

# ***Grand Haven Master Association, Inc.***

785 W Granada Blvd., Suite 5 | Ormond Beach, FL 32174

[www.GrandHavenMHOA.com](http://www.GrandHavenMHOA.com)

Dr. Robert Jay Carlton, President  
Mr. Vic Natiello, Vice President  
Dr. Michael Tebbano, Treasurer

Mrs. Denise Gallo, Director  
Mr. Jerry (J.D.) Stratton, Director  
Mr. Troy Railsback, Secretary, Ex-officio

## **Board of Directors Meeting Minutes**

**January 16, 2026**

2:00 p.m.

### **Call to Order**

The meeting was called to order by Dr. Robert Jay Carlton at 2:00 p.m.

### **Roll Call—Establish a Quorum**

**Members Present:** Dr. Robert Jay Carlton, Mr. Vic Natiello, Mrs. Denise Gallo, Dr. Michael Tebbano, Mr. Jerry (J.D.) Stratton

**Members Absent:** None

**Others Present:** Mr. Troy Railsback, Mr. Josh Welcker – Southern States Management Group

**A quorum was established.**

Members' sign-in sheet located in Association Meeting File.

### **Pledge of Allegiance**

### **Audience Comments (Three-minute Rule, Non-Agenda Items)**

None at this time.

### **President's Comments**

None at this time.

### **Approval of Minutes**

**On Motion by Dr. Robert Jay Carlton, seconded by Mrs. Denise Gallo, and with all in favor, the Board Approved the Meeting Minutes of the December 19, 2025 Board of Directors Meeting, the January 8, 2026 Annual Membership Meeting and the January 8, 2026 Organizational Meeting.**

### **Committee Reports**

#### **Community Manager – Mr. Troy Railsback (SSMG)**

Mr. Railsback updated the Board with general SSMG activities and accomplishments since the last Board Meeting.

#### **Finance Report – Dr. Michael Tebbano**

**Financial Health:** The Association maintains a strong total asset position, with significant cash reserves. **Operating Concerns:** The Operating fund has an unfavorable year-to-date net total of **(\$16,884.45)**, primarily driven by over-budget spending in Administration (especially Office

Supplies and Legal Fees) and Insurance (Liability and Umbrella). **Villages Performance:** Crossings and PLM funds show positive year-to-date net totals and favorable expense variances. River Club reflects a large negative variance at the end of 2025 due to landscape maintenance overages.

**Property Oversight Committee – Dr. Robert Jay Carlton**

Dr. Carlton reported on the ongoing collection and resolutions activities of the POC. The POC continues to endeavor to reach full compliance on the open compliance Subject(s) of Concern(s) and remaining account balances to be collected.

**Architectural Design Committee (ADC) Liaison – Mrs. Denise Gallo**

Mrs. Gallo presented the summary report on the activities of the recent meetings of the NCADC and MADC. Total submissions continue to track to previous year's submissions.

**Private Lawn Maintenance (PLM) Liaison – Mr. Jerry (J.D.) Stratton**

Mr. Stratton along with Mr. Railsback and Mr. Welcker updated the Board on the prior months' PLM activities, accomplishments and focuses for each of the 3 PLM Vendors and the 9 Villages they are servicing. It was again noted that all 3 PLM vendors have been and continue to perform well.

**CC&R Compliance Liaison – Mr. Vic Natiello**

Mr. Natiello conveyed the most recent month's compliance efforts along with other statistics relating to categories receiving the letters this period and noted trends. Mr. Natiello also presented a 2025 year-end summary as compared to the previous 2 years.

**Oak Tree & Neighbor to Neighbor Liaison – Quarterly Report\*\* – Mrs. Denise Gallo**

No Report at this time.

**Fine Committee Liaison – Mr. Troy Railsback (SSMG)**

Mr. Railsback stated that the Fine Committee meeting results were provided in the Board Packet for the Board's review.

**Community Development District (CDD) Liaison – Dr. Michael Tebbano**

**CDD Summary:**

Parking issues on Riverfront for Village Center activities were discussed. **A pilot shuttle from** the golf course parking lot to the Village Center will be tested, as indicated in a recent email to the community. The trial will determine whether there is sufficient interest to continue it. **Café Acoustics** is being addressed. The CDD entered into a contract with an Orlando-based acoustics company to evaluate the situation. The **new gate kiosks** are fully operational. The community is encouraged to become familiar with the app and the new system to allow visitors to enter the community. **Construction projects** will begin after the New Year, focusing on curbing and pergola reconstruction.

**Escalante vs. CDD continues:**

Details of the ongoing discussion between Escalante and the CDD regarding liability issues related to easements through the clubhouse pathways were covered. A verbal agreement appears to have

been reached for the CDD to sell or lease the property in question to Escalante, but nothing has been put in writing.

**Amendments to the Stormwater Document were approved:**

Specifically, trees cannot be planted within 10 feet of drains.  
Fishing will be permitted only in designated ponds indicated by signs.

