

MINUTES OF MEETING  
BANNON LAKES  
COMMUNITY DEVELOPMENT DISTRICT

The regular meeting of the Board of Supervisors of the Bannon Lakes Community Development District was held on Tuesday, August 19, 2025, at 6:00 p.m. at the World Golf Village Renaissance Hotel, 500 S. Legacy Trail, St. Augustine, Florida.

Present and constituting a quorum were:

Michael Sheldon	Chairperson
Kim Crenier	Vice Chairperson
Sandy Gehring	Supervisor
Thomas Cooper	Supervisor
John Ter Louw	Supervisor

Also present were:

Jim Oliver	District Manager
Matt Biagetti	District Manager
Wes Haber	District Counsel
Alex Acree <i>by phone</i>	District Engineer
Jeff Johnson	RMS
Emily Wright	RMS
Matt Speckman	Landcare Group

**FIRST ORDER OF BUSINESS**

**Roll Call**

Mr. Biagetti called the meeting to order. Five Supervisors were in attendance constituting a quorum.

**SECOND ORDER OF BUSINESS**

**Public Comment**

Mr. Biagetti opened the public comment period for agenda items only.

Resident (Richard Mather, 304 River Mist) stated the letter the residents received about the proposed budget did not explain any reason for an increase. Resident asked if next year they would go back to the prior year budget. Resident stated that in the past a Board member posted on the

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Bannon Lakes websites a short synopsis of the meeting highlights, and he asked if another Board member would consider taking on that task.

**THIRD ORDER OF BUSINESS**

**Approval of Minutes of the July 10, 2025 Meeting**

Mr. Biagetti presented the minutes of the July 10, 2025 meeting and asked for any changes to the minutes. The Board had no changes to the minutes.

On MOTION by Ms. Crenier, seconded by Ms. Gehring, with all in favor, the Minutes of the July 10, 2025 Meeting, were approved 5-0.
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**FOURTH ORDER OF BUSINESS**

**Consideration of Proposal from Landcare for Fiscal Year 2026**

Mr. Matt Speckman reviewed the proposal from Landcare for Fiscal Year 2026 which was included in the agenda package for Board review. Mr. Speckman explained increases their company has received from suppliers over the past few years and noted that they could not continue to absorb those increases without sacrificing quality or frequency of services moving forward. He noted the mulch in Bannon Lakes is very thin and they have a lot of dirt areas, and they were using increased amounts of labor to treat weeds and apply chemicals.

Mr. Speckman noted that the total in the proposal was \$188,916 which was up from their price of \$168,000 the year before. This is the last renewal period in the agreement. Board consensus was to start the RFP process in the spring.

On MOTION by Mr. Cooper, seconded by Mr. Sheldon, with all in favor, the Proposal from Landcare for Fiscal Year 2026, was approved 5-0.
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**FIFTH ORDER OF BUSINESS**

**Discussion Items:**

**A. Amenity Center Enhancements**

Mr. Oliver noted that the Board had been considering several future Capital Projects that they had conducted surveys on. The Board engaged architectural firm Basham & Lucas for a conceptual building design. The Board received an engagement letter from Basham & Lucas. Mr. Oliver provided the Board with updates on his conversations about potential projects with Basham & Lucas and noted that they plan to present concepts at the September meeting. He noted that they

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felt there was room to expand the fitness area and they were researching panels to enclose the breezeway.

Ms. Gehring asked Mr. Oliver to reiterate the difference between the monies in the Capital Fund and the Operations & Maintenance budget. Mr. Oliver noted they have a Capital Reserve Fund, the Operations & Maintenance fund or the general fund, and the Construction Fund or Improvement Fund. For repairs and replacement of capital assets they use the Capital Reserve Fund. The Operations & Maintenance is for maintaining facilities that the District already has. New improvements or capital projects are typically funded out of the existing Capital Improvement Fund.

#### **B. Master HOA**

The Board discussed the Master HOA organization. The suggestion was that there should be one member of the CDD and each of the HOA Presidents would make up the Board.

