

HERON CAY HOA NEWSLETTER



Volume 16 No. 9
September 2026

President: Bonnie McNair
1st Vice President: Jack Manno
2nd Vice President: William DiGirolamo

Secretary: Elsie Quintero
Treasurer: Sandy Ray
Director: Ingrid Cresta

Hello, Heron Cay residents, and welcome to September!

Some good news to share - our entrance gate was repaired and replaced in time for our winter season.

This summer was the hottest we can remember, and it looks as though the end is not quite in sight. But, as we read the news about the weather around our country and around the world, we must consider ourselves lucky – no firestorms, no floods, and no severe damage to our homes. And, in many cases, we have actually been cooler than other places!

Our 2027 HOA Membership Drive Kickoff will be on Saturday, October 17, 2025, from 9 am to 2 pm. Membership is \$25 per year, per household. And, if you sign up for your 2027 membership that day, you will be eligible for a prize drawing of a \$25 gift card. Stop by and enjoy coffee and donuts.

As we head into the fall season, just a reminder that nominations for the HOA's upcoming February 5, 2027 election opens in September, with the final nominations being named at our December Board meeting. Remember, that to run for the Board you would have had to join the HOA by August 5th. We hope you will seriously consider becoming a candidate.

As we commemorate the 25th anniversary of 9/11, we honor our first responders in Indian River County, Station 7, by providing all three shifts with dinner, and our deputy sheriffs by providing them with energy drinks. Anyone wishing to contribute to that, can contact either Elsie Quintero or Nancy Dawe. Remember, no donation is too small.

It's hard to believe that we are halfway through the HOA's fiscal year! It has been a busy - and an unusual - one. Now's the time to look forward and plan for the upcoming year. We look for member support in several areas.

First Nominating Committee. This Standing Committee shall be responsible for overseeing the election process and complying with all ballot requirements. The Nominating Committee's purpose shall be to nominate members for the Board of Directors for the upcoming year and to ensure that any nominee has been a member of the HOA for six months (by August 5, 2026) before the February 5, 2027 election. It is expected that three positions will be open on the Board for the February 2027 Election. The Committee will also oversee the election process on Election Day. The Board, itself, is prohibited by law from undertaking this task, so this responsibility must be delegated to an independent Committee of members. How about you? Just contact Elsie Quintero, the Board liaison and say -- Count me in !

Second Bylaws Committee. The purpose of this Standing Committee is to review current Heron Cay HOA Bylaws to ensure that they meet the requirements of FS Chapter 723. The Committee can then propose revisions, if necessary and submit them to the Board to consider and accept for formal approval by the membership. We need your help. Just contact Gwen Ripp and say -- Count me in!

Third Budget Committee. The other standing committee - the Budget Committee -- is delegated the responsibility of reviewing the HOA financial obligations and preparing a proposed budget for the upcoming 2027 fiscal year. These tasks are capably coordinated by the HOA treasurer, Sandy Ray. We would welcome your help and advice to prepare a proposed 2027 budget and submit to the Board for consideration to be approved by the membership. Just give Sandy a call and say -- Count me in!

And a few reminders:

Please LOWER THE UMBRELLAS when you leave the swimming pool area.

Just a reminder to all that we have younger family members visiting us. Please remember the speed limit in Heron Cay is 15 mph.

Please remember that dogs must be on a leash when you are walking them. There are doggie trash bags supplied in various areas around the community. Please clean up after your fur babies. Dogs are not allowed in the clubhouse or the activity areas around the clubhouse. This includes the bocce and shuffleboard courts, the tiki hut and the pool. (See Exhibit "C" of your prospectus, #5 under "Heron Cay Club Rules.").

The trash can in the tiki hut is emptied daily by our maintenance crew, but if you are having a party there, please remember to empty the can and throw the garbage into the dumpster which is located in our parking lot, next to the side door of the clubhouse.



Proposed Florida Constitutional Amendment No. 3

The Federation of Manufactured Home Owners of Florida (FMO) Board of Directors has voted to **oppose Proposed Constitutional Amendment No. 3 on the general election ballot in November.**

Our decision is based on:

Manufactured homeowners *living* in land-lease communities will receive little or no direct benefit from this amendment, while many will likely experience indirect/negative financial consequences. This amendment would create an imbalance and unequal position for residents of land-lease manufactured home communities.

