

**MINUTES OF MEETING
TWIN CREEKS NORTH
COMMUNITY DEVELOPMENT DISTRICT**

The Board of Supervisors of the Twin Creeks North Community Development District held a Regular Meeting on October 14, 2025 at 5:30 p.m., at the Beachwalk Clubhouse Restaurant, 100 Beachwalk Club Drive, St. Johns, Florida 32259.

Present:

Neal Shact	Chair
David Mullins	Vice Chair
Geoff Gundlach	Assistant Secretary
Mark Kuper	Assistant Secretary
Bryan Kinsey (via telephone)	Assistant Secretary

Also present:

Kristen Thomas	District Manager
Daniel Rom (via phone)	Wrathell, Hunt and Associates, LLC,
Ray Passaro (via phone)	Wrathell, Hunt and Associates, LLC,
Chris Loy	District Counsel
Allen Flannery	The Greenery, Inc.
Eric Wrick	The Greenery, Inc.
Tom Rowand	TPAM Manager
Greg Christovich	CDD Consultant

Residents present:

Tina Hope	Ginny Stoner	Christie Wynkoop	Pam Desmond	Lois Freedman
Jeff Henen	Laurie Getros	Dave Wynkoop	Mark Desmond	Gay Boyette
Greg Gitte	Rob Getrost	Raymond Sallers	Jocelen Wynston	Keight Holland
Ron Faraci	Jackie Kirch	Edward Sumner	Michael Wynston	Cindy Callhan
Claire Karp	Lynne Kuper	William Wahau	Laura Wertzberger	Doug Palmer
Jack Trong	Alyssa Ristig	Terese Caraforo	Brian RendInauer	Cecilia Faraci
Bab Shact	Jon Cargill	Keight Corkran	Lincoln Schneider	Joe Herrlawn
Laura Lete	Patrick Connor	Susan Paynet	Jean Mostaccio	Jey Freedman
Kathy Witte	Kristen Leraces	Other Residents		

FIRST ORDER OF BUSINESS

Call to Order/Roll Call

Ms. Thomas called the meeting to order at 5:31 p.m.

Supervisors Gundlach, Mullins, Shact and Kuper were present. Supervisor Kinsey joined the meeting via telephone after roll call and will be arriving to the meeting shortly.

Ms. Thomas reviewed the protocols for public comments. There is a 1½-minute time limit per speaker. Public comments are heard at the beginning and the end of the meeting. Attendees who agree with the previous speakers comments can just state their agreement, along with their name and address at the podium. This will ensure everyone has a chance to speak and avoid a lengthy meeting. The public comments sections is not a Question & Answer (Q&A) period; however, there will be Supervisor commentary at the end of the agenda. Florida Statues do not require the Board or Staff to answer comments; however, the Board may choose to answer questions at the end or after the meeting.

SECOND ORDER OF BUSINESS

Chairman Open Remarks

Mr. Shact stated, since this is a government entity, the Board will try to incorporate questions into the agenda items.

THIRD ORDER OF BUSINESS

Public Comments (non-agenda items only)

Resident Claire Karp asked Ms. Thomas if she is the new District Manager and if she should contact her with questions. Ms. Thomas stated she will be taking over as the District Manager; she is not new to the position. She will give Ms. Karp her business card after the meeting. Daniel Rom is still a District Manager, secondary to Kristen Thomas.

Regarding posting CDD meeting minutes on the website, Ms. Thomas stated that the Board must approve the meeting minutes before they are posted to the website.

Resident Patrick Connor asked about deficient landscaping at the west end of Atlantic Isles, which was approved at the June or July 2025 meeting. He asked the Board to consider reimbursing Atlantic Isles part of its June 2025 reclaimed water bill that serviced CDD property.

Mr. Kinsey arrived at the meeting at about 5:38 p.m.

Resident Tina Hope asked for consideration to install golf cart turnaround points in front of Seaside Estates to avoid damaging the sod and sprinkler systems.

Resident Mark Desmond asked about the Americans with Disabilities Act (ADA) curb budget. Ms. Thomas stated that the Fiscal Year 2025 budget for this went unspent; she will discuss it further during the Sixth order of Business.