#### **C. Pond Ownership**

Mr. Sheldon explained that when the developer created the community he titled some of the ponds to the CDD and some of the ponds to the respective community. Bridge Bay, Preserve, Orchard, Seacrest, and South Shore have ponds. He noted that in the community there are 16 ponds that are all interconnected. He noted that fountains are not required in the ponds. He proposed to take over the obligations under one system with the St. Johns River Management System.

Mr. Haber noted that another benefit the community would get by virtue of the lakes being with the CDD, is that the CDD as a unit of government has sovereign immunity and in the unlikely event there is ever someone who gets injured or worse in the ponds and there is a lawsuit, a lawsuit against a private entity like an HOA does not have the sovereign immunity benefits that an unit of government has.

Ms. Gehring expressed her frustration that it seemed they had been working on this item for such a long period of time, over a year. She was concerned that residents would be paying for maintenance of the pond areas twice, in the CDD budget and the HOA fees.

Resident (Amanda Cramer, 231 River Mist) stated they talked about this extensively at their HOA meeting and she thought their HOA members would be in communication with the Board.

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Resident (Tom Kelly, 178 Ash Breath Cove) stated he had several meetings discussing this item and expressed his support for turning the ponds over to the CDD. He stated they did not receive anything from the Board in regards to the pond. Mr. Sheldon direct Mr. Oliver and staff to resend the conveyance documents to the HOAs.

Resident (Michael Manzione, 166 Sage Hen Dr.) stated they talked about this item at their meeting as well and Nicole had responded to the Board about this. He noted that they were generally in favor of the turnover of ponds to the CDD but asked if there was a finalized plan.

The Board noted that the Preserve, SeaCrest, and Bridge Bay were still unconfirmed. South Shore did not have participation, that area has 177 homes.

Board discussion ensued on sending out letters to the HOA to increase participation and response.

#### **D. Trees on Pond Banks**

Mr. Sheldon noted that when the developer created the community and they cleared the land, they also had an obligation to the county that they would replace some of the vegetation, the trees. Mr. Haber noted that the developer is required to plant 80 inches per acre of landscape. In addition to that the homebuilders have requirements to meet as well, 40 inches per acre. Mr. Haber explained that the trees along the pond banks, roadways, etc. those are all developer required plantings that have been planted by the developer. They are planted on open common spaces and are CDD maintained landscaping.

Mr. Sheldon noted that there are issues with some of the trees on the pond bank behind some of the homes, those trees are now 10 to 12 years old and root issues are beginning to emerge that could potentially affect foundations or concrete pads. He noted that they are engaging with the engineer to provide the Board with an opinion on how to address this problem.

### **SIXTH ORDER OF BUSINESS**

#### **Consideration/Ratification of Proposals**

##### **A. Ratification of Proposal from Basham & Lucas**

Mr. Oliver noted that Basham & Lucas is the firm the Board engaged through the RFQ process as required by statute. The first service they will provide is to bring the Board renderings based on the Board's suggestions. The proposal totaled \$5,700.

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On MOTION by Ms. Crenier, seconded by Ms. Gehring, with all in favor, to Proposal from Basham & Lucas, was ratified 5-0.

**B. Consideration of Roof Proposal****1. APC Roofing (All Inclusive)**

Mr. Sheldon summarized the roof issues for the Board, he noted there is a tar-like substance that is applied before shingles are put down and the particular material they used does not meet the temperature requirements in the state of Florida. Because of the heat, that material has started to melt and drip on the rooflines. He noted that they are working with the attorneys to get the material supplier to reimburse the CDD for the expenses related to that mistake. Mr. Sheldon noted that the APC Roofing (All Inclusive) proposal totaled \$134,750.

**2. Mighty Dog Roofing**

- a. All Inclusive**
- b. Amenity Center**
- c. Fitness Center**

Mr. Sheldon noted that the Mighty Dog Roofing (All Inclusive) proposal totaled \$79,632. The Amenity Center proposal totaled \$56,880 and the Fitness Center totaled \$22,752. Mr. Oliver confirmed that Might Dog was the only company he had prior experience with at other communities. Ms. Crenier suggested that they review in person work that Mighty Dog had done before approving the proposal. Ms. Gehring noted that this was an urgent matter as it was damaged other things. Mr. Oliver noted that the Board could approve the proposal subject to Board members reviewing Mighty Dog's other roofing work.

