

# ***Grand Haven Master Association, Inc.***

785 W Granada Blvd., Suite 5 | Ormond Beach, FL 32174

[www.GrandHavenMHOA.com](http://www.GrandHavenMHOA.com)

Dr. Robert Jay Carlton, President  
Mr. Vic Natiello, Vice President  
Dr. Michael Tebbano, Treasurer

Mrs. Denise Gallo, Director  
Mr. Jerry (J.D.) Stratton, Director  
Mr. Troy Railsback, Secretary, Ex-officio

## **Board of Directors Meeting Minutes**

**February 20, 2026**

2:00 p.m.

### **Call to Order**

The meeting was called to order by Dr. Robert Jay Carlton at 2:00 p.m.

### **Roll Call—Establish a Quorum**

**Members Present:** Dr. Robert Jay Carlton, Mr. Vic Natiello, Mrs. Denise Gallo, Dr. Michael Tebbano, Mr. Jerry (J.D.) Stratton

**Members Absent:** None

**Others Present:** Mr. Troy Railsback, Mr. Josh Welcker – Southern States Management Group

### **A quorum was established.**

Members' sign-in sheet located in Association Meeting File.

### **Pledge of Allegiance**

### **Audience Comments (Three-minute Rule, Non-Agenda Items)**

None at this time.

### **President's Comments**

Dr. Carlton expressed his, and the Boards, deepest sadness and most significant appreciation for Mr. Al Lomonoc's contribution to the community, the GHMA and the MADC in remembrance due to his recent passing.

### **Approval of Minutes**

**On Motion by Dr. Michael Tebbano, seconded by Mrs. Denise Gallo, and with all in favor, the Board Approved the Meeting Minutes of the January 16, 2026 Board of Directors Meeting.**

### **Committee Reports**

#### **Community Manager – Mr. Troy Railsback (SSMG)**

Mr. Railsback updated the Board with general SSMG activities and accomplishments since the last Board Meeting.

#### **Finance Report – Dr. Michael Tebbano**

**Financial Health:** The Association maintains a strong total asset position, with significant cash reserves. **Operating Concerns:** The Operating fund has an unfavorable year-to-date net total of **(\$16,884.45)**, primarily driven by over-budget spending in Administration (especially Office

Supplies and Legal Fees) and Insurance (Liability and Umbrella). **Villages Performance:** Crossings and PLM funds show positive year-to-date net totals and favorable expense variances. River Club reflects a large negative variance at the end of 2025 due to landscape maintenance overages.

#### **Property Oversight Committee – Dr. Robert Jay Carlton**

Dr. Carlton reported on the ongoing collection and resolutions activities of the POC. The POC continues to endeavor to reach full compliance on the open compliance Subject(s) of Concern(s) and remaining account balances to be collected.

#### **Architectural Design Committee (ADC) Liaison – Mrs. Denise Gallo**

Mrs. Gallo presented the summary report on the activities of the recent meetings of the NCADC and MADC. Total submissions continue to track to previous year's submissions.

#### **Private Lawn Maintenance (PLM) Liaison – Mr. Jerry (J.D.) Stratton**

Mr. Stratton along with Mr. Railsback and Mr. Welcker updated the Board on the prior months' PLM activities, accomplishments and focuses for each of the 3 PLM Vendors and the 9 Villages they are servicing. It was again noted that all 3 PLM vendors have been and continue to perform well. All 3 Vendors are working through the live oak leaf drop cleanup, as well and identifying significant affects to plants due to the recent multiple days and spells of frigid temperatures.

#### **CC&R Compliance Liaison – Mr. Vic Natiello**

Mr. Natiello conveyed the most recent month's compliance efforts along with other statistics relating to categories receiving the letters this period and noted trends. Mr. Natiello also presented 2 new cartoons to be in rotation in the Grand Haven bulletin boards and published in the GHMA Oak Tree Newsletter(s).

#### **Oak Tree & Neighbor to Neighbor Liaison – Quarterly Report\*\* – Mrs. Denise Gallo**

No Report at this time. Mrs. Gallo indicated she will be out of town for the Quarterly report at next months' Board Meeting, but will deliver the Quarterly report as part of the April Board Meeting.

#### **Fine Committee Liaison – Mr. Troy Railsback (SSMG)**

Mr. Railsback stated that the Fine Committee meeting results were provided in the Board Packet for the Board's review.

