

HERON CAY HOA NEWSLETTER



Volume 16 No. 11
November 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 November – and welcome back to our snowbirds as you return to Heron Cay to escape the colder climates up north during the winter! I hope you remembered to turn your clocks back before you went to bed on October 31st, ‘cause at midnight **Daylight Savings Time ended**. Early darkness from now on.

On October 7th, the One Blood Bloodmobile visited Heron Cay and we are proud to announce that because of our community’s donors, a potential of 21 lives were saved. Thank you Heron Cay residents! The Bloodmobile will be back on December 2nd.

Our 2027 HOA Membership Drive Kickoff was held on Saturday, October 24th, and we thank you all for supporting your HOA. Congratulations to Glenn and Pat Porter who won the \$25 gift in the drawing. If you missed Saturday’s Membership Drive Kickoff, a Board member will be at the clubhouse on Tuesdays from 6 pm to 7 pm to sign you up for 2027. Or feel free to ask any Board member for an application to fill out, and we will sign you up.

This month’s HOA Board meeting is moved from Tuesday, November 3rd to Tuesday November 10th due to the mid-term General Election. Please mark your calendars.

This month’s Wednesday night Bingo, scheduled for November 25th has been cancelled, so we can bake those pies for Thursday’s Thanksgiving Holiday.

Sandy Ray is coordinating the *That’s Entertainment* shows for January. She has booked famous “squeaky clean” comedian Mike Parenti for Friday, January 15, 2027 for one night only. Tickets will be on sale beginning this month. Mark your calendars and watch next month’s newsletter for more details.

Nominations for the HOA's upcoming February 5, 2027 election opened 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.

Do you have an interesting article you'd like to put in the newsletter? Just email Bonnie McNair at bonmcnair@aol.com with your article, preferably in WORD format.

And a few reminders:

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 be sure to lower the umbrella at the pool when you are finished using it – we don't want to lose any more due to winds.

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. And remember, that 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 "II 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.

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BOCCE

Our 2027 Heron Cay winter bocce season starts on January 11th and will go through mid-March, with the playoffs being held at the end of March. As always, we will have teams of four players. Signup sheets are on the bulletin board in the clubhouse auditorium.

If you already have your team, you can all sign up together. For those of you who don't yet have a team, just sign in, and I will assign you teammates.

Frank Inzinna
(516) 581-2663

Heron Cay Fun and Games Committee *Activities and Upcoming Events for November* We're looking forward to our October events and will report on them in December's newsletter.

**Coffee Social: Thursday, November 5, 9 a.m. Card Room.*

**Heron Cay Arts and Crafts event and bake sale on Saturday, November 14, 10 to 2. For information 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. Set up is Friday, November 13 from 5 to 8 p.m.*

**Welcome Back Party: Wednesday, November 18, 6 to 9 p.m. in the auditorium. Come meet new friends and say hello to old ones. DJ Cheryl will provide the entertainment. \$5 a person at the door. BYOB and snacks. Fun and Games will have some snacks and food. \$5 dollar raffle too.*

**Robert's Travel Presentation, Thursday, November 12, in auditorium, 7 to 8 p.m.*

**Robert's Piano Social, Thursday, November 19, in auditorium, 5 to 6 p.m.*

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. 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. We are in need of committee members and officers to join the 2027 committee beginning in February. *Fun N' Games committee, Valerie Cottongim and Lynda Merrill, Co-Coordinator, Molly Boyd, Sue Sowder, Jacque Stasonis, Debbie Drab, Pamela Jensen.*

What is Veterans Day?

Veterans Day is a special day that honors **ALL** veterans, both present and fallen. These are the men and women who have chosen to fight for the freedoms we all enjoy.

The HOA will be celebrating our Veterans on Saturday November 14, 2026 at 7-10 pm with The Fun Fest Band. Please join us to honor these heroes!



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.

 **We'd love to have you at the table!**

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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Federation of Manufactured Home Owners of Florida
Position Statement on Proposed Constitutional
Amendment No. 3 Property Tax Relief Amendment

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.



SAFETY TIP

Gift card scams are still common. If you're buying a gift card from a store, reach farther back in the display and choose one that is less accessible.

Scammers may copy or photograph a gift card number and later try to use it, claiming they left the physical card at home but have the number. This can deplete the balance on a card you've just purchased, so please be cautious.

And, as always, **“Walk with Purpose.”** Looking alert and confident can make you a less appealing target for criminals.

Roberta



The 2026/27 Shuffleboard season is fast approaching. You do not need to be an experienced player.... Or maybe you have never played at all.... Don't let that stop you from joining in on the fun. Games are played on Thursdays at 9:30 a.m., with the first game of the season on Thursday, December 3rd.

Sign-up sheets will be posted on the back bulletin board in the clubhouse on Thursday, November 5th. You must be signed up no later than Wednesday, November 25th. At that time, names will be drawn in order to form the 2 person teams. If you want to sign up to be sub, you can do so on the sub sheet on the bulletin board.

A league meeting will be on Monday, November 30th at 9:30 a.m. at the shuffleboard courts. At that time, the rules will be reviewed, schedules, and team assignments will be passed out to all participants.

For further information contact Patti Kemp at 772-321-1954.

LOT RENT INFORMATION

Lot Rent 90-day Notices issued to homeowners whose lease agreements are renewable February 2027 reflect January Consumer Price Index (CPI) figures as determined by the US Department of Labor Bureau of Labor Statistics.

The September 2026 figure is **527.389** up from **509.919** from September 2025
an increase of **3.4%**.

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

The 2027 market rents established by ELS have not yet been provided to the HOA

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	3.1	3.4					2.9	

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	524.590	527.389					518.606	

X : Data unavailable due to the 2025 lapse in appropriations



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NEIGHBORHOOD WATCH

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Your Neighborhood Watch Team

Nancy Dawe, Coordinator



THE HISTORY OF THANKSGIVING

As we gather together for Thanksgiving, for many Americans, the holiday centers on family reunions, turkey dinners, community food drives, football games and parades. But, when was the first Thanksgiving celebrated?

The story behind Thanksgiving starts in 1620 when a group of Protestants, who had left their native England after they were persecuted for their religion there, landed in Plymouth, Massachusetts. The first winter they spent there was difficult, but a Native American man named Squanto, who spoke English because he had been enslaved, helped them plant corn. He also helped them learn to fish land that had been his tribe's, the Patuxet, before they were killed by smallpox.

Then in 1621 came a banner harvest, so sometime between September and November, the settlers celebrated with a feast that lasted three days, drawing from their harvest and food from the Wampanoag tribe, the larger tribe that the Patuxet was a band of. Military demonstrations and games also took place as a part of the events on Plimouth Plantation. (Yes it was spelled with an i not a y, based on the original spelling by their Governor William Bradford.)

Key Historical Milestones

- **1621 (The Plymouth Feast):** About 50 English colonists and over 90 Wampanoag people gathered for a three-day harvest celebration in Plymouth, Massachusetts, following a year of hardship and local agricultural assistance.

- **1789 (First Presidential Proclamation):** President George Washington declared a national day of thanks to celebrate the ratification of the U.S. Constitution and the end of the Revolutionary War.
- **1863 (National Holiday Established):** During the Civil War, President Abraham Lincoln proclaimed a national Thanksgiving on the last Thursday of November, responding to a decades-long campaign by author Sarah Josepha Hale to unify the country. [[1](#), [2](#)]
- **1941 (Permanent Federal Law):** President Franklin D. Roosevelt attempted to shift the date earlier to boost retail sales, prompting Congress to pass a law permanently setting Thanksgiving on the **fourth Thursday in November**

WE WISH YOU ALL A HAPPY THANKSGIVING!



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FUN 'N' GAMES**

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NOVEMBER 5, 2026

9:00 am

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7:00 PM – 9:00 PM

\$6
PER PERSON




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

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BUNCO –

SATURDAY, NOVEMBER 7, 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 772-217-2272 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

SUNDAY AFTERNOON

BINGO

NOVEMBER 8, 2026

Doors open at 12:30

Bingo starts at 1:30 PM

\$1 entry fee

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



HERON CAY BOARD OF DIRECTORS MEETING

Tuesday, November 10, 2026

(Date moved from November 3, 2026 due to the mid-term General Election)

7 p.m.

In the Clubhouse Auditorium

HOA Members only

Heron Cay Community

ANNUAL

ARTS & CRAFTS

FAIR

& BAKE SALE

SATURDAY, NOVEMBER 14

10 AM to 2PM

 1400 90TH AVENUE
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COMMUNITY CENTER



LAST YEAR WE HAD OVER 35 VENDORS
WITH LOTS OF EXCITING ITEMS.

This year's event will be more fun with you there! 



Travel Presentation with Robert
Thursday, November 12, 7 to 8 p.m.
in the Auditorium.



HERON CAY 

VETERANS *Celebration*

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SATURDAY
NOVEMBER 14
7:00 – 10:00 PM
IN THE CLUBHOUSE
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\$6 HOA MEMBERS	\$8 NON-MEMBERS	VETERANS ARE FREE! ★ ★ ★
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TICKETS ALSO AVAILABLE AT THE DOOR.

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FOR YOUR TABLE



Piano Social with Robert
Thursday, November 19
5 p.m. to 6 p.m.
in the auditorium.



THERE IS NO BINGO

ON

WEDNESDAY EVENING - NOVEMBER 25

DUE TO THE THANKSGIVING HOLIDAY

Heron Cay HOA Presents

— One Special Event —

Famous "Squeaky Clean" Comedian

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**Doors open
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