

**DEER ISLAND HOA  
BOARD OF DIRECTORS MEETING  
September 18, 2025  
SENTRY MANAGEMENT OFFICE  
1928 Salk Ave., Tavares, FL**

## **MEETING MINUTES**

**Attendees:** Maureen Melvold, President, Ron Chambers, Vice President, Tedd Snyder\*, Treasurer, Valerie Duffek\*, Secretary, and Ken Fowle, Member  
Bonnie Gonzales, Community Association Manager.

\*Via Teams connection.

Maureen Melvold called the meeting to order at 6:01 pm. Meeting Notice and Agenda were posted on the Causeway and on the Deer Island website along with an email blast to the community.

### **Approval of Prior Meeting Minutes:**

Valerie Duffek made a motion seconded by Ron Chambers to approve the minutes of the August 28, 2025 meeting minutes with noted correction. **Vote 5-0.**

### **President's Report:**

Maureen Melvold reported

- (1) that the Appeals Committee met and upheld the fine on 29904 Osprey Court on the plants that were planted contrary to what was approved by the ARC. The \$1,000 fine is still outstanding. She commented on the need for copies of the letters to be provided the Board regarding violations and site visits. There has been a great improvement by Sentry in getting these letters to the Board, but there still needs to be follow-up letters when a violation has been cured making sure both the homeowner and the Board is aware.
- (2) At a previous meeting, the Board considered having the attorney, Mr. Whynot, respond to a May 29, 2025 letter the HOA received from John Merritt, the attorney of a homeowner on Sawgrass, over a dispute on boundary line & related surveys. Whynot responded to Merritt by letter of Aug.21, 2025 in which in essence was that this is a matter between the homeowners and not a matter for the HOA.
- (3) Regarding recent lot clearing issues, i.e., clearing of preservation areas of lots in the community supposedly without proper permits for conservation and wetlands: A followup enforcement hearing by Lake County took place on Sept. 17th with homeowners of two lots on Live Oak regarding clearing of preservation areas of their respective lots. At the meeting, the homeowners presented their case and requested the opportunity to submit a summary brief of their position as to why they have not violated any code. The magistrate gave them 30 days to submit a written brief after which either a followup hearing will be scheduled or a determination will be made. She has asked to be kept in the loop by the County. There will be hearings also on the lots on Blue Heron on Oct. 15th.
- (4) Additionally the President shared a proposed development plan for 1352 acres called the Far Reach Ranch that has been filed by Four Star with the City of Tavares. (Details are provided in the attached report.) It is anticipated that the

members of the community and even the HOA itself will find itself involved shortly and expected to donate time and financial support.

### **Manager's Report:**

Bonnie Gonzalez stated that she made a community visit on Sep.11th and will do another by the end of the month. The operating account balance as of August 31st \$92,638 which includes the CD earning 4.06% interest. The arrears total for annual dues is \$2,650, cable arrears is \$8,942.89, lot mowing is \$545 and miscellaneous (fines) is \$1,063.

She briefly introduced delinquency attorney-monitoring program that Sentry offers that has a monthly fee of \$40. Deer Island does not participate and has no need. However, to avoid being automatically charged the monthly fee, the HOA must request to be excluded from the program. Should the need arise in the future, the HOA can rejoin the program. **Ken Fowle made a motion to have the HOA opt out of the delinquency monitoring program with the option to opt-in in the future. Vote 5-0.** Bonnie Gonzalez was requested by the Board to furnish a detailed explanation of the program and fees to the Board in written form.

She reported on the following issues: (1) the background research on the cable debt for Palm Isle Court is still outstanding, (2) the response to the Aug. 7, 2025 email from Mr. McNeil on the request to have the lien removed from his file, and (3) the response to Mr. Blaise Sept. 4th email will be issued within the next week.

### **Committee Reports:**

**Architectural Review Committee:** Ron Chambers briefly summarized the ARC report (copy attached).

**Election Committee:** Valerie Duffek stated that Bonnie Gonzalez and her have been working on the electronic voting issue. 28 homeowners responded YES to the questionnaire of which 27 of those used it last year as well. Nine said NO. She noted that the return was not much, even if it isn't the actual voting but only a consent to receiving the materials for electronic voting. She suggested that she send an email, blast to the community to further explain the situation. 83 used it last year which made up a significant part of the required attendance/participation quorum for the meeting and ballot. She will work on the email blast.

**Bylaws & Arch. Guidelines Revision Committees:** Ron Chambers mentioned that one thing that needs further thinking/deliberation is that of addressing fining and the varying impacts on the owners of the various types of lots in the community. This needs further discussion before any sort of letter goes out to the membership.

