

MINUTES OF MEETING
WYNNFIELD LAKES COMMUNITY DEVELOPMENT DISTRICT

The regular meeting of the Board of Supervisors of the Wynnfield Lakes Community Development District was held Wednesday, September 15, 2025 at 6:00 p.m. at the University of North Florida, University Center, 12000 Alumni Drive, Room 1090, Jacksonville, Florida.

Present and constituting a quorum were:

Kristi Sweeney	Chairperson
Luis Diaz-Rodriguez	Vice Chairman
Mark Oliver	Supervisor
Nate Dickinson	Supervisor
Jeff Lawton	Supervisor

Also present were:

Daniel Laughlin	District Manager
Lauren Gentry	District Counsel
Mary Grace Henley	District Counsel
Kyle Sowards	District Engineer
Lina Hernandez	General Manager
Dan Fagen	Vesta Property Services
Winslow Wheeler	Vesta Property Services
Cynthia Wilhelm	Nabors, Giblin & Nickerson
Rhonda Mossing <i>by phone</i>	MBS Capital Markets
Daniel Harvey	GMS, LLC

The following is a summary of the discussions and actions taken at the September 15, 2025 meeting.

FIRST ORDER OF BUSINESS

Roll Call

Mr. Laughlin called the meeting to order at 6:00 p.m.

THIRD ORDER OF BUSINESS

Audience Comments

There being none, the next item followed.

SECOND ORDER OF BUSINESS

Approval of Minutes

A. July 23, 2025 Board of Supervisors Meeting

There were no comments on the minutes. Mr. Laughlin asked for a motion to approve.

On MOTION by Mr. Oliver seconded by Mr. Diaz-Rodriguez with all in favor the minutes of the July 23, 2025 meeting were approved as presented.

B. August 20, 2025 Special Meeting

There were no comments on the minutes. Mr. Laughlin asked for a motion to approve.

On MOTION by Mr. Oliver seconded by Mr. Diaz-Rodriguez with all in favor the minutes of the August 20, 2025 meeting were approved as presented.

FOURTH ORDER OF BUSINESS

Financing Matters

A. Public Hearing for the Purpose of Levying Special Assessments; Consideration of Resolution 2025-09

Ms. Gentry explained that this financing process started when erosion was found to be occurring on Wood Blossom Court and the estimates to repair the erosion came in around \$750,000. Tax exempt bonds can be used to fund the project, in addition to other projects mentioned in the engineer’s report, which could be paid back over up to 30 years and are therefore cost effective. A prior series of bonds for Wynnfield Lakes is eligible for refinancing as well. There are three steps to the process tonight. The first step is to hold the public hearing required prior to levying assessments. Then the delegated award resolution (step two) approves the bond issuance and delegates authority to the Chair and District staff to do everything needed to close the bonds, while the supplemental assessment resolution (step three) lays out the specifics of the numbers and what the assessments will be when they are finalized.

On MOTION by Dr. Sweeney seconded by Mr. Dickinson with all in favor extending the speaking time for public comments to five minutes for the public hearing, was approved.

Mr. Laughlin stated that he only received a couple of phone calls in response to the mailed notice. He also clarified that the proposed increase in assessments would come out to \$195 per year, per property owner. In 2035 the current bond series will mature and fall off of the property tax bills and just the new bond money will be left on the tax bills.

On MOTION by Mr. Oliver seconded by Mr. Dickinson with all in favor the public hearing was opened.

Tom Vanghel asked why the letter dated August 25, 2025 states that the increase will be no more than \$200 through 2035 and the chart in the mailed notice provides a 15-year financing option, which would reduce the assessment by \$350.

Mr. Laughlin stated that there were two parts to the mailed notice. The current bonds that are being refinanced, which results in the assessment being decreased, and then the new money bonds which are in addition to the current bonds.

Steven Friedman commented that there seems to be just one affected area, which the entire community should not be affected by, and it seems insurance should be covering some of the repairs. He also commented that he's never seen anyone maintain the lake near his home on Emerald Green Court that is not within the District.

