technology fee of \$25.00 a fee and incidental rates went up that were not in the budget, the Board will need to be very aware of this.
- j. Bank access authorization & bank change notification – Maureen Melvold stated that no Board members were advised of a bank change name. Bonnie Gonzalez will make sure that the Board is aware of any communication that was sent by the home office.
- k. Status on Bylaws and ARC rules revisions – Ron Chambers agreed to begin working on the changes, Ken Fowle agreed to assist. **Tabled.**
- l. Approval of additional paint colors – Ron Chambers motioned seconded by Valerie Duffek to accept the additional Sherwin Williams colors to the pallet. As soon as the colors are uploaded into the Sherwin Williams website a blast email will be sent to the membership. **Vote 5-0**
- m. Lot Mowing Program-Maureen Melvold explained that we have received an email this week and there were about 6-7 lots that Johnson Grounds identifies that they are bad and cannot be mowed, letters need to be sent out ASAP and notification needs to be sent to stop dumping on empty lots.

New Business

- a. HOA Compilation – Tedd Snyder and Maureen Melvold sent their corrections to the compilation report, the CPA corrected the report. Tedd Snyder agreed that the invoice could be paid.
- b. HOA IRS filing – The Board of Directors had no objections to allow Maureen Melvold to sign the tax form.
- c. Homeowner violation fines – Tabled until a team's meeting can be held on April 9, 2025 at 4:00..
- d. Community Pro Eblast capability for HOA – Maureen Melvold asked how the capability for the HOA can send Eblast be added to the portal.

- e. Community Members compliance with Rules & Regulations – Maureen Melvold requested Bonnie Gonzalez to send an email to the membership.
- f. Safety & No-Trespassing signage from Bray & Rader – Ken made a motion seconded by Ron Chambers to accept the variance and allow the NO Trespassing signs on lots 1 & 2N as this is a safety and security issue for all owners. Any future requests for a variance of signs will be dealt with on a case-to-case basis. **Vote: 5-0**
- g. Invoice Approval/Review Policy – Tedd Snyder would like all invoices emailed to him for review/approval. Miscellaneous Sentry fees should be reviewed/approved monthly.

Public Comment – The meeting was opened up to the membership.

- Valerie Walin is having trouble posting the Newsletter on the website
- Maureen explained that she was advised by our legal counsel that any changes to the ARC rules needed to be voted on by the membership beginning January 1, 2024. Our documents state that the ARC or the Board can change any reasonable rules. Further legal counsel is needed.

The next scheduled Board Meeting will be in April 2025

Adjournment: Valerie Duffek motioned seconded by Ken Fowle to adjourn the meeting at 8:17 p.m. **Vote 5-0**

Action Items:

1. Bonnie Gonzalez to adjust the Request for contact Information Form and send it out to the membership
2. Bonnie Gonzalez to update the Planning & Action Calendar
3. Bonnie Gonzalez to follow up with Optical Tel regarding the reimbursement of an incorrect address being billed.
4. Bonnie Gonzalez will need to send an eblast provided by the ARC advising homeowners of the Sherwin Williams color schemes and how to do it.
5. Valerie Duffek will collect the secretaries' notes from Tina Reid, review them and bring it to the Board for discussion.
6. Bonnie Gonzalez to show the Board where the \$345+ reimbursement is shown in the financials.
7. Bonnie Gonzalez to check the status of the Board of Directors to send email blasts from Community Pro
8. Bonnie Gonzalez will update the calendar as indicated in the minutes
9. Valerie Duffek will check to make sure the Domain name was transferred to the Association.
10. Maureen Melvold will advise the CDD that the HOA declined their proposal to allow the HOA to enforce overnight parking
11. Bonnie Gonzalez will add to the request for contact information form, forward the changes to the Board for approval, then send out to the membership.
12. Bonnie Gonzalez will work with Tedd Snyder to compare email addresses to see whose email is not available.
13. Once the additional colors are uploaded onto the Sherwin Williams website, an email blast will be sent to the membership.
14. Bonnie Gonzalez will send an email blast to the membership stating that there is no overnight parking and to follow the rules and regulations and to be a good neighbor.
15. Bonnie Gonzalez to send letters to the empty lots that cannot be mowed by Johnson Grounds
16. On her next property visit, Bonnie Gonzalez will identify trees that have fallen on empty lots and notify the owners

17. Bonnie Gonzalez will send all invoices including a monthly Sentry Miscellaneous fee report to Tedd Snyder for review and approval.
18. Maureen Melvold suggested we put Robert Sik's concerns regarding a roof pitch on the agenda for the Board Meeting in July.
19. Maureen Melvold will contact Eric Jansen to add Valerie Duffek as a co-administrator for HOA Express, she will also advise Eric of the problems that Valerie Walin is having with the newsletter posting on the website.