### **Financials Review:**

Copy of the August monthly financials were provided the Board members in advance of the meeting but there was no specific discussion or review on them. **(There has been no review by the Board of monthly financials since last February.)**

### **Unfinished Business:**

- a. **Outstanding resolution on HOA reimbursement for erroneous elections from Summer 2023.** Bonnie Gonzalez gave an accounting update stating that as of July

1 a total of \$275.70 was identified and documented for reimbursement. As of Sept. 18th, Sentry has put \$311.70 toward the reimbursement. Maureen Melvold requested this be put in writing to the Board.

- b. **Status on payment arrears & possible HOA action to collect; status on processing of liens.** Bonnie Gonzalez will work on the delinquency list as far as the debt collection laws allow her. She will also check into the length of time a lien remains valid before foreclosure pursuing is necessary.
- c. **Review 2026 calendar for needed actions.** Tabled until the October meeting.
- d. **Status on implementation of renter identification form and Election Buddy sign-ups,** (re. Election Buddy, see Election Committee report above.) An email will be sent to obtain further homeowner sign-ups. **Ron Chambers made a motion, second by Ken Fowle, to not allow renters access to the website. Vote 5-0.**
- e. **Board member election update - one opening, intent to run, expected costs, etc.** Three people have submitted names to date to run for the Board. Valerie will reach out to them to seek an applicable biography writeup.
- f. **Review of Sentry's new fixed incidental charges rates - technology fee.** The Board disagrees with the validity of this fee as there is no where in the contract that allows this fee. Bonnie Gonzalez referred to existence of some addendum to miscellaneous charges as sufficient authorization for the additional charge.
- g. **HOA Bank Account access authorization for the Board.** Maureen Melvold explained that she never asked for Board authorization to sign checks but to allow the Board access to the bank accounts in the institutions in case the Board members have questions regarding the bank accounts. As the funds are those of the HOA and the Board is the responsible overseer, they must have direct access to the bank records on the accounts. **Tabled** until the next meeting.
- h. **Bylaws and Architectural Rules Committees membership and status & target dates for proposed revisions to Board for review.** A target date will be set at the next committee meeting for a plan, i.e., first draft, etc. **Tabled**
- i. **Lot mowing program & issues - discussion of unpaid accounts & status of Sentry issuance of notices to owners of "unmovable" empty lots.** There is currently \$545 due to the HOA. Further action is needed to get homeowners to pay. There are two owners in arrears. **Ken Fowle made a motion, second by Ron Chambers, that Sentry send a letter to the owners stating that if their lot mowing accounts are not paid by the end of October, a lien process will be initiated on their lot. Vote 5-0.**
- j. **Site Visit Log - performance appraisal & status on improvements of site visit report document.** Maureen Melvold asked Bonnie Gonzalez to propose available date to help develop a better report on site visits. **Tabled.**
- k. **Invoice Approval/Review Policy - Should Treasurer review and/or review invoices?** It was agreed that the Treasurer, Tedd Snyder, will review invoices at the end of the month and cc the Board on any objections or concerns but not approve invoices.
- l. **Proposed Budget and HOA 2026 dues** - Tedd Snyder stated he, Ken Fowle and Bonnie Gonzalez met and finalized the proposed budget for 2026. **Ron Chambers made a motion, second by Ken Fowle, to approve the 2026 Budget and annual dues as proposed. Vote 5-0**

New Business:

- a. **Review of Sentry's Violation/Site Visit Report & outstanding homeowner**

**violations & possible fining action.**

1. Deeb, 18401 Blue Heron Cir. Bonnie Gonzalez stated that Mr. Deeb received an Aug. 22, 2025 e-mail regarding the roof and shed requesting approval documentation for the shed from any previous ARC. To date Mr. Deeb has not provided such. The Board concurred that the shed needs to be removed and requested a letter be sent stating that he has 30 days to bring it into compliance or imposition of a fine will be considered. Progress on the roof repairs was also expected.
2. Gromoski, 29920 Cypress Pt. Needs exterior painting completed. An application is needed for ARC approval.
3. Chunlia Ma, 29912 Cypress Pt. Landscaping improved but still needs lawn edging.has been cleaned up.
4. Lot E2 Live Oak Dr. has submitted and received ARC approval for a new build. The "Cease and Desist Order" is, therefore, removed.
5. Caron, 29913 Cypress Pt., roof repairs has been handled w/ARC approved application.
6. Ackerbloom, 17515 Deer Island Rd. Will send a letter and give 30 days to bring mailbox into compliance before imposition of a fine will be considered.
7. Crossfield, 18601 Blue Heron Dr. Bonnie Gonzalez to send a letter Aug. 22, 2025 giving 30 days to bring exterior house painting into compliance before imposition of a fine will be considered.
8. Macia, 30502 Island Club Dr. Bonnie Gonzalez will check regarding parking vehicles on lawn. Will cheeks on compliance at the next community visit.
9. KSWK, Lots C 21 & C 22, Completed the trimming.
- 10 Stockman, 17316 Deer Island Rd. Still in negotiations with insurance. . Mediation with insurance company was scheduled for September. Followup needed.
- 11 Barnickel, 17748 Sawgrass Run. Dog loose w/o leash but has an invisible "electric" fence. Owner needs to be informed that he needs to post a sign stating such. .
- 12 Ghergu, 17625 Live Oak Dr. regarding the orange temporary fence and replacement of the screen around pool area.