Chris Overbay stated that he abuts a tributary stream and is seeing erosion as well, but no one has inspected his property.

Mr. Laughlin stated that if anyone is experiencing issues on CDD property to let the community staff know so that it can be inspected.

Ms. Gentry noted that the proposed bonds contain around \$500,000 to do other improvements and repairs in the community.

Chris Overbay asked if there will continue to be more bonds issued.

Dr. Sweeney stated that there will always be assessments to maintain the community, however the point is valid and is something to consider. Part of the problem is the lack of HOA control with what people are doing in their backyards, so there also needs to be some community education that what you do in your own yard can have consequences for the whole neighborhood.

Mr. Sowards stated that there is nothing limiting the homeowners as far as what they do in their backyards, but something can be put in place to require that the CDD board review project requests.

Mr. Dickinson stated that the pool is not the sole cause of the erosion. There are a lot of developments that run into that waterway, so the Board has explored getting assistance from the Army Corp. Dr. Sweeney added that she has had conversations with the City Councilman, stormwater management and the City of Jacksonville and she feels the District is in accordance

with stormwater management and there are other parties that should be contributing and it is not solely on the District to maintain the area. She also stated that Lennar is listed as the owner of the strip of land that will be used to access the embankment.

Mr. Sowards stated that the access point was selected to minimize construction costs and any repairs that would need to be done on the residential properties. It is District property. Mr. Laughlin added that the Lennar property is above the CDD owned strip of land that is being used for access. Ms. Gentry added that bond funds could not be used to improve any property not owned by the CDD.

A resident asked why this is becoming every resident's problem as she feels this is an engineering issue.

Mr. Dickinson stated that the reason everyone is paying for it is the property affected is owned by the CDD.

Sara Holt commented that she is disappointed by the rising CDD costs. She understands the CDD is here to maintain and protect the community, but ultimately the CDD and HOA should exist to preserve and increase the property values. Currently she's being told by her realtor that he has a hard time selling properties in the community because of how high the CDD assessments are so she's concerned the additional increase is going to exacerbate that issue. Homeowners need assurance that this won't be a never-ending cycle. She asked what steps are being taken to mitigate future risks. She believes more ownership should be put on the homeowners for issues such as this.

Mr. Dickinson stated that engineer's reports are being done, and the Board is holding the District Engineer accountable.

Ms. Gentry cautioned that the erosion is a serious concern, and it needs to be repaired ASAP. If it is delayed and it gets worse, it does not put the District in a good position. This is the best way to get money now and delaying the project will cause additional expenses to the District because the project will have to be rebid.

Dr. Sweeney stated that the engineer previously advised that the homeowner move their fence in by five feet.

Ms. Gentry stated that addressing how the problems can be addressed in the future is separate from repairing the current problem. If homeowners have their fences in easements, the District needs to mail letters to those homeowners requesting they move them, and that can be

done. At the beginning of the process, staff did look into whether individual homeowners could be held legally responsible for any erosion they caused due to activities on their property and what they arrived at, was likely no, because they are legally entitled to take those actions on their property. There is no prohibition or code restriction on what they do in their backyards and there are too many other sources of erosion to be able to pinpoint that is the sole cause. Legally, the District owns the property and is responsible for maintaining it under a permit with the water management district.

Dr. Sweeney stated that the water management district was recently in the neighborhood to look at properties on ponds where people have altered their backyards that are not to code, and they have not fined the homeowners and that is problematic.

Rebecca Zais stated that it seems like the HOA and CDD are not communicating effectively, and the residents are caught in the middle.

Ms. Gentry stated that when the District is made aware of situations such as this one that may be negatively affecting the CDD, that can be communicated to the HOA so that they can take action since the CDD has no jurisdiction over private yards or the HOA ARC requirements.

Mr. Diaz-Rodriguez stated that part of the problem is individuals do not submit an ARB request, and the HOA has no way to know what is going on, or individuals will get a project denied and proceed with it anyway.

Martha Rodriguez stated that she has reported erosion and a dam down from their yard on Wynnfield Lakes and nothing has been done. She commented that Lennar should have been penalized.