"Pursuant to the provisions of the Section 468.4335, Florida Statutes, requiring disclosure of any interest which might reasonably tend to create a conflict of interest, direct or indirect, in any action proposed or pending before the Board, a list of those entities which offer certain services or products to the Association, and for which Sentry Management Inc. (including its directors, officers, and persons with a financial interest in Sentry Management Inc, or a relative of such persons) may receive additional benefit is available at the following link: www.sentrymgt.com/fldisclosures. Purchase of any product and/or service, which is part of any offering, affinity program or marketing plan operated by Sentry Management Inc., or any entities affiliated with Sentry Management Inc., is completely voluntary."

Deer Island HomeOwners Association Board of Directors Treasurer's Report

March 20, 2025

Upon taking my position as Treasurer, my goal was to focus initially on the largest obligation the HOA has, the contract with Opticaltel, to ensure correct accounting for the continuously changing number of subscribers. This is a multi-million dollar obligation under the terms of a 13 year contract which ends November 2031. We are currently paying \$22,000 per month to Opticaltel for the bulk purchase of cable and internet services. To pay for this, the HOA was to collect the exact amount that is owed from the subscribers, specifically those who have a Certificate of Occupancy. The latest monthly bill from Opticaltel is for 202 active addresses, at \$21,672.

There were two major issues that I discovered with Opticaltel: 1) years of billing for an address that does not exist, 2) collecting an insufficient fee from subscribers to fully cover the monthly Opticaltel bill. Regarding 1), recently we had a conversation with Opticaltel about the credit we expect to receive for 4 plus years of invoicing error. I estimate the amount would be around \$5,000, although final agreement needs to be reached with Opticaltel.

On February 3, 2025, in a meeting with Bonnie, Sentry Management CAM, I discovered that the HOA was not collecting a sufficient fee from subscribers to cover the typical \$20,000 monthly invoice. The bulk purchase agreement with Opticaltel is as far as the HOA is concerned a zero-sum, that is, we collect from active addresses exactly what is owed to Opticaltel, 202 homes are occupied from which we collect, and 202 homes are invoiced by Opticaltel, for which the HOA pays. For the fiscal year just ended, 2024, the HOA should have been collecting \$102.19 per month per subscriber, not \$99.00 that was collected each month. There was not sufficient consideration for the total taxes in the collection amount. This amounted to a fiscal year shortage of \$7,500 in the Opticaltel budget line item. This shortage amount was made up from the Annual Assessment funds collected for the year. The board approved a correction for the 2025 fiscal year that will fully fund the Opticaltel invoices, where a one time fee of \$27.48 from the subscribers will be collected in addition to the monthly \$105 already in place.

The failure to collect from subscribers the correct amount has been a persistent failure since the beginning of service, sometime during 2020. A several thousand dollar shortfall per year that has gone undetected until now.

The other persistent liability is the Lot Mowing contract, in which Sentry manages the 39 parcel owners who have signed up for the annual \$240 mowing service, an annual \$9,360 zero-sum HOA transaction that requires proper oversight. There is currently no issues with the operation of this contract.

Finally, the totals for legal expenses for 2024 amount to \$14,010.49 in checks written to the HOA Attorney, and other attorneys associated with Litigation/Mediation. With a \$2,500 credit received from an owner, the year ended with \$5,010.49 over spent against an annual budget of \$6,500.

March 2025 ARC Report to Board

March 3 ARC meeting:

Three (3) applications were reviewed and approved.

Three (3) contacts with the committee did not include applications and were considered but were unable to be completed without the necessary completed applications.

Items under consideration included a new roof, materials change to existing builds, landscaping, painting and other items not in the committee purview.

February 3 ARC meeting:

Five (5) application were reviewed and approved.

Two (2) additional applications were considered, neither required ARC approval, the homeowners were so advised.

Items considered a new swimming pool, fencing, screen enclosure and landscaping.

January 6 ARC meeting:

Three (3) applications were reviewed and approved.

These applications included new fencing, landscaping and a new home on Sawgrass Run.

December 9 ARC meeting:

Eleven (11) applications were reviewed and approved.

Three (3) additional applications were considered but needed no committee approval.

Items under consideration included new solar install, boat dock, landscaping and two new homes received a preliminary review, several other applications reviewed were for miscellaneous hurricane related repairs.

Old Business:

The committee reviewed additional color schemes for the Sherwin Williams approved palette.