FOURTH ORDER OF BUSINESS

Update: Consultation Study

Mr. Christovich presented the Amenity Study Update October 14, 2025 PowerPoint; components of which included Background, Competitive Amenity Environment, Potential Conveyance of the Club to the CDD, Legal and Recommended Next Steps.

Mr. Shact deferred Board discussion of this to after the next agenda item.

FIFTH ORDER OF BUSINESS

Discussion: Sovereign Immunity

District Counsel gave an overview of Sovereign Immunity. If the CDD, as a governmental entity, decides to proceed with the merger, it will give The Club more protection and less exposure to liability; it can also lower insurance rates.

Mr. Shact noted this is the only time Board Members can discuss CDD business so, the next step is for Board Members to ask questions and for residents to submit questions to Ms. Thomas. Ms. Thomas offered her business card. She will work with Mr. Christovich on responding to the homeowner and will work with Chase to e-blast a summary of the questions.

Regarding the next steps if the CDD and The Club agree to the merger, Mr. Loy stated the entire process, from issuing a Letter of Intent, due diligence, closing in 90-days and transitioning The Club's Declarations and both Boards would take about six months minimum.

On MOTION by Mr. Shact and seconded by Mr. Kuper, with Mr. Shact, Mr. Kuper, Mr. Kinsey and Mr. Mullins in favor and Mr. Gundlach dissenting, amending the Fourth Order of Business to include consideration of authorization to begin negotiations with The Club for acquisition of improvements and authorizing entering into a non-binding Letter of Intent to Acquire Club Improvements, was approved. [Motion passed 4-1]

Regarding the cost for Mr. Christovich's office to work with the District Manager and Staff to get timely monthly updates to the residents, Mr. Christovich stated the number of

hours worked to date is well within the initial contract proposal. He will contact Ms. Thomas in advance if the cost is about to exceed the amount in the contract.

SIXTH ORDER OF BUSINESS

Update/Discussion: Field Operations

A. Field Operations Status Reporting

Ms. Thomas asked if the Board wants to make changes to the liaison positions. The consensus was to remove the BJ's liaison position and activate it if the Board decides to revisit the tract. Since Mr. Gundlach stated he will be working out of state for the next two months starting tomorrow. Regarding whether transitioning the Irrigation Water Usage reporting to Staff was feasible, Mr. Gundlach replied affirmatively; it would take about 30 minutes to transition the reporting process to the District Manager's office or the TPAM Manager. The consensus was to transition the task to the TPAM Manager. Mr. Rowand was asked to let the Board know if the project scope will result in any additional costs that might exceed the existing Agreement with the CDD.

Ms. Thomas presented the Monthly Report for Items 6A through 6D and noted the following:

- Channel Lettering: Since the entire system was rebuilt, homeowner complaints have diminished. A Maintenance Warranty will be presented in April, when the one-year warranty is about to expire.
- Fountains: Everyone loves the fountains. The vendor pushed mobilization and the project to January 2026 based on the size and amount of equipment needed for the project.
- Fountain lighting in basins: Proposals for the lighting basins are on hold until the electrical contractor can advise Florida East Coast Construction Co. (FECC) if it needs to make the repairs before or after the basins are cleared. Based on today's inspections with The Greenery, a proposal to clean up the landscaping areas on top of the monuments will be presented at the next meeting, along with a plan to prevent the clippings from getting into the fountains. Colorful plant materials will be introduced in that area.
- Fountains landscape lighting: The project is deferred until Items 2a thru 2d are completed so the vendor can adjust the lights based on the new look.

➤ Off-duty officer: Mr. Rowand discussed the off-duty patrol orders with the St. Johns County Sheriff's Department, which define troubled areas and issuing warnings and tickets. The Club is invoiced and the CDD reimburses The Club.

It was noted that issues with e-bikes, golf carts, traffic and parking due to school drop off and pick up have decreased over the last three weeks, since off-duty officers have registered to do specific and random patrols. Patrols are expected to increase as officers sign up.