On MOTION by Ms. Gehring, seconded by Mr. Louw, with all in favor, the Mighty Dog Roofing (All Inclusive) Proposal subject to Mr. Cooper and Ms. Crenier reviewed previous roof work done by Mighty Dog, was approved 5-0.

**3. Pinnacle Roofing**

- a. All Inclusive**
- b. Amenity Center**
- c. Fitness Center**

Mr. Sheldon noted that the Pinnacle Roofing (All Inclusive) proposal totaled \$107,812.50. The Amenity Center proposal totaled \$77,257 and the Fitness Center totaled \$30,555.50.

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## **SEVENTH ORDER OF BUSINESS**

## **Fiscal Year 2026 Budget**

### **A. Overview of Budget**

Mr. Oliver stated that the increase in the budget was largely due to the roof repairs and putting money aside in the Capital Reserve in addition to the roof expenses which was recommend by the Capital Reserves Advisor. He noted that after reviewing roof proposals today, the Board would be able to lower that budgeted line item from \$125,000 to \$80,000.

### **B. Public Hearing Adopting the Budget for Fiscal Year 2026**

Mr. Oliver asked for a motion to open the public hearing.

On MOTION by Ms. Crenier, seconded by Ms. Gehring, with all in favor, Opening the Public Hearing, was approved 5-0.

Mr. Oliver asked for any public comments on the Fiscal Year 2026 budget.

Resident (Sharon Rodriguez, 118 Iron Sight Dr.) stated she agreed with Ms. Crenier that the Board should remove the \$20,000 line item for new lakes since the HOA was also paying for that same item.

Resident (Mike) stated they negotiation the contract for landscaping late and they did not handle the roof. A year later they still don't have anything for the attorneys. He asked residents to reconsider the Board members next time they vote. He stated he appreciated that they Board members were volunteers but they were doing a poor job.

Resident (Zack, Preserve) stated the Board had been taken for a ride by the landscape and roofing companies. He stated he thought the Board didn't know much about the contracts and they could shave a lot of money off.

Resident (Tom Kelly) stated revenues went up \$265,000 and the expenditures went up \$110,000. He asked if there was a requirement on how much they have to put into the general reserve fund. Mr. Oliver stated the Capital Reserve Fund does not have a requirement for CDDs but they do have a Capital Reserve Study that recommended \$78,000 for FY26. Resident asked if they could expect an increase or decrease the next fiscal year. Mr. Oliver noted that the would not expect to fund another roof replacement, so that cost would not be reoccurring.

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Resident (Unidentified) stated the CDD accounts for 54% of his tax bill. He stated he is new to CDDs and had questions about the increases and transfers.

Resident (Amanda Cramer, 231 River Mist Dr) asked if the Board had access to email addresses when residents sign up for pool keys. She noted that might be a way to contact HOA members and homeowners regarding the pond ownership dilemma. Resident stated she had a concern about the amenity survey and felt there was a bias against families with children because families had to split their vote between a children's splashpad or a children's pool. She stated the split diluted the voice of families even though they make up a large portion of the community.

Mr. Oliver asked for a motion to close the public hearing.

On MOTION by Ms. Gehring, seconded by Mr. Louw, with all in favor, Closing the Public Hearing, was approved 5-0.

**1. Consideration of Resolution 2025-07, Relating to the Annual Appropriations and Adopting the Budget for Fiscal Year 2026**

Mr. Oliver asked if there were any changes to the Fiscal Year 2026 budget that the Board would like to make before approval. Mr. Sheldon expressed the importance of having savings. Ms. Gehring stated she was pleased with the Board's efforts tonight in reducing the budget by \$100,000. Board consensus was to change Landscaping to \$189,000, reducing roof replacement to \$80,000, and remove new lakes \$20,000.

On MOTION by Ms. Crenier, seconded by Mr. Cooper, with all in favor, Resolution 2025-07, Relating to the Annual Appropriations and Adopting the Budget for Fiscal Year 2026, was approved 5-0.