A resident at 12348 Wood Blossom commented that insurance would not cover the repair because the property involved is owned by the CDD. The City was also contacted, but they also would not get involved because the property is owned by the CDD. He also commented that the new assessment would be about \$16 a month, and people pay more in a tip when they go to a restaurant.

Daniel Zais commented that the residents are worried about continuous projects that may require more money in the future. He asked what the other projects referenced in the letter are.

Mr. Laughlin responded that all the projects are listed in the engineer's report. There was an inspection of all the pond banks and stormwater system, so any recommended repairs are included in that list of projects, as well as some landscape and amenity improvements.

Daniel Zaias asked what the other options for the erosion repair are.

Mr. Soward responded that a bulkhead wall and geo grid was considered but Redi-Rock was chosen because of the price difference and longevity. The bulkhead quote was over \$1 million. The area of repair goes behind three different properties.

Jose Ramirez stated that he is on a fixed income and asked when enough will be enough.

Ms. Gentry stated that there is a limit to how much bonds have been validated, so that amount cannot be exceeded without going back to the court. The CDD exists as a long-term maintenance entity for the stormwater systems, so the CDD must make any repairs to that system.

Cindy Stuck asked why the city is not helping with this.

Dr. Sweeney stated that she met with the City Councilman, and the engineers have spoken to the city. She believes the District is just fixing it for the city because of the location.

Keith Smith asked who is responsible for the stream behind his house on Wynnfield Lakes Circle.

Dr. Sweeney responded that it is part of the St. Johns River Water Management District. Mr. Laughlin added that the city would be responsible.

Resident Melissa stated that it doesn't sound like the project is very well planned and asked if an extension is possible to hear more of the neighbors' concerns.

Mr. Dickinson responded that the Board has been talking about this for a year and a half.

Dr. Sweeney expressed concern that the money is going to be gone quickly and there will still be projects to be done.

A resident asked if the Board is 100% sure that the developer built everything as it should have been with regard to the easements and embankments.

Mr. Dickinson stated that he asked that question and the engineers confirmed they checked the as-builts and the community was built as designed and permitted.

A resident asked if there is someone willing to lead the charge in campaigning the city council people to get the city to step in with this project. Dr. Sweeney volunteered.

Ms. Gentry stated if there are no more audience comments, there are some questions we would like to get on the record.

Ms. Gentry asked the district engineer if the cost estimates in the engineer's report reasonable and proper in his experience.

Mr. Sowards responded yes.

Ms. Gentry asked the district engineer if he has any reason to believe the 2025 project could not be carried out by the District.

Mr. Sowards responded no.

Ms. Gentry asked the district manager if, in his professional opinion, the lands subject to the assessments receive special benefit from the 2025 project.

Mr. Laughlin responded yes.

Ms. Gentry asked the district manager if the assessments are reasonably apportioned among the lands subject to the special assessments.

Mr. Laughlin responded yes.

Ms. Gentry asked if it is reasonable, proper and just to assess the cost of the project as a system of improvements against the lands in the district in accordance with the methodology.

Mr. Laughlin responded yes.

Ms. Gentry asked if the special benefits that the lands receive as set forth in the final assessment roll will be equal to, or in excess of, the assessments imposed.

Mr. Laughlin responded yes.

Ms. Gentry asked if it is in the best interest of the District that the assessments be paid and collected in accordance with the methodology.

Mr. Laughlin responded yes.

Shannon Powell commented that her opinion is the District taking on the project is the path of least resistance instead of going to the city or going to the water management district and holding them accountable.

A resident asked Ms. Gentry if she has spoken to the state, city or water management district.

Mr. Soward stated that he spoke to the city, however he did not speak to the water management district because they are under FDEP for treatment, they do not do any operations or maintenance.

Ms. Gentry stated that her firm represents about 150 CDDs across the State of Florida and this type of erosion is very typical and she has never seen a city or the water management district contribute any money because the CDD is established to maintain these areas. The District owns the area, is the permit holder, and unless the District can prove someone has

violated a permit in a way that can hold them legally responsible, it is the CDDs responsibility in the eyes of the law. She stated the board had not directed her to get involved with the City regarding payment.

