HERON CAY HOA NEWSLETTER





Volume 16 No. 12
December 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 December. Holiday Season - the best time of the year! Some people get offended when they are wished "Happy Holidays" instead of "Merry Christmas." We need to remember that there are several religious and secular celebrations during the month of December, including Christmas, Hanukkah, Kwanzaa, Bodhi Day and the Winter Solstice. So, with that being said, we wish you all **Happy Holidays!!**

HOA ELECTION: There are 3 openings for the HOA Board of Directors to be voted on at our upcoming February 5, 2027 election, and the deadline for nominations will be at our **December 1st** 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.

On October 7th, the "Big Red Bus" was at our Heron Cay community. We are proud to say that our residents once again stepped up to the plate and *One Blood* collected 7 life-saving products. Because each blood donation has the power to save up to three lives, the generosity of our donors had an immediate and profound impact. The 7 units collected were transfused within 2-3 days, meaning the help you provided reached 21 patients almost immediately. The "Big Red Bus" will be visiting Heron Cay again on Wednesday, December 2nd.

HOLIDAY PARTY: We are happy to announce that the HOA Board, together with the Fun 'n' Games Committee will be hosting our fourth annual Holiday Party on Saturday, December 12th at 7 pm. This event is free for all Heron Cay residents. Come and enjoy a fun filled evening with your friends.

BINGO: This month we will be hosting our regular Sunday afternoon Bingo on December 13th. However, our Wednesday night Bingo, scheduled for December 23rd has been cancelled, so we can get ready for the Christmas Holiday.

THAT'S ENTERTAINMENT: The HOA is coordinating the *That's Entertainment* show for January. We have booked famous "squeaky clean" comedian Mike Parenti for Friday, January 15, 2027 for one night only. We will be selling tickets this month, on December 12 from 6 pm to 7 pm and December 16 & 17 from 1 pm to 2 pm and from 6 pm to 7 pm. What a GREAT Holiday gift for someone!! Watch next month's newsletter for more details.

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.

Residents must accompany their guests at the clubhouse, the pool, or any of Heron Cay's amenities.

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.

Heron Cay Fun and Games Committee
Activities and Upcoming Events for December

The Halloween party was great fun. Costume winners were The Hippies, the 1920s Zoot Suits and A Very Wicked Witch. Thanks to everyone for joining in the fun and to all who helped. November events, in spite of the rain, were well attended. The Arts and Crafts fair brought 38 vendors and lots of buyers. Thanks to Maria J. for coordinating this annual event, to Jackie S. and Deb D. for organizing the bake sale, to the many bakers who provided the yummy treats, to Paul, Patrick, Ron, Dave and Phil for moving tables and to Vero Palm for loaning us extra long tables. Robert had his first travel talk and piano social of the season. The Mix and Mingle Community Party brought almost 50 of our neighbors out in the rain and DJ Cheryl keep the evening going! Pizza from Davila's was delicious.

Upcoming Events:
***Decorate the Clubhouse, Wednesday, December 2, 1 p.m. Come help us decorate or just sit and chat with friends. Bring some snacks to share!**
*** Coffee Social, Thursday, December 3, 9 a.m. in the cardroom.**
***Robert's Travel Talk, Tuesday, December 8, 7 to 8 p.m. in auditorium. BYOB**
***Robert's Piano Social, Friday, December 11, 7 to 8 p.m. in auditorium. BYOB**
***Line Dance Social with Glinda, Tuesday, December 15, 6 p.m. Come kick up your heels! BYOB and snacks.**
***Cookies and Cocoa and Holiday Golf Cart Parade, starts at 6 p.m. at the clubhouse. Anyone want to lead the parade?**

New Year's Eve Celebration is Thursday, December 31, from 8:30 to midnight with entertainment by Mick and Mary. Tickets are $10. BYOB and snacks. We will have a community table for snacks. Tickets sold on December 16 from 5 to 7 p.m. and December 29 and 30 from 1 to 2 p.m. and 6 to 7 p.m. at the clubhouse and at the door. This event is open to all of our sister communities.

***Undecorate the Clubhouse on Monday, January 4 at 1 p.m.**
January 13 we will have a business expo in the clubhouse (Contact Jackie S. at 203-592-1350 if you're interested in participating) and February will have a Friendship Party on February 12.

Our committee meetings will now be held on the third Tuesday of the month at 4 p.m. in the Card Room. Our next meeting is scheduled for December 15th. 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-Coordinators, Molly Boyd, Sue Sowder, Jacque Stasonis, Debbie Drab, Pamela Jensen.

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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F M O RESPONDS

Recently, 90-day Notices of pass-on charges for ad valorem property taxes have been sent to homeowners. What's this all about ? The following interpretation from FMO legal counsel answers a question about these charges,

How much can a mobile home park owner charge homeowners for ad valorem property taxes?