#### **Community Development District (CDD) Liaison – Dr. Michael Tebbano**

##### **Grand Haven CDD - Consolidated Meeting Report: February 5th & 19th, 2026 Board of Supervisors Meeting**

#### **Master Association Presentation: CDD February Update**

##### **1. Leadership & Operations Transition**

- **New Management:** officially appointed FCS Management Group, led by Howard “Mac” McGaffney, to take over District Management.
- **On-Site Presence:** A key change in the contract requires the District Manager to be on-site to ensure tighter oversight of community operations.

- **Operations Staffing:** Vanessa Stepniak has stepped into the role of Operations Manager following the dismissal of the previous manager.

## 2. Infrastructure & Safety

- **The District Engineer has confirmed that most GH roads are in good condition.** The primary focus for the FY 2026 budget will be resurfacing Waterside Parkway.
- **Stormwater Assets:**
  - The CDD is responsible for the pipes and drains located under the golf course.
  - Shenandoah Storm and Sewer will be conducting stormwater drain inspections throughout the community
- **Wild Oaks Emergency Exit:** The Board is revisiting the feasibility of an emergency exit for the Wild Oaks phase to improve safety and evacuation options.
- Audience members raised concerns about safety hazards from people using Sailfish Dr as a cut-through and about speeding along Marlin to reach the north end of the community. They also expressed concern about the construction on Marlin and the contractors' parking issues.

## 3. Amenity & Lifestyle Updates

- **Addressing the noise issues in the café is paramount:** The CDD approved a contract with a company to install 2-inch acoustic ceiling tiles, which should reduce noise and echo by up to 70%.
- **Fishing Policy:** Residents and their guests may now fish at Ponds 1 and 2. Neighbors who seek to fish should keep their amenity cards handy
- **Pergola Project:** Construction is officially underway. We expect the reconstruction to be completed by approximately March 23rd.
- **Golf Course battle between Escalante and the CDD continues even though a verbal agreement on a plan exists.** The attorney for Escalante is delaying.

## 4. Critical Policy Reminders

- **Tree Mitigation & Liability:**
  - Scheduled to begin in late March
  - Board has been advised that if a homeowner blocks the removal of a tree identified in the mitigation plan, they may be held financially liable for future drainage repairs and damages caused by that tree.
- **Non-Resident Memberships:** The CDD is closing the door to new non-resident memberships. The four current members are grandfathered, but no new outside memberships will be issued.

### Action Item Review List – Mr. Troy Railsback (SSMG)

Mr. Railsback reviewed the status of the Action Items as reported in the packet, and SSMG & the Board identified those that had been completed and/or needing to stay on the report.

## **Unfinished Business**

### **Accommodation Request – Dr. Robert Jay Carlton**

Dr. Carlton updated the GHMA Attorney's review of the additional requested information provided to the GHMA Counsel, by the party requesting the Accommodation, subsequent to the GHMA's January 2026 Board Meeting. This related information previously requested by the GHMA Attorney fulfilled the Accommodation Request's documentation requirements, therefore changing the GHMA Attorney's previous recommendation to deny the request due to lack of necessary documentation. There was limited Board discussion.

**On Motion by Dr. Michael Tebbano, seconded by Mrs. Denise Gallo, and with all in favor, the Board Approved the Accommodation Request as now recommended by the GHMA Legal Counsel.**

### **2026 Insurance Renewal Plan – Mr. Troy Railsback (SSMG)**

Mr. Railsback updated the final costs for the 2026 Insurance Program Renewal. The result was the renewal pricing came in significantly lower than anticipated and budgeted as part of the 2026 Budget. The excellent work by the Phil Masi and his team at Assured Partners, along with the fiscally responsible budgeting by the GHMA Board based on previous year increases/outcomes, resulted in an approximate \$20,000 cost savings.

### **Crossings Holly Tree Replacement Program – Mr. Troy Railsback (SSMG)**

Mr. Railsback provided a cost matrix for each of the Crossings Village property owners with Palatka Holley Street Trees. The matrix identified the # of Palatka Holley Street Trees per property and the costs to remove them and replace them with the Nelly R. Stevens Holley, along with irrigation adjustments per property. The Board discussed the program and cost sharing opportunities. Using the 2026 Budget amount to partially fund this program, the Board discussed dividing the remaining cost on a per tree basis and each property owner will contribute the amount needed based on how many Palatka Holley Street Trees will be replaced at their property. Most property owners in the program only have 1 Palatka Holley Street Tree, but a few have more than 1. There was Board discussion regarding the equity of this program, along with a few audience members providing comments/insight and asking a few questions.