Dr. Sweeney stated that the CDD is responsible for the embankment, not the water beyond it, so the CDD could be held responsible for something an adjacent community caused.

The resident then asked if Ms. Gentry would send a letter to the city and water management district to ask them to get involved.

Ms. Gentry responded that she would be happy to if the Board directs her to, however she cautioned if this project is delayed, there would be a significant cost to the District as interest rates are unpredictable and the project may need to be rebid.

On MOTION by Mr. Oliver seconded by Mr. Dickinson with all in favor the public hearing was closed.

Dr. Sweeney asked about the potential costs that could be incurred.

Mr. Laughlin estimated it could cost \$4,000 in engineering fees to rebid the project.

Ms. Gentry added that the financing team would need to be paid for the work they've done up to this point, which for her firm would be \$10,000 but there are other firms involved as well.

Dr. Sweeney stated that moving forward, she thinks there needs to be more work done for the Board rather than someone else because the board members have a fiduciary duty and she does not take that lightly. The District has an attorney to help in that process and that has been what has been most frustrating to her throughout this process. She believes more can be done. Dr. Sweeney then stated she thinks Mr. Oliver should recuse himself from voting on this matter as it involves his property.

Ms. Gentry stated if you are part of a class of people that all benefit the same from the decision, then it is not a conflict that requires abstaining.

Mr. Diaz Rodriguez stated that even though Mr. Oliver would benefit, the project goes beyond his property. The entire neighborhood would benefit by the end of the project.

Dr. Sweeney asked how long the Board has to use the proceeds from the bonds.

Ms. Wilhelm responded three years.

Mr. Dickinson asked what happens if the Board moves forward today with issuing the bonds but does not spend the money within three years.

Ms. Gentry responded that it would be used to repay the bonds and offset the assessments.

Dr. Sweeney asked what the likelihood is that after the area behind the three homes is repaired that more erosion occurs.

Mr. Sowards responded that it's possible in another 25 years it needs to be repaired again because erosion will always happen and happens everywhere in the world.

Dr. Sweeney asked for Mr. Sowards recommendations to prevent additional erosion or fix the current problem without building a wall.

Mr. Sowards responded continual maintenance of the pond banks down to the drainage ditch. Continuing to add fill to stabilize the banks. There are rules the water management district put in place this year that include bi-annual maintenance.

Mr. Lawton asked what the status is of the property in question currently and if the Board has some time to make a decision as to the repair.

Mr. Sowards responded that it's possible the embankment will continue to erode, and the foundation of the pool would be completely exposed. He would consider the repair critical at this point.

Mr. Lawton stated that he agrees with exploring all avenues to ensure the Board is doing what is right for the community.

Ms. Gentry cautioned that if the project has to be rebid, the project will be delayed past January just due to the bid timeline. If the Board were to move forward with the bond issuance tonight, the money is available if needed and it doesn't slow down the project. She is happy to reach out to the city if the Board directs her to. If they happen to receive funding from another source, and if there is money not spent on the erosion project, it can be put into other projects for the community, or it can be used to pay off the bonds and offset assessments for the homeowners.

Dr. Sweeney stated that she does not think the Board should move forward. She suggested directing district counsel to send letters and for each board member to reach out to the city councilmen and to follow up with the water management district. She also suggested ensuring that any pipe JEA owns that could be connected is taken care of.

Mr. Oliver motioned to approve Resolution 2025-09, levying special assessments. There being no second, the motion failed.

On MOTION by Mr. Dickinson seconded by Mr. Lawton with all in favor directing district counsel to write a letter to the City of Jacksonville requesting funding for the erosion repair was approved.

The Board discussed setting a special meeting to allow for further discussions with residents and possibly the HOA regarding the erosion issues.

- B. Consideration of Delegation Resolution 2025-10**
 - 1. Master Indenture and Supplemental Indenture**
 - 2. Escrow Deposit Agreement**
- C. Consideration of Supplemental Assessment Resolution 2025-11**
- D. Bank Term Sheet**
- E. Escrow Deposit Agreement**

No action was taken on the items above.