➤ The Holiday lighting multi-year contract was executed.

➤ Regarding whether constructing exercise paths in the conservation areas is feasible, the answer is no, as it is considered a protected area. The St. Johns River Water Management District (SJRWMD) requires the CDD to submit an application and obtain a permit before it can mow, thin or remove dead vegetation in the conservation areas. Residents are only allowed to do the same within the homeowner's easement or within their property; they will be fined if they do any work in the conservation area.

➤ Regarding the recent car accident, the CDD is waiting for reimbursement from the insurance adjuster for the cost to repair the damaged landscaping and irrigation systems.

➤ Pressure washing proposals will be presented at the next meeting.

➤ Regarding hog trapping, the Board budgeted for it, set up an animal nuisance line and engaged a trapper to trap the hogs and monitor the area.

➤ Lake Banks 14 A & B: Staff is working with the vendor and will give an update later in the meeting so the Board can decide the next steps at the next meeting.

➤ Seaside Estates depression: The Vallencourt President facilitated an inspection of the community and had the depression repaired within five days, at no cost to the CDD.

Mr. Shact discussed actions taken that resulted in the Vallencourt Board funding the repairs. He was told that, by identifying a second depression in Seaside Estates, this is not a systemic issue but an unusual situation.

Mr. Rowand stated he has been working with the Associations since being engaged as the Field Operations Liaison in August. He is working with the vendors to ensure all services are rendered per the project scope for landscape and irrigation, the fountains, pressure washing,

etc. Regular reports are being submitted to Ms. Thomas and the Board. Regarding irrigation costs, he expects to save about 40% in water costs this coming year.

B. The Greenery

Supervisor Mullins left the meeting at 6:54 pm.

Mr. Flannery voiced concerns about the safety of the workers due to several speeding incidents. He plans to record the date, time and place of future incidents to provide to the off-duty patrol officers. Chase was asked to send an e-blast about the recent speeding incidents and potentially endangering workers, include it in the newsletter and send it to the School Principal.

Mr. Flannery presented the Monthly Activity Report. He discussed plans for the upcoming flower rotations and mulch applications.

- **Smart Irrigation System Update**

Mr. Flannery stated the new irrigation controller system will resolve the CDD's watering needs. He reviewed the project scope and purpose for installing rye grass that will occur on November 1, 2025.

Regarding convincing the County to do a Traffic Study on Beachwalk Boulevard, Ms. Thomas stated she will contact the School Principal and the District Engineer to get his opinion.

Regarding installing the Smart Irrigation system, Ms. Thomas stated that JEA is working with Mr. Rowand and The Greenery to issue a grant/impact credits to Beach Walk.

- **Maintenance Schedule**

- **Mapping Update**

C. Multiuse Path Signage

Mr. Flannery stated that the application was submitted to the County and once approved, the District Engineer will present the design package for further consideration.

Regarding the ADA mats and striping, Mr. Flannery stated the CDD will proceed with the project after the final meeting with the Developer, on Friday, in relation to the punch list and once District Counsel and the District Engineer provide Ms. Thomas with certain clarifications. The \$54,000 budgeted in Fiscal Year 2025 was transferred to the CDD's surplus funds, which will now fund the Fiscal Year 2026 project.

D. Fountains Project

Mr. Flannery stated that the Florida East Coast Construction #1, LLC Service Agreement dated January 15, 2024 was included for informational purposes.

Mr. Rowand stated that he solicited bids from other vendors based on identifying inconsistencies with the current service provider FECC when compared against the project scope. Of the two quotes he received, one of the vendors backed out. He presented the Coastal Luxury Outdoors (Coastal) proposal, which is significantly less than the current contract. He noted FECC is a contractor that does not specialize as a fountain/pool company. He proposed engaging Coastal once FECC completes the fountain projects. Ms. Thomas offered to negotiate the contract with FECC based on the new proposal.

Ms. Thomas stated the itemized Field Operations list is to show residents how much everyone is working to get the CDD property and infrastructure back to the as-builts or in better condition. It shows why it would be a benefit for the CDD to partner with The Club.