For a separately imposed tax pass-on. the park owner cannot collectively charge homeowners more than the amount actually remitted to the tax collector. Section 723.031(5)(c) also prohibits collecting taxes again when they are already being recovered through the remainder of the lot rental amount. The pass-on must satisfy the statute's conditions concerning prior disclosure, established custom, or authorization by law. Disclosure may appear in the prospectus or rental agreement as a separate charge or a factor for increasing rent. Charges must be passed on within one year after the park owner pays them, and homeowners cannot

be charged penalties, interest, or other increases resulting from delinquent payment. Consequently, an early-payment discount retained y the park owner cannot be ignored when determining the maximum tax amount recoverable from homeowners. The statute does not establish one universal dollar charge for each lot, so homeowners should examine the actual payment and the allocation supporting their individual charges. Ad valorem taxes are based on assessed property value, while non-ad valorem assessments are a different category of government charge also addressed by this provision,

See Section 723.031(5)(c) FS. and Prospectus/Lease Agreement
Federation of Manufactured Home Owners of Florida, Inc.

Plant of the Month
Epiphyllum oxypetalum a/k/a Queen of the Night, or Orchid Cactus



Queen of the night is a tropical, epiphytic or lithophytic, spineless cactus grown for its large, fragrant flowers. It is native to Central America and thrives in wet tropical climates.

This plant requires bright, indirect light and protection from the harsh afternoon sun. Give this plant a well-drained average succulent or cactus potting mix with added sand or perlite. Soak the soil completely when watering and water regularly during the spring and summer. Allow the top of the soil to dry out between watering. Reduce the water schedule during the fall and winter when growth is slowed.

It is not frost tolerant. Repotting may be required every 2 or 3 years. The queen of the night can be easily propagated by stem cuttings.

Blooms open for only one night, once a year!

Submitted by Barbara Herring.

SAFETY TIP

Holiday Scam Prevention: Protect Your Money and Personal Information

The holiday season is a time when scammers become increasingly active, targeting unsuspecting individuals through fraudulent messages, online transactions, and impersonation schemes. To help protect yourself, your finances, and your personal information, keep the following safety tips in mind:

1. **Use Credit Cards for Purchase**
   Whenever possible, use a credit card rather than a debit card when making purchases. Credit cards generally offer stronger fraud protections and provide an easier process for disputing unauthorized transactions.

2. **Exercise Caution When Shopping Online**
   Be especially careful when purchasing items through platforms such as Facebook Marketplace and Craigslist. These platforms may offer limited buyer protections, making it important to verify sellers and use secure payment methods. Be cautious of deals that seem too good to be true.
3. **Watch Out for Fake Delivery Notifications**
   Scammers frequently send unsolicited text messages and emails claiming that a package has been delayed or requires an additional shipping fee. These messages often contain fraudulent links designed to steal your personal or financial information. Do not click on suspicious links or provide payment information. Instead, verify delivery information directly through the shipping company's official website.
4. **Be Alert for Family Emergency Scams**
   Scammers may call or send messages pretending to be a family member in distress, law enforcement, or another trusted individual, demanding immediate money or gift cards. Do not act on these requests without verifying the situation. Hang up and contact your family member directly using a trusted phone number.

Remember: Scammers rely on urgency, fear, and confusion to get you to act without thinking. Take a moment to stop, verify, and think before sending money, sharing personal information, or clicking on unfamiliar links.

A little extra caution can go a long way toward keeping you and your loved ones safe this holiday season!

And as always Walk with Purpose.

Roberta Barker



The 2026/27 Shuffleboard season is upon us. Just a reminder games are played on Thursdays at 9:30 a.m., with the first game of the season on Thursday, December 3rd.

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 in **March 2027** reflect January Consumer Price Index (CPI) figures as determined by the US Department of Labor Bureau of Labor Statistics.

The October 2026 figure is **527.514** up from **509.919** from September 2025 an increase of **3.4%.**

Note: September 2025 was used because data from October 2025 was unavailable

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

The 2027 market rents established by ELS

Lake -- $ 1,292 Perimeter -- $ 1,193 Interior -- $ 1,086

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	(X)				2.9	

X : Data unavailable due to the 2025 lapse in appropriations

Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual	HALF1	HALF2
72.230	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
82.001	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
88.943	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
93.445	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
02.298	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
08.888	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
40.628	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
71.130	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
37.325	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
01.097	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
10.552	512.091	518.506	522.605	525.095	522.784	523.363	524.590	527.389	527.514				518.606	

unavailable due to the 2025 lapse in appropriations



ATTENTION!!