FIFTH ORDER OF BUSINESS

Consideration of Resolution 2025-12, Setting a Public Hearing Date to Adopt Amended Rules of Procedure

Ms. Gentry stated that revisions were made to the rules of procedure to include legislative changes. A public hearing is required before the changes can be adopted, which Ms. Gentry recommended setting for November 19th.

On MOTION by Dr. Sweeney seconded by Mr. Lawton with all in favor Resolution 2025-12, setting a public hearing for November 19, 2025 at 6:00 p.m. to consider adopting amended rules of procedure was approved.

SIXTH ORDER OF BUSINESS

Staff Reports

A. District Counsel

Ms. Gentry reminded the Board that their four hours of required ethics training is due by the end of the year.

B. District Engineer

Mr. Sowards reported that some acute erosion was found to be occurring on the pond behind 11598 Wynnfield Lakes Circle. He recommended addressing it now, so it does not get worse.

Mr. Laughlin asked Ms. Hernandez to have Bland Landscaping prepare a proposal to address the erosion.

C. District Manager – Consideration of Goals & Objectives for Fiscal Year 2026

Mr. Laughlin presented a proposed list of goals and objectives for fiscal year 2026 as required by Florida Statutes.

On MOTION by Dr. Sweeney seconded by Mr. Lawton with all in favor, the goals and objectives for fiscal year 2026 were approved as presented.
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D. General Manager

1. Report

Ms. Hernandez gave the Board an overview of the General Manager's report, a copy of which was included in the agenda package for review.

2. Proposal for Sod Replacement

Ms. Hernandez presented a proposal totaling \$6,950 to replace sod along a lake bank and along the south entrance off Kernan.

No action was taken on this item.

3. Proposal for Holiday Lighting

Ms. Hernandez presented a proposal from MosquitoNix totaling \$3,400 to wrap nine palm trees in lights and add a garland, wreath and bow to the front entrance sign.

On MOTION by Mr. Dickinson seconded by Mr. Oliver with four in favor and Mr. Diaz-Rodriguez opposed, the proposal from MosquitoNix totaling \$3,400 was approved 4-1.

SEVENTH ORDER OF BUSINESS **Audience Comments / Supervisor’s Requests**
Chris Overbay stated he appreciated what the Board does.

EIGHTH ORDER OF BUSINESS **Other Business**
There being no other business, the next item followed.

NINTH ORDER OF BUSINESS **Financial Reports**

A. Financial Statements as of July 31, 2025

Copies of the financial statements were included in the agenda package for the Board’s review.

B. Special Assessment Receipt Schedule

A copy of the assessment receipts schedule showing the fiscal year 2025 assessments are 100% collected was included in the agenda package.

C. Approval of Check Register

A copy of the check register totaling \$55,819.38 was included in the agenda package.

On MOTION by Mr. Oliver seconded by Mr. Diaz-Rodriguez with all in favor the check register was approved.

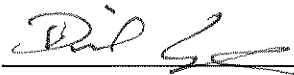
TENTH ORDER OF BUSINESS **Next Scheduled Meeting – November 19, 2025 at 6:00 p.m. at the University of North Florida, University Center, 12000 Alumni Drive, Room 1090, Jacksonville, Florida 32224**

ELEVENTH ORDER OF BUSINESS **Adjournment**

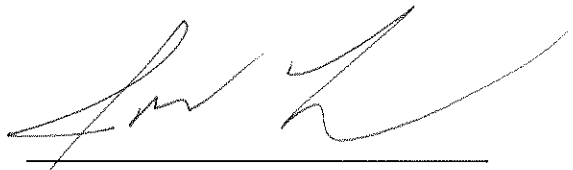
On MOTION by Mr. Oliver seconded by Mr. Diaz-Rodriguez with all in favor the meeting was adjourned.

September 15, 2025

Wynfield Lakes CDD



Secretary/Assistant Secretary



~~Chairperson/Vice Chairperson~~

Asst Secretary