SEVENTH ORDER OF BUSINESS

Discussion/Consideration: ICS Account [Information, Overview, FDIC Limit]

Ms. Thomas gave an overview of setting up an Insured Cash Sweep (ICS) account with BankUnited in an effort to invest surplus General funds. BankUnited’s minimum investment is \$250,000 and the current return rate is 3.74%.

Discussion ensued regarding BankUnited’s solvency.

On MOTION by Mr. Gundlach and seconded by Mr. Mullins, with all in favor, opening Insured Cash Sweep accounts with BankUnited, was approved.

EIGHTH ORDER OF BUSINESS

Consideration of Resolution 2026-01, Adopting a Policy Relating to Board Member Vacancy Appointments; Providing a Severability Clause; and Providing an Effective Date

Mr. Loy presented Resolution 2026-01. He reviewed the policy, which formalizes the process related to Board Member Vacancy Appointments, as outlined in Exhibit A and per Florida Statues.

Discussion ensued regarding reasons to implement or not implement the policy, whether to amend the draft policy, the Julington Creek CDD policy, Mr. Kinsey’s Landowner-elected seat transitioning to a resident seat, whether to appoint Board Members from each community, and Board Members soliciting candidates, which is not a violation of Sunshine Law.

The consensus was not to approve Resolution 2026-01 and, instead, have Staff facilitate Board Member resignations and the candidate appointment process, which includes The Club sending an informal e-blast notifying residents of a vacant Board seat.

NINTH ORDER OF BUSINESS

Consent Agenda Items

A. Acceptance of Unaudited Financial Statements as of August 31, 2025

On MOTION by Mr. Gundlach and seconded by Mr. Kuper, with all in favor, the Unaudited Financial Statements as of August 31, 2025, were accepted.

B. Approval of August 26, 2025 Public Hearing and Regular Meeting Minutes

The following change was made:

Lines 288 and 289: Delete sentence and replace with “A resident asked the Board to consider stocking the ponds with blue gill and shell cracker in addition to the carp, in lieu of the gambusia fish that TPAM was using based on information she has received and reviewed.

On MOTION by Mr. Gundlach and seconded by Mr. Shact, with all in favor, the August 26, 2025 Public Hearing and Regular Meeting Minutes, as amended, were approved.

C. Ratification of the Greenery, Inc. Invoice 791366 [Irrigation Service Call]

On MOTION by Mr. Shact and seconded by Mr. Gundlach, with all in favor, Greenery, Inc. Invoice 791366 for an Irrigation Service Call, was ratified.

TENTH ORDER OF BUSINESS

Staff Reports

A. District Counsel: Kilinski | Van Wyk PLLC

Mr. Loy reminded the Board Members to complete the required four hours of ethics training by December 31, 2025; completion of the requirement will be noted when filing Form 1 in 2026. to complete the required four hours of ethics training by December 31, 2025; completion of the requirement will be noted when filing Form 1 in 2026.

B. District Engineer: Prosser, Inc.

There was no report.

C. Field Operations Liaison: (to be conducted under agenda item 6)

This item was presented during the Sixth Order of Business.

Mr. Rowand directed residents to email field operations questions or concerns to FieldOpsTwinCreeks NorthCDD@gmail.com.

Mr. Rowand provided updates on maps outlining the CDD’s boundaries and in front of the Cove ponds and delineating ownership and maintenance responsibilities; some of the Associations are considering using the CDD’s vendor.

D. Landscape Maintenance: The Greenery, Inc. (to be conducted under agenda item 6)

This item was presented during the Sixth Order of Business.

E. District Manager: Wrathell, Hunt and Associates, LLC

- **1,917 Registered Voters as of April 15, 2025**
- **NEXT MEETING DATE: November 18, 2025 at 1:45 PM**
 - **QUORUM CHECK**

ELEVENTH ORDER OF BUSINESS

Board Members’ Comments/Requests

Mr. Mullins asked Mr. Rowand to send updated notes from the red-lined notes.