HERON CAY

BOARD OF DIRECTORS

Business Meeting and Members Meeting

DECEMBER 1, 2026 at 7 pm

Nominations from the floor for Directors positions



DONATE BLOOD

Heron Cay Community
1400 90th Avenue
Wednesday, December 2, 2026
9:00 AM – 2:00 PM

All donors will receive*:

- $20 eGift Card
- A crew-neck sweatshirt
- Wellness Checkup, including blood pressure, pulse, temperature, iron count, and cholesterolscreening.

Fact: Small Act. Big Impact.



Decorate the Clubhouse



Join us on Wednesday, **December 2**, at 1 p.m. to Decorate the Clubhouse for the Holidays. We'll have cocoa, cookies and holiday music. If you'd like to just come and sit and socialize, please do. Bring a treat to share if you'd like. Everyone is welcome. We will undecorate on Monday**, January 4**, 1 p.m. It is not as festive, but all are invited.



HERON CAY FUN 'N' GAMES

COFFEE SOCIAL HOUR

DECEMBER 3, 2026

9:00 am

Meet your Neighbors Make new friends





BUNCO –

SATURDAY, DECEMBER 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.

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Robert's Travel Presentation
December 8, 2026
7 pm to 8 pm

The French Riviera

We will visit the French Riviera from Cannes to Monaco.

Cannes: city of the famous film festival. Promenade in the Croisette Street.

Beaulieu sur Mer: visit of the Villa Ephrussi de Rothschild and her gardens.

Villefranche sur Mer: colorful village and magnificent views.

Monaco: visit of the city and beautiful panoramic views.

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Piano Social with Robert Desrochers

Friday, December 11

7 p.m. to 8 p.m.

in the auditorium.



The Heron Cay HOA and the Fun 'n' Games Committee

invite all Heron Cay Residents

to be our guests

at our

Fourth Annual
FREE HOLIDAY PARTY

Saturday, December 12, 2026
at 7:00 pm

featuring our favorite DJ,
Cheryl Garrett

Free Raffle Prizes !!!

BYOB and Snacks



HERON CAY
SUNDAY AFTERNOON
BINGO

DECEMBER 13, 2026

Doors open at 12:30

Bingo starts at 1:30 PM

$1 entry fee

Bingo packages cost $10, $15 & $20

(There will be no Wednesday evening Bingo on December 23 due to the Christmas Holiday)

LINE DANCE SOCIAL

Line Dance Social With Glenda: Heron Cay has had Line Dance classes taught by Glenda for a number of years. This year, in addition to the classes, we're planning a few Line Dance Socials where we can put our practice into play. Bring your own beverages and snacks and your dancing shoes. Our first one will be Tuesday, **December 15 at 6 p.m.** And if you're not a dancer, come sit out with me and enjoy the music and socialize.

December Cookies and Cocoa and Holiday Golf Cart Parade

Join us at the clubhouse on Wednesday, December 16th, at 6 p.m. with your golf cart all decked out in its holiday finest for the Holiday Golf Cart Parade. We will start with Cookies and Cocoa at 6 in the card room and the carts will start their parade at 6:45 p.m. and will wind through the community. There will be a prize for the golf cart with the most holiday spirit.




Heron Cay
2026
NEW YEAR'S EVE
CELEBRATION
Thursday, December 31
8:30 PM – Midnight
Tickets $10
Entertainment by
Mick & Mary
Sparkling toast
at midnight
BYOB & snacks for your table
Tickets Sold On:
December 16, 5–7 PM
December 29 & 30, 1–2 PM and 6–7 PM
Also At the Door
Open to all of our
sister communities


Heron Cay HOA Presents
One Special Event
Famous "Squeaky Clean" Comedian
Mike Parenti
In His Very Own
"New York State Of Mind"
Comedy Show!
Friday, Jan 15th @ 7 PM
Doors open 6:30 PM
A night of chuckles, giggles and side splitting laughter!
All Welcome | Tickets $25.00 | BYOB
Heron Cay Clubhouse
1400 90th Avenue
Vero Beach, FL 32966

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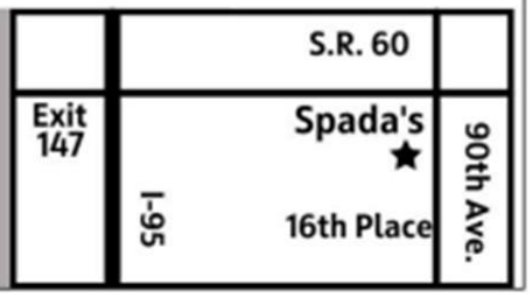

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Proverbs 22:1
A good name is to be chosen rather than great riches,
Loving favor rather than silver and gold.



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