

**The Meadows at World Golf Village - HOA
- Board Meeting Minutes** January 15, 2026



Date of Meeting: *January 15, 2026* **Time:** 7:00PM **Location:** VIRTUAL

Minutes Prepared by: *Mike Krugman – President*

BOARD MEETING

I. CALL TO ORDER:

The Regular Business Meeting of the Board of Directors of The Meadows at Saint Johns Owners Association, Inc. was called to order at 7:00 PM on January 15, 2026, conducted via Zoom video conