

**MONTHLY HOMEOWNERS' MEETING FEBRUARY 3, 2026**  
**CLUB RIO HOMEOWNERS' ASSOCIATION, INC.**

**CALL MEETING TO ORDER:** Meeting called to order at 6:00pm by President Denny Jameson.

**PLEDGE OF ALLEGIANCE AND MOMENT OF SILENCE:** Led by Denny Jameson.

**ROLL CALL:** Present were President Denny Jameson, 1<sup>st</sup> Vice President Tom White, 2<sup>nd</sup> Vice President Gregg Allen, Directors Cathy Gildner, Bob Karvonen, John Meyer, Tish Michelson and Recording Secretary Linda Bennett. Treasurer Sara Bacon was absent.

**APPROVAL OF JANUARY 6, 2026 HOA MEETING MINUTES:** There were no corrections to the minutes. Ron von Rapacki made a motion to approve the minutes, seconded by Brien Hackbart. No discussion. The motion carried.

**TREASURER'S REPORTS AND APPROVAL:** Denny reviewed the financial reports, in Sara's absence. Lynn Sirowich made a motion to approve the report, seconded by Laura Grogan. There was no discussion. The motion carried.

**RESIDENT'S COMMENTS OR QUESTIONS:** None.

**COMMITTEE REPORTS:**

**Homeowner's Committee (HOC):** Denny reported that the HOC this year would consist of the board members, per our attorney's advice. They have not met.

**Welcome New Homeowners' Committee:** No report.

**Membership Committee:** Bob LaCob stated we have 162 members.

**FMO:** Ken Rausch has agreed to be our representative. In his absence this evening, Cathy Gildner reported that the March FMO District meeting will be hosted by our HOA on Thursday, March 26th, at the Club Rio clubhouse. Coffee, tea, iced tea and cookies will be available at 12:30pm, and the meeting will start at 1:00pm. Please arrive in time to sign up at the door before refreshments are served. A raffle for \$5.00 will be held, so bring money if you want to participate. Nancy Black Stewart has been invited to be the guest speaker. She is the FMO lobbyist that works with the Florida state legislature in Tallahassee. She will bring us up to date regarding what is going on in the state legislature. Our attorney, Daniel Perry, will also attend this event. The FMO is the only organization that represents residents who live in a manufactured community such as Hacienda Del Rio at the Florida legislature.

**Social Committee:** Laura Grogan thanked everyone who attended the Hippie Fest. Tickets are on sale for the Hacienda 500, which takes place on February 15th. See Laura for tickets.

**Sunshine Committee:** Mary Heasley sent eight get well cards and two sympathy cards.

**Newsletter:** Gregg Allen said he is still transitioning the ads to Karen Druscke, who is doing the Newsletter.

**Website:** Steve said to read the website.

**Hacienda Care Center:** Mike Michelson said, if you need non-prescription items, call them.

**OLD BUSINESS:**

1. New Attorney: We have a new attorney, Daniel Perry. He's an Orlando attorney, who has been suspended from the bar twice. Once for inadvertently calling a judge a liar, secondly, when he paid the fees for a client to another attorney. He has previously been up against Sun.
2. Ad Valorem Defense: Denny stated that ad valorem tax is just a nice fancy word that means property tax. He went on to say we've been telling you for a few months now, and you got notice when we got our first September letter that there was going to be a rent increase. They snuck a couple of sentences in that they're going to make 2024 their base year for the Ad Valorem tax that they intend to pass on to us. Denny and Tom disagree on the way it's being calculated. First of all, yes, it's against the law in 723. That's the law that governs the relationship between homeowners and property owners. We are homeowners, and Sun is the property owner, how we interact and how we're controlled. The way Tom interprets it is they can pass on the taxes starting immediately, which is roughly \$800,000+, to all of us.

That would be basically equal to your rent again, for one billing a year. The way Denny interprets it, if they use the base year of 2024 as the starting point, and anything above that, then they bill us per year. He said his side is a little nicer to start with. He calculated the increase in their taxes since they bought us, and it averaged about \$79 per person, per year. However, in ten years, that would amount to \$1,091 per homesite, per year. Essentially, one more month of rent. Over the ten-year period, they would collect \$6,300 from each one of us. Yes, it's against the law. Unfortunately, they don't get a ticket like you do for speeding down US1. They have to break the law before anything can be done, and then there's nobody to police it. So, the only choice we have is to try to fight them either before they bill us or file a lawsuit ultimately to stop them from billing us. At this point in time, we have taken the advice of the attorney, and we are preparing a complaint. We tried communicating with Sun, to continue the second letter they gave us a slight 4.5% increase in rent. It also contained the Ad Valorem tax. They have refused so far to meet with us. They've only asked what we want to talk about, and we said the rent and the Ad Valorem tax. They only replied that the rent subject is moot, or over at this point, because we agreed to it. Neither the Homeowner's Committee nor the Board agreed to it. That's just what they put out there. The attorney at that time did not tell us that we should object at that time. It still contained the Ad Valorem tax. They have refused to respond to the term Ad Valorem as a reason not to meet with us. But their last communication was, we refuse to meet with you. The attorney, at the present time, has drawn up and is adjusting, wording in a complaint against Sun, to be filed with the State of Florida through the DBPR (Department of Business and Professional Regulation). They are people who overlook the changes in prospectuses. They have no teeth; they cannot make Sun meet with us. All we're trying to do is get into a mediation conversation to negotiate something with them. By filing this complaint, at least we will be following the law that says how we have to go about fighting the Ad Valorem tax. It's never been tested in the State of Florida. No one has fought it if it's been added to their community, and I don't know how many communities there are in the State of Florida. Sun had over 70, when they bought us, just in Florida alone. The attorney says that's the only way we can do it is to ultimately file a lawsuit. We're not to that point. Ninety-five percent never go to court in front of a jury. They're settled out of court. Our attorney advises us that we will probably end up paying part of this Ad Valorem tax. It's just a matter of how far we can keep it down, if we can't keep it completely out. It doesn't matter, as far as the courts are concerned, or as far as Sun is concerned, or if it's the attorney's opinion that it's against the law, at this time. The only way to make it a law is to have the court say it's not to be able to be passed on, or that we negotiate out of it. As a matter of legal responsibility, the Board has used its fiduciary responsibility and paid this attorney a retainer fee of \$5,000, out of our \$59,000 that's in the statement that you have. That \$5,000 is not a normal retainer fee, because if you've ever had an attorney, you know a retainer is just the fact that you get to go talk to him before he starts billing you by the hour after that. This attorney does not bill by the hour. That's not an attorney retainer fee. He will take his hourly fee out of that money, for whatever he's working on. He's sending us a contract to be signed by the Board, on your behalf, to where we will pay him an additional \$20,000, to total \$25,000, plus put aside \$5,000 for expert witnesses, surveys that need to be taken, and so forth. That \$5,000 may or may not be spent. The \$25,000 will be spent. His contract will read that that's all he's charging us to take this clear through whatever the court may say, if we go into a lawsuit and if we go to trial. So, that's all he will charge us, at this point in time, for anything that we do moving forward. Our budget calls for \$3,000 to be spent on legal fees. We've well spent that. Our Bylaws say that anything over \$1,000 has to be approved by the membership, except, per the attorney's advice, us defending the membership, which by Florida state law 723, that is the responsibility the HOA has taken on to defend or represent every homeowner, whether you're a member of the HOA or not. We've upheld what we believe is correct as a fiduciary status to spend the \$5,000. We believe it is our