**2. Consideration of Resolution 2025-08, Imposing Special Assessments and Certifying an Assessment Roll for Fiscal Year 2026**

Mr. Oliver stated this resolution would all the CDD to collect assessment on the county tax roll. Mr. Haber explained that this resolution levies the O&M assessments as approved in the budget.

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On MOTION by Ms. Gehring, seconded by Ms. Crenier, with all in favor, Resolution 2025-08, Imposing Special Assessments and Certifying an Assessment Roll for Fiscal Year 2026, was approved 5-0.

## **EIGHTH ORDER OF BUSINESS**

### **Staff Reports**

#### **A. Attorney**

Mr. Haber provided an update on the claims process with the material supplier of the failed roofing material. He noted they have been responsive and inspected the roof. A demand letter has not yet been sent as they have responded at this stage. Mr. Haber explained that they are making a fraudulent misrepresentation claim which has a longer statute of limitation of 12 years instead of the 7 years for a defect claim.

#### **B. Engineer**

Mr. Acree informed the Board that the 4-way stop sign installation is not warranted based on traffic counts, crash counts, and line of sight not being restricted.

#### **C. District Manager**

##### **1. Discussion of Fiscal Year 2026 Meeting Schedule**

Mr. Oliver presented the proposed Fiscal Year 2026 schedule. The meetings will be held at the Bannon Lake Amenity Center unless they expect a large crowd such as the budget hearing.

On MOTION by Ms. Gehring, seconded by Ms. Crenier, with all in favor, the Fiscal Year 2026 Meeting Schedule, was approved 5-0.

##### **2. Goals & Objectives**

Mr. Oliver reviewed the Fiscal Year 2026 Goals and Objectives for the Board.

On MOTION by Mr. Louw, seconded by Mr. Cooper, with all in favor, Adopting the Fiscal Year 2026 Goals and Objectives, was approved 5-0.

##### **3. Discussion of September Meeting Date**

Mr. Oliver noted that the Board might change the September meeting in order for SJCSO to attend the meeting.



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**D. General Manager– Report**

Ms. Wright reviewed the General Manager report that was included in the meeting agenda for Board review.

**NINTH ORDER OF BUSINESS**

**Audience Comments**

Resident asked about material of the new roof, discussion ensued on the underlayment and concerns for the future.

Resident (Sandra Lovett) asked if the Master HOA is something that can go away.

Resident asked who maintains the roads in the community. Board confirmed that was the responsibility of St. Johns County with the exception of Bridge Bay. That road is private.

Resident asked if there had been any discussion on making the community a golf cart community. Board members confirmed it would require major infrastructure changes.

Resident inquired about proper signage at the CDD facilities. He stated that the sign stating you have to be 18 to use the facilities, was in conflict with the Fair Housing Act. He stated it discriminated against people with families.

**TENTH ORDER OF BUSINESS**

**Supervisor’s Requests**

Ms. Gehring stated she would volunteer to work with staff to send meeting synopsis of meetings.

**ELEVENTH ORDER OF BUSINESS**

**Financial Reports**

**A. Balance Sheet and Statement of Revenues & Expenditures for the Period Ending June 30, 2025**

Mr. Oliver presented the unaudited financials through June 30, 2025. There is a positive variance of \$55,000.

**B. Assessment Receipt Schedules**

Mr. Oliver noted the District is 100.5% collected.

**C. Approval of Check Register**

Mr. Oliver presented the check register totaling \$74,162.43.

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On MOTION by Mr. Louw, seconded by Ms. Gehring, with all in favor, the Check Register, was approved 5-0.

**TWELFTH ORDER OF BUSINESS**

**Next Scheduled Meeting – September 16,  
2025 at 6:00 p.m. at the World Golf Village  
Renaissance Hotel**

Mr. Biagetti stated the next meeting is on September 16, 2025 at 6:00 p.m. at the World Golf Village Renaissance Hotel, 500 S. Legacy Trail, St. Augustine, Florida.

**THIRTEENTH ORDER OF BUSINESS**

**Adjournment**

On MOTION by Ms. Crenier, seconded by Mr. Louw, all in favor, the meeting was adjourned 5-0.

Signed by:

*Matt Biagetti*

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Secretary / Assistant Secretary

Signed by:

*Michael Sheldon*

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Chairperson / Vice Chairperson