**CDD Budget Group Presentation:**

Issues with organization, processes, and procedures were presented. It was indicated that there was no institutional management of record keeping, document storage, vendor agreements, vendor renewals, and the review of Florida statutes to manage these processes. A plan is being developed to address these issues.

**Action Item Review List – Mr. Troy Railsback (SSMG)**

Mr. Railsback reviewed the status of the Action Items as reported in the packet, and SSMG & the Board identified those that had been completed and/or needing to stay on the report.

**Unfinished Business**

**Crossings Holly Tree Replacement Program – Mr. Troy Railsback (SSMG)**

Mr. Railsback reviewed previously submitted replacement tree options and basic pricing for the diseased Palatka Holly trees needing to be replaced in the Crossings Village. Mr. Railsback and Dr. Carlton presented information that identified Nelly R. Stevens Holley as a strong candidate for a replacement tree. There was further discussion and the Board agreed that SSMG will continue to pull together a program and resources to assist the Board in using the Nellie R. Stevens Holley as a replacement and what cost sharing opportunities are available to support the removal and replacement cost for these specific Crossings Village resident properties. This will again be reviewed/discussed/contemplated at the February 2026 and/or March 2026 GHMA Board Meetings.

**Request for Accommodation – Dr. Robert Jay Carlton**

Dr. Carlton summarized the outcome of the GHMA Attorney's review of the related information previously provided/discussed regarding a request for accommodation and that property owner's response to the GHMA Attorney's request for supporting documentation from the property owner. The GHMA Attorney's recommendation for closure on this requested due to the lack of requested information from the property owner being provided and/or any response given was also provided to the Board. There was limited Board discussion, however Mr. Stratton being a new Board Member was not completely knowledgeable regarding all the circumstances and related materials.

**On Motion by Dr. Michael Tebbano, seconded by Dr. Robert Jay Carlton, with Dr. Robert Jay Carlton, Mr. Vic Natiello, Mrs. Denise Gallo and Dr. Michael Tebbano in favor, and Mr. Jerry (J.D.) Stratton abstaining, the Board Approved to move forward with closure on this matter since the requested supporting documentation has not been provided.**

**New Business**

**MADC – Status Report on New Members and status pro for future – Mrs. Denise Gallo**

Mrs. Gallo updated the board on the new established committee - 3 new members are blending and growing into a new stable committee. I feel the 3 new members are establishing their knowledge

with the help of 3 mentor members of the committee. I feel the make-up of the existing members and the 3 new members will make a stronger committee, bring a new status front in getting residents approvals for changes following all standards and not personal opinions.

**CDD Residential Street Tree Removal Pilot Program: Information Session – Front Street Village Owners – Dr. Robert Jay Carlton**

Dr. Carlton summarized the presentation, information provided and happenings from recently held Front Stret Village regarding the Street Tree Removal Pilot Program put on by the GH CDD. There was Board discussion regarding upcoming meeting and the timeline for the Pilot Program.

**2026 Insurance Program Renewal – Discussion – Mr. Troy Railsback (SSMG)**

Mr. Railsback presented the 2026 Insurance Program Renewal quote. The renewal date is February 2, 2026. There was a narrative and explanation from the Association insurance broker Phil Masi of Assured Partners regarding the anticipated and unanticipated insurance pricing on the lines of coverage the Association is obligated to have. There was Board discussion regarding the overall cost differences from the last renewal to this renewal and what possible variances there may be from already adopted/implemented 2026 Budget.

**On Motion by Dr. Michael Tebbano, seconded by Mr. Vic Natiello, with all in favor, the Board approved the 2026 Insurance Program Renewal.**

**Non-Compliance Issues Requiring Board Review**

**On Motion by Mr. Vic Natiello, seconded by Mrs. Denise Gallo, with all in favor, the Board Approved to levy a penalty of \$50.00 on property # 1.**

**On Motion by Mr. Vic Natiello, seconded by Dr. Robert Jay Carlton, with all in favor, the Board Approved to levy a penalty of \$50.00 on property # 2.**

**On Motion by Mr. Vic Natiello, seconded by Dr. Michael Tebbano, with all in favor, the Board Approved to levy a penalty of \$50.00 on property # 3.**

**On Motion by Mr. Vic Natiello, seconded by Dr. Michael Tebbano, with all in favor, the Board Approved to levy a penalty of \$50.00 on property # 4.**

**On Motion by Mr. Vic Natiello, seconded by Mrs. Denise Gallo, with all in favor, the Board Approved to levy a penalty of \$50.00 on property # 5.**

**On Motion by Mr. Vic Natiello, seconded by Dr. Michael Tebbano, with all in favor, the Board Approved to levy a penalty of \$50.00 on property # 6.**

**Director's Requests**

None at this time.

**Adjournment**

**On Motion by Dr. Robert Jay Carlton, seconded by Mr. Vic Natiello, with all in favor, the meeting was adjourned at 3:45pm.**