our responsibility to spend the additional \$25,000 for his fees, to get us through this whole thing, whether it lasts one day, and they cave in, or it lasts a year. State law says that any suit filed has to be adjudicated within 18 months, so it cannot go past 18 months. It cannot last years and years. Denny said he doesn't know what the consensus of you folks sitting here tonight, usually there's only 50 or 60. In the past when he's asked, it seems like almost everybody, except for one or two, have said lets go get them. So far, we have started to go get them. What little bit he's been able to tell you tonight, he thinks it's up to date. He asked for no more than a raise of hands, if the residents want to continue a fight against these people, as they've said in the past, or do you want to hold back and let them charge whatever they want to charge whenever they want to do it. If you want to continue what we've started, please raise your hands. (Everyone raised their hands.) Those that think we ought to stop and fold our arms and turn our backs, and go home, raise your hand. (No one raised their hands.) Ok, that's where we are at this point in time. Denny then took questions from the audience. Afterward, Tom White read this motion, "Motion to authorize the Board of Directors not to exceed \$30,000 from our unappropriated surplus on attorney fees to defend the Homeowners of Hacienda del Rio from Ad Valorem taxes and other deficiencies that Sun has provided for the park." Dick Wood seconded the motion. Elsie Hayrabedian reminded the audience that only members of the HOA would be allowed to vote. There was no further discussion on the motion, so Denny asked for a show of hands. The motion carried 100% of the residents in attendance.

3. DBPR: Department of Business and Professional Regulation.

**NEW BUSINESS:**

1. Spectrum Changes: Spectrum wants to change what they give us. They want to give us internet. In exchange, we would lose a lot of channels, i.e., the music channel, sports channels, etc.
2. Pigeonhole for Comments: There will be a website for complaints. The password will be "hacienda."
3. Certifications of Appreciation: Certificates were awarded to Dick Wood, and Ken Rausch who was not at the meeting.

**CLUBS: Promoting, not repeating Newsletter, please:**

**Garden Club:** No report.

**Fishing and Boating:** Brien Hackbart said they had their river tournament on Saturday. The north pier is not officially open because of the lighting. The south pier should be open by the end of March. Their meeting is next Tuesday. Other information is in the Newsletter.

**Veterans:** Dave Gallant asked you to read the Newsletter and your calendar. They will be driving the trailer around during the yard sale, from 11:30am til 2:30pm.

**Veteran's Auxiliary:** Donna Andrews introduced herself as the new president. She stated the next meeting is March 24<sup>th</sup>, at 6:30pm, at Club Lago.

**New York Club:** Tish Michelson reported that their next meeting is tomorrow night. It's usually the 2<sup>nd</sup> Sunday of the month, but because of the Super Bowl, it's tomorrow night.

**Ohio Club:** No report.

**Health 911:** Susan said to read the Newsletter and Facebook.

**Red Hats:** In Nancy's absence, Tish Michelson reported their meeting is next Tuesday, and they will be going to Beef O'Brady's for lunch.

**Dance Club:** No report.

**Shuffleboard:** Dick Wood said they meet on Thursdays and Saturdays at 10:00am.

**Pennsylvania Club:** Diane Smith reported that they're going to the Luau in Daytona.

**New Jersey Club:** Deb Wasek said there will be a meeting on February 17<sup>th</sup> at 6 at Club Lago. Bring a dessert or covered dish to share. The dues are \$5.

**Pickleball Club:** Diane Smith said they play at 9:00am.

**Cardo:** Monday nights at 6:30pm at Club Rio.

**Book Club:** Donna Webb reported that they have a new club, Bookish Buddies. They meet twice a month

**Other Clubs:** No reports.

**BOARD OF DIRECTORS COMMENTS:** Gregg Allen is having his third annual Home Maintenance and Safety Seminar at 9:30am on February 21<sup>st</sup>. Please let him know if you plan to attend. Cathy Gildner reminded the audience about the FMO meeting on March 26<sup>th</sup>.

**COMMENTS OR QUESTIONS BY ANYONE PRESENT:** Sharon Hale mentioned the piano that was donated by Mr. and Mrs. Green, located in Club Rio. Diane Smith had her house egged. She's upset and wanted the residents to be aware. Another resident wanted to know if there had been any more bikes stolen. Mary Heasley asked that the gate attendants let the gate work like it's supposed to. Denny reported that Kristin will not make any changes to south gate readers.

**50/50:**

**ADJOURN:** Meeting adjourned.

Respectfully submitted,

Linda Bennett, Recording Secretary