**b. Execution of Agreement for CPA Services - Ken Fowle motioned, second by Ron Chambers, to execute the CPA agreement with Arlington & Mapili LLC for the next year for \$950. Vote 4-0** (Valerie Duffek was disconnected from the Teams meeting.)

**c. Insurance renewals. The insurance renewals will be available at the October meeting. Tabled.**

**d. Empty Lot Mowing contract renewal for 2026 - Approved by the Board.**

**e. Request to Golf Club for landscaping of bare areas along Island Club Drive and edging throughout the community - The Board would like to see some sort of**

f. **Request to CDD to skim the ponds and edge the roadways throughout the community** - Ron Chambers agreed to draft a letter to Jason Showe of the CDD regarding this concern.

**The next scheduled Board Meeting will be the Annual Meeting on Oct. 28, 2025**

**Adjournment: Ron Chambers motioned seconded by Ken Fowle to adjourn the meeting at 8:34 PM. VOTE 4-0.**

**Action Items:**

1. Bonnie Gonzalez to provide the background of the Palm Isle Court on the cable and work with Opticaltel.
2. Bonnie Gonzalez needs to compile all applicable HOA documentation for Board review in prep for response to McNeil e-mail of Aug. 7, 2025 to Sentry regarding the applied lien.
3. Bonnie Gonzalez needs to send a response to Mr. Blaise's Sept. 4, 2025 email regarding outstanding debt and the return of his check due to NSF.
4. Bonnie Gonzalez to provide written accounting of the reimbursement of the credits for the erroneous elections of 2024.
5. Bonnie Gonzalez to contact homeowners delinquent on their accounts to try to bring them current and will followup with a letter, if not paid by end of October, notifying that a lien process will be initiated.
6. Bonnie Gonzalez to send a letter to Mr. Deeb informing him that he has 30 days to bring the matter of the existing shed into compliance by either removal or providing documentation of prior ARC approval before a fine process will be initiated and to also make meaningful progress on the roof repairs.
7. Bonnie Gonzalez to send the Ackerblooms a letter requesting the mailbox be replaced.
8. Bonnie Gonzalez to send a letter to the Crossfields giving them 30 days to bring their property into compliance before a fine process will be initiated.
9. Bonnie Gonzalez to followup on 17625 Live Oak Dr. regarding the orange temporary fence and needed pool screening.
10. Bonnie Gonzalez to provide the Board with the listing of the steps necessary to proceed with a foreclosure on a lien.
11. Bonnie Gonzalez to propose a date/time to meet with Maureen Melvold to make needed improvements to the Site Visit Log.

*Valerie Duffek*

Valerie Duffek

Secretary

12/04/2025

Date

## September ARC Report to Board

### September 8 ARC Meeting

Eleven (11) applications considered. All applications approved.

Applications reviewed included one new dock, one reroof, solar panels, gutters, painting projects, and misc. landscaping projects. One homesite approval included several projects (window, pavers, new spa and screen enclosure).  
One new home build approved on Live Oak Drive.

### August 4 ARC Meeting

Seven (7) applications considered. All applications approved.

Applications reviewed included screen projects, landscaping, painting, multiple improvements to a single residence (AC, Generator, screen, new doors).  
One new home build approved on Sawgrass Run.

### Old Business Considered:

Several projects were started or completed prior to approval. This is a clear violation of our community covenants.

The ARC requests all homeowners submit their applications for exterior projects up to 48hrs prior to a scheduled meeting. All applications received on time will be reviewed at the next scheduled meeting.

Three lots on Live Oak Drive are scheduled for a public hearing regards grading / clearing.  
Scheduled date: 9/17/2025 @ 10:00am, Lake County Code Enforcement 315 W. Main Street Tavares, FL

Two lots on Blue Heron Drive are scheduled for a public hearing regards grading / clearing.  
Scheduled date: 10/15/2025 @ 10:00am, Lake County Code Enforcement 315 W. Main Street Tavares, FL