**On Motion by Dr. Robert Jay Carlton, seconded by Dr. Michael Tebbano, and with all in favor, the Board Approved the replacement program utilizing the 2026 Budget amount to partially fund the program with the remaining amount being funded by the property owners receiving replacements trees on a cost per tree basis.**

### **PLM Survey Results Update – Mr. Troy Railsback (SSMG)**

Mr. Railsback reported the PLM Survey being distributed electronically resulted in minimal participation, and when the SSMG Team reached out to some for the owners who didn't participate the response was that the resident was nervous to click on the link for the survey thinking it may be a scam or a computer virus. There was Board discussion related to the intent and effort of the electronic survey, along with the fundamental goals of the survey. It was agreed and noted that the traditional survey format has served the purpose and goals of the survey very well in the past. The consensus of the Board is to have the 2026 PLM Survey done using the traditional survey format.

### **CDD Residential Street Tree Removal Program Update – Dr. Robert Jay Carlton**

Dr. Carlton detailed the upcoming timing of GH CDD Street Tree Removal Pilot Program. There was Board discussion regarding upcoming meeting and the timeline for the Pilot Program. Dr. Carlton expressed continued concerns related to removal of trees deemed to be “reasonably necessary” due to their undefined proximity to a storm drain, as well as the lack of clarity whether the GH CDD does in fact have jurisdiction within the “Utility Easement” that runs in front of every property in Grand Haven. The Board discussed and shared the same concerns. Dr. Carlton indicated that the GHMA Attorney has specialists in their office that concentrate on CDDs and CDD related items and if the Board is in agreement, then the GHMA could have the GHMA Attorney’s Team review and provide an opinion regarding these specific circumstances.

**On Motion by Mr. Vic Natiello, seconded by Dr. Michael Tebbano, and with all in favor, the Board Approved have the GHMA Legal Counsel render an Opinion Letter regarding the GH CDD’s jurisdiction within the “Utility Easement” and other related items to the GH CDD Street Tree Pilot Program.**

### **New Business**

#### **Corporate Transparency Act (CTA) Update – Mr. Vic Natiello**

Mr. Natiello reviewed the continued suspension of the CTA from back in March 2025 and that at this time the Board is still not responsible for providing the required information.

#### **Visitation Protocol for MADC Committee Members and Inspectors – Dr. Robert Jay Carlton**

Dr. Carlton presented a document for consideration related to adding additional notification and transparency for the MADC site review and/or ADC Inspectors visiting properties as part of their review. There was discussion amongst the Board regarding the proposed parameters/protocol and due to disconnect in thought process amongst the Board, Dr. Carlton rescinded the proposed protocol for consideration.

#### **Non-Compliance Issues Requiring Board Review**

**On Motion by Mrs. Denise Gallo, seconded by Mr. Vic Natiello, with all in favor, the Board Approved to levy a penalty of \$50.00 on property # 1.**

**On Motion by Mrs. Denise Gallo, seconded by Mr. Vic Natiello, with all in favor, the Board Approved to levy a penalty of \$50.00 on property # 2.**

**On Motion by Mr. Vic Natiello, seconded by Mrs. Denise Gallo, with all in favor, the Board Approved to levy a penalty of \$50.00 on property # 3.**

**On Motion by Mr. Vic Natiello, seconded by Mrs. Denise Gallo, with all in favor, the Board Approved to levy a penalty of \$50.00 on property # 4.**

**On Motion by Mrs. Denise Gallo, seconded by Mr. Vic Natiello, with all in favor, the Board Approved to levy a penalty of \$50.00 on property # 5.**

**On Motion by Mr. Vic Natiello, seconded by Dr. Michael Tebbano, with all in favor, the Board Approved to levy a penalty of \$500.00 on property # 6.**

**On Motion by Mr. Vic Natiello, seconded by Dr. Michael Tebbano, with Mrs. Denise Gallo, Mr. Jerry (J.D.) Stratton in favor, and Dr. Robert Jay Carlton not in favor, the Board Approved to levy a penalty of \$500.00 on property # 7.**

**Director's Requests**

None at this time.

**Adjournment**

**On Motion by Dr. Robert Jay Carlton, seconded by Mrs. Denise Gallo, with all in favor, the meeting was adjourned at 4:23pm.**