Mr. Kuper discussed liability scenarios such as, if there was a \$10 million lawsuit against The Club and only a \$5 million policy, homeowners would be responsible for funding the other half; whereas, , the CDD, as a governmental entity has sovereign immunity so liability is capped at \$200,000. Mr. Loy stated that the sovereign immunity statute provides protection above what a private entity would, if it is not beyond the scope of negligence.

TWELFTH ORDER OF BUSINESS

Public Comments

Resident Cindi Callahan asked who is responsible for the yellow and white markings on the pathway. Ms. Thomas stated that will be discussed during the Developer meeting on Friday; she will provide an update at the next meeting.

Resident Lynne Kuper asked if the CDD-elected positions are similar or different from The Club Board positions. She noted that all communities want to feel represented and asked if homeowners will have as much access to the CDD Board as to The Club Board. Ms. Thomas stated the CDD will announce in April 2026 what seats are up for election at the General Election, the qualifying period and the candidate qualification requirements. Generally, a candidate must be a U.S. citizen, at least 18 years of age, a registered voter in the County and reside within the CDD.

Resident Alyssa Ristig discussed difficulty attending CDD meetings. She posed and the Board responded to questions regarding whether non-residents would not be able to use The Club facilities if the merger went through, concerns the Margaritaville hotel cottages at capacity would give 1,000 users access to the facilities, and whether the discretion is to cap public use at 45 or 50 people.

Ms. Ristig stated the monument tops are being damaged by kids riding e-bikes up there.

Resident Edward Sumner proposed holding evening meetings to increase attendance.

Resident Laura Wetsberger asked what happens to the current Board if the Club is conveyed to the CDD. It was noted that this was addressed earlier in the meeting. Regarding whether the merger would require another bond issue, it was noted that the merger is in its initial stage. It requires further due diligence before the Board can answer specific questions regarding costs, public accessibility, etc.

Residents Doug Palmer voiced concern that the methodology of the Amenity Study and conclusion do not support the data. He does not think the focus group is representative of the community and would have liked to participate. He would like to see a transparent cost-effective plan and projected return on investment on the capital improvement into the operational budget. He thinks there are other alternatives to consider. He is in favor of

exploring the merger and thinks there are potentially significant tax and financial advantages in doing so. He thinks homeowners would support the merger if the CDD's bylaws better reflect some of the protections and accountability that are in The Club's bylaws.

Resident Tina Hope asked why the lagoon is not included in the merger, as the cost to insure it is high. She voiced concern about the property tax bill appearing high if she sold her home. A Board Member stated the Developer never discussed turning over the lagoon to The Club.

Ms. Karp thinks Mr. Christovich's earlier comment that the CDD turnover process will cost homeowners very little, is untrue. She asked Mr. Kinsey if the Developer would consider transferring the lagoon to The Club to include in the merger deal. She thinks the Boards should present all costs related to the merger to consider at the next meeting before expending funds on due diligence.

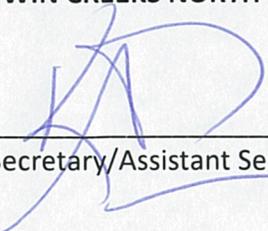
Mr. Connor restated his earlier comment about when the landscaping project at the west end of Atlantic Isles will start. He needs to report on that to the Board and whether the CDD will reimburse Atlantic Isles part of its June 2025 reclaimed water bill that serviced CDD property. Ms. Thomas stated she will speak to him after the meeting.

THIRTEENTH ORDER OF BUSINESS

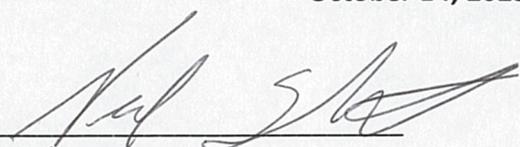
Adjournment

On MOTION by Mr. Gundlach and seconded by Mr. Mullins, with all in favor, the meeting adjourned at 8.19 p.m.

[SIGNATURES APPEAR ON THE FOLLOWING PAGE]



Secretary/Assistant Secretary



Chair/Vice Chair