What the Amendment Does:

If approved by sixty percent of Florida voters who vote, the amendment would:

- Expand the homestead exemption for qualifying homeowners who own both their home and the land on which it sits.
- Limit annual increases in the assessed value of many commercial properties to 5%.

What the Amendment Does *Not* Do:

For residents of land-lease manufactured home communities, the amendment does **not** provide a larger homestead exemption because they do not own the land beneath their homes.

Simply put, land-lease manufactured homeowners would not receive the primary tax benefit promoted by the amendment.

Why This Matters:

Property taxes help fund essential local government services, including public safety, emergency services, public health programs, roads, parks, libraries, and other community services.

If property tax revenue grows more slowly because of expanded exemptions and limits on commercial property assessments, local governments will consider other ways to balance their budgets.

Possible responses could include:

- Increased monthly utility fees or service charges.
- New or higher monthly or special assessments.
- Reduced local government services.
- Delays in infrastructure improvements.

Each city and county would make its own decisions, so the impact could vary throughout Florida.

A Unique Situation for Manufactured Homeowners

Manufactured homeowners in land-lease communities occupy a unique position.

- These homeowners will **not** receive the expanded homestead exemption.
- Community owners may benefit from slower growth in commercial property taxes
- Residents could still face higher local fees, assessments, or reduced public services if local government revenues decline.

While the FMO cannot predict exactly how local governments will respond, the strong potential exists for manufactured homeowners to bear additional monthly fees and costs without receiving the amendment's primary benefit.

Why the FMO Opposes the Amendment:

The FMO supports tax policies that are fair and equitable for manufactured homeowners.

After reviewing this proposal, the Board concluded that the **amendment creates an imbalance for residents of land-lease manufactured home communities.** Our members would receive no direct tax relief while remaining vulnerable to possible increases in local monthly fees, assessments, or reductions in public services.

For these reasons, the Federation of Manufactured Home Owners of Florida respectfully opposes Proposed Constitutional Amendment No. 3.

Be an Informed Voter:

The FMO encourages every manufactured homeowner to read the proposed amendment, understand how it may affect you and your community, and make an informed decision when casting your ballot. To assist your decision, please learn how your city and county intend to replace the lost local revenue.

Our mission is to advocate for policies that protect the interests of Florida's manufactured homeowners. The FMO will continue to do so while we fulfill our mission to protect your rights.

FMO PEOPLE POWER!!

THANK YOU...THANK YOU...THANK YOU...THANK YOU

Sincerely,

FMO Board of Directors

♠ ♥ BRIDGE PLAYERS WANTED! ♦ ♣

Do you enjoy playing Bridge? Come join us! Our **Thursday Bridge Group** meets every **Thursday at 12:00 Noon** at the **Heron Cay Community Clubhouse**, and we'd love to welcome some new players.

Whether you're a long-time Bridge player or simply looking for a friendly group to play with each week, we'd be happy to have you join us. This is a social bridge game, not duplicate.

When: Thursdays at 12:00 Noon

Where: Community Clubhouse

Come play some cards, enjoy good company, and meet some of your neighbors!

Interested? Stop by on Thursday or contact **Joan** at 303-810-5746 for more information.



SAFETY TIP

When getting gas go to the pump closest to the front door. Bad guys still put skimmers on gas pumps. But rarely use pump closest to the business because of cameras. Also remember to put valuables out of site and lock the door because there are people that are called "sliders". While your pumping gas and not paying attention they will "slide" over to your passenger car door open it and take your purse or whatever valuable you might have in there.

Roberta Barker

***Fun and Games Committee
Activities and Upcoming Events for September***

The July 4th celebration was a lot of fun with 90 of our neighbors coming out to celebrate. There were no August events scheduled. Coming up in September are (1) the Labor Day Celebration Brunch on September 7th. Brunch will start at 10 a.m., followed at 11 a.m. with Dr. Rock's Organized Chaos providing music on the patio, and we'll have frozen treats and duck races until 2. Anyone interested in helping with this event should contact Valerie or Lynda. (2) The Coffee Social on Sept. 3 at 9 a.m. and (3) an Ice Cream Social and Game Night on September 30 at 6 p.m.

September Events:

***Coffee Social, Thursday, September 3, 9 a.m. Card Room.**

***Labor Day Celebration, Monday, September 7, 10 a.m. to 2 p.m. Brunch at 10, Music by Dr. Rock, Duck Races and ice cream on pool patio noon until 2. Tickets are \$8 and will be available on Wednesday, September 2, and Thursday, September 3, from 1 to 2 and 6 to 7 p.m. and Friday September 4 from 6 to 7 p.m., before Music Bingo. Limited tickets available at the door. Volunteers are needed to help both before and after the event.**

***Ice Cream Social/Game Night , Wednesday, September 30, 6 to 8 p.m.**

***Anyone wishing to reserve a table at the Heron Cay Arts and Crafts event on November 14 should contact Maria Johnson at 860-841-3466.**

***Anyone wishing to help with the bake sale during the arts and crafts event should contact Deb Drab at 516-242-9890.**

Our committee meetings will now be held on the third Tuesday of the month at 4 p.m. in the Card Room. Any community member who would like to assist with any event may attend these meetings. The September meeting will be Tuesday, September 15th at 4 p.m. in the card room. We always need more members to help with our committee and with all events. If you have an event you'd like to propose, bring your ideas to this meeting.

Fun N' Games Committee, Valerie Cottongim and Lynda Merrill, Co-Coordinators, Karin Bryan, Molly Boyd, Rich Saldanah, Sue Sowder, Jacque Stasonis, Debbie Drab, Pamela Jensen

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C.E.R.T.

(The Community Emergency Response Team)

Helena Krasa, our Heron Cay representative for the Vero Beach C.E.R.T. program is resigning due to illness. We are looking for someone to step up to the plate to become our representative.

For some background information, C.E.R.T. offers free training in disaster preparedness, disaster response skills, including CPR, first aid, and fire safety. They train volunteers to support first responders and assist neighbors during disasters, search and rescue, and medical operations.

The team meets on the first Thursday of the month at 7 pm at the Indian River County Emergency Operations Center. If you would like more information, go to www.certofindianriverfl.org

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LOT RENT INFORMATION

Lot Rent 90-day Notices issued to homeowners whose lease agreements are renewable December 2026 reflect January Consumer Price Index (CPI) figures as determined by the US Department of Labor Bureau of Labor Statistics.

The July 2026 figure is **523.363** up from **507.358** from July 2025
an increase of **3.2%**.

Note that a new lot rent may not exceed market rent.

The 2026 market rents established by ELS

Lake -- \$ 1230 Perimeter -- \$ 1136 Interior -- \$ 1034

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual	HALF1	HALF2
2016	1.2	0.7	0.7	0.9	0.9	0.8	0.7	1.0	1.4	1.5	1.6	2.0	1.1	0.9	1.4
2017	2.6	2.8	2.2	2.0	1.7	1.5	1.6	1.9	2.4	2.0	2.1	1.8	2.0	2.1	2.0
2018	1.8	2.1	2.3	2.4	2.7	2.7	2.9	2.4	1.7	2.1	1.9	1.5	2.2	2.4	2.1
2019	1.2	1.1	1.6	1.8	1.4	1.1	1.4	1.4	1.3	1.3	1.6	2.1	1.5	1.4	1.5
2020	2.3	1.9	1.1	-0.2	-0.4	0.3	0.6	1.1	1.3	1.3	1.2	1.4	1.0	0.8	1.1
2021	1.6	2.0	2.9	4.4	5.6	5.8	5.8	5.6	5.8	6.6	7.2	7.4	5.1	3.7	6.4
2022	7.8	8.4	9.1	8.8	9.2	9.8	9.4	8.9	8.7	8.1	7.7	7.0	8.6	8.9	8.3
2023	6.9	6.4	5.3	5.5	4.4	3.3	3.4	4.1	4.2	3.7	3.4	3.7	4.5	5.3	3.7
2024	3.4	3.7	3.8	3.3	3.2	2.9	2.9	2.3	2.1	2.5	2.7	2.8	3.0	3.4	2.5
2025	2.8	2.3	1.9	2.0	2.0	2.3	2.3	2.6	2.7	(X)	2.2	2.2	2.2	2.2	2.3
2026	1.9	1.8	3.0	3.6	3.9	3.2	3.2								

X : Data unavailable due to the 2025 lapse in appropriations

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual	HALF1	HALF2
2016	372.230	372.517	374.676	376.295	377.806	379.318	378.432	378.869	379.692	380.128	379.627	379.912	377.459	375.474	379.443
2017	382.001	382.908	383.075	384.006	384.080	385.008	384.353	385.894	388.744	387.800	387.466	386.900	385.186	383.513	386.860
2018	388.943	391.135	391.900	393.346	394.632	395.429	395.438	395.162	395.217	396.066	394.964	392.801	393.753	392.564	394.941
2019	393.445	395.568	398.323	400.419	400.128	399.882	401.075	400.593	400.492	401.354	401.294	401.138	399.476	397.961	400.991
2020	402.298	402.958	402.511	399.459	398.552	401.030	403.295	404.949	405.847	406.415	405.948	406.658	403.327	401.135	405.519
2021	408.888	411.027	414.162	417.225	420.690	424.463	426.643	427.803	429.206	433.371	435.318	436.781	423.798	416.076	431.520
2022	440.628	445.582	451.925	454.002	459.563	466.247	466.540	465.826	466.619	468.533	468.784	467.509	460.147	452.991	467.302
2023	471.130	474.128	475.868	479.042	479.973	481.434	482.228	484.979	486.086	485.659	484.906	484.621	480.838	476.929	484.747
2024	487.325	491.741	493.926	494.922	495.232	495.332	496.080	495.986	496.502	497.817	497.798	498.008	495.056	493.080	497.032
2025	501.097	502.841	503.161	504.626	505.320	506.642	507.358	508.635	509.919	-(X)	508.697	508.824	506.102	503.948	508.687
2026	510.552	512.091	518.506	522.605	525.095	522.784	523.363								

X : Data unavailable due to the 2025 lapse in appropriations



**WE SUPPORT
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Proverbs 22:1

A good name is to be chosen rather than great riches,
Loving favor rather than silver and gold.



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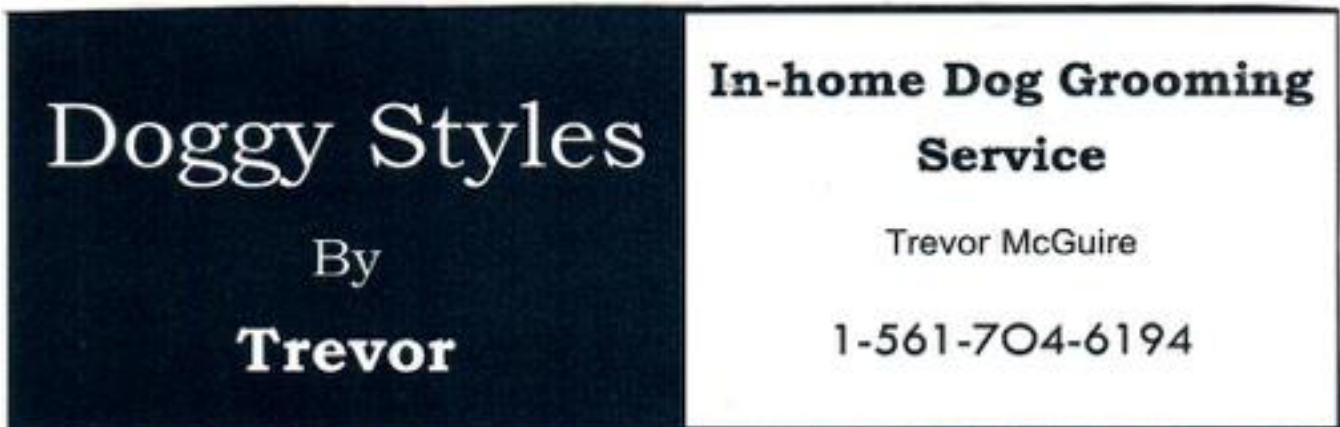
NEIGHBORHOOD WATCH

The Indian River County Sheriff's Office is offering a **FREE "BE SCAM PROOF" EDUCATIONAL SEMINAR** on Tuesday, September 15th from 5:30 pm to 8:00 pm. You must register to attend. Call (772) 978-6379. The seminar will be held at the agency, located at 4055 41st Avenue, Vero Beach, and is open to all residents of Indian River County. I suggest you register early in you are interested in attending..

9/11 – LEST WE FORGET

On another note, Heron Cay Neighborhood Watch is continuing to collect money for the 9/11 First Responders' Dinner. Since our local fire station (Station 7), has moved to a new, bigger building, they now have 7 or 8 people on each shift. In the old trailer they had been working out of it was usually 4 to 5 people per shift. Someone from Neighborhood Watch will be at the HOA Board meeting on September 1st, if you would like to donate. In addition, ELS Management has generously agreed to make a donation to cover the cost of the energy drinks for our deputies. This is a donation from Heron Cay that is over 10 years strong. Please keep this heartfelt event going.

Nancy Dawe, NHW Coordinator



FMO

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FMO PEOPLE POWER!!

THANK YOU...THANK YOU...THANK YOU...THANK YOU

Sincerely,

FMO Board of Directors



HERON CAY

BOARD OF DIRECTORS MEETING

Tuesday, September 1, 2026

7 p.m.

In the Clubhouse Auditorium

HOA Members only



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HERON CAY

FUN 'N' GAMES

COFFEE SOCIAL HOUR

SEPTEMBER 3, 2026

9:00 am

Meet your Neighbors

Make new friends



HOSTED BY

Dr. Rock's

★ ORGANIZED CHAOS ★

Music



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I

N

G

O

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— BINGO CARDS ARE MUSIC SONGS! —

FRIDAY

SEPTEMBER 4

7:00 PM – 9:00 PM

GREAT MUSIC

from every genre!

B	I	N	G	O
Sweet Caroline	Don't Stop Believin'	Uptown Funk	I Will Survive	Take On Me
Jolene	Billie Jean	Livin' On A Prayer	Shake It Off	Hotel California
Stand By Me	Can't Stop the Feeling!	★	September	I Wanna Dance with Somebody
Friends in Low Places	Happy	Dancing Queen	Wonderwall	Brown Eyed Girl
Surfin' U.S.A.	Hey Jude	I Love Rock 'n' Roll	Johnny B. Goode	Hooked on a Feeling

PRIZES

all night!



BRING YOUR OWN

BEVERAGE & SNACKS



HERON CAY CLUBHOUSE

1400 90TH STREET • VERO BEACH, FL 32966



BUNCO

SEPTEMBER 5, 2026

at

6:30 pm sharp

Rules and instructions on how to play will be explained at 6:30.

PLEASE call or text Ingrid at 610-457-2930 or Janet at 609-277-4193 to let us know if you are coming (So we know how many tables to set up etc.)

Cost will be \$5.00 Please no large bills. Also bring your drink and snack.

Heron Cay Labor Day Celebration

Join us at the clubhouse on

Monday, September 7 from 10 am to 2 pm

for our Labor Day Celebration.

Brunch Menu includes bagels with cream cheese varieties, egg casseroles, muffins, fresh fruit salad, coffee, tea and fruit juices.

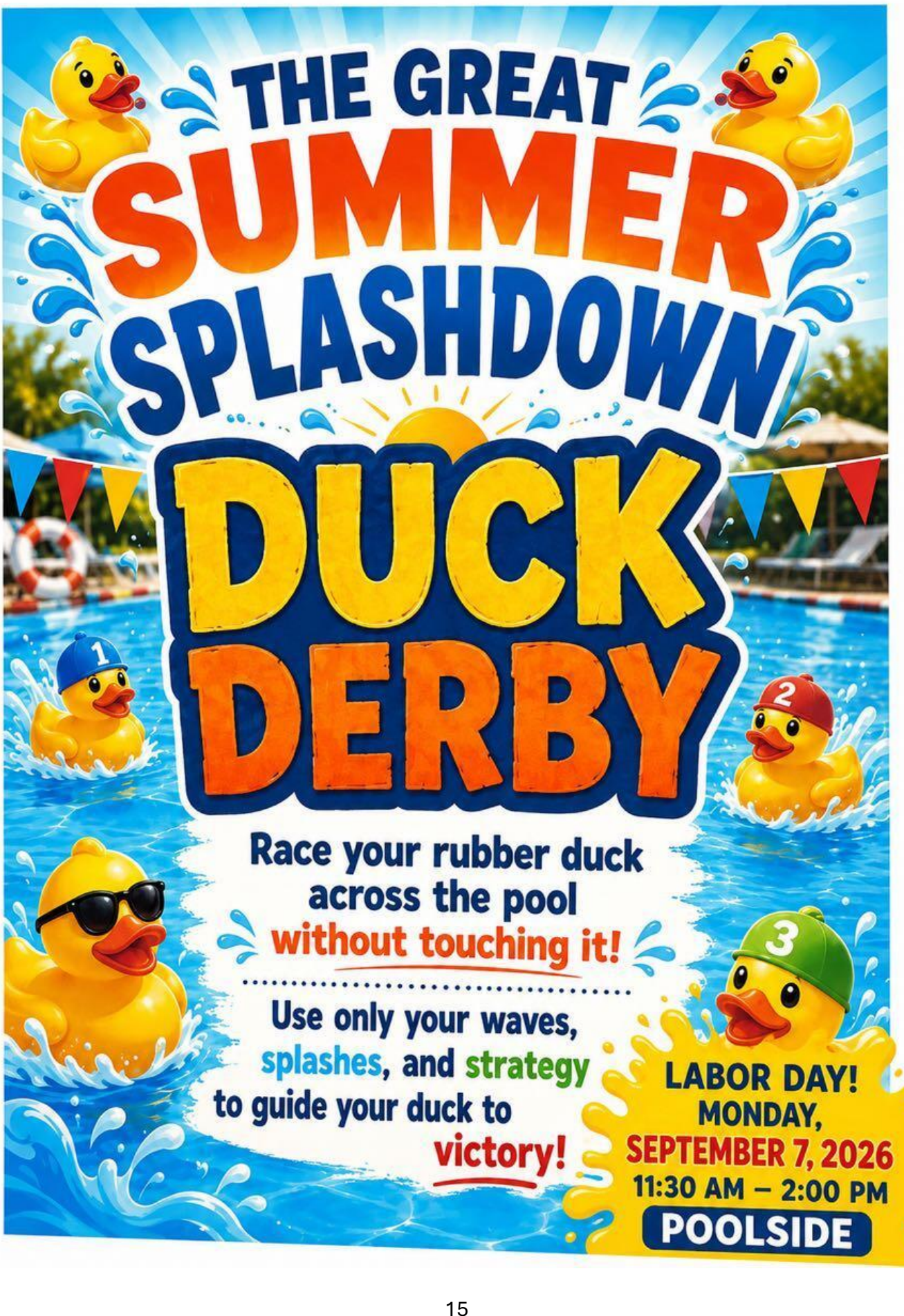
BYOB if you'd like to make your juice a mimosa.

Following Brunch, Dr. Rock will play music on the pool patio and we'll have Duck Races & Ice Cream treats until 2.

Tickets will be \$8 and will be sold on Wednesday, September 2nd and Thursday, September 3rd from 1 to 2 and 6 to 7 p.m. Limited tickets available at the door.

If you'd like to volunteer, contact Valerie at 540-273-1252 or Lynda at 562-508-7550

Heron Cay Residents and Guests only.



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to guide your duck to
victory!

LABOR DAY!
MONDAY,
SEPTEMBER 7, 2026
11:30 AM – 2:00 PM

POOLSIDE



HERON CAY BINGO

SUNDAY AFTERNOON - SEPTEMBER 13

Doors open at 12:30

Bingo starts at 1:30 PM

***** **AND** *****

WEDNESDAY EVENING - SEPTEMBER 23

Doors open at 5:30

Bingo starts at 6:30 PM

\$1 entry fee

Bingo packages cost \$10, \$15 and \$20



FUN N GAMES

Ice Cream Social & Fun Night

Wednesday, September 30
6 pm

in the Clubhouse

Join us for an ice cream social and game night in the clubhouse. Ice cream sundaes and root beer floats. If enough people let us know that they would like pizza, we will have it available, but we need to determine the amount of interest first.

We will set up games like Mexican Train and Connect 4. Others may bring games to play, or you can enjoy relaxing time at the pool, browse the library for a good read, grab a jigsaw puzzle and some friends to put one together or play some cornhole. Or you can just sit and chat with neighbors.

Bring your friends and neighbors. If you have a new neighbor, please invite them to join us.



ATTENTION CRAFTERS



It's not too early to reserve your table for the Heron Cay Community Craft Fair. Call Maria Johnson at 860-841-3466 to reserve your spot for the November 14th fair. Let's get crafting!!



Heron Cay Homeowners Association, Inc.

2027 HOA Membership Drive Kickoff

Come to the Heron Cay Clubhouse Auditorium

**Saturday, October 17, 2026
9:00 A.M. to 2:00 P.M.**

**Signup for your 2027 HOA Membership during the kickoff
AND be eligible for a prize drawing of a \$25 gift card**

**Membership Benefits include HOA Advocacy for
Residents, ELS Updates, Participation in Elections and Board
Business Meetings, Access to the Resident Online Directory,
Discounts on HOA & Fun-N-Games
& That's Entertainment Events and much more ...**

2027 Membership cost per Household is \$25.00 Per Year

Support your Heron Cay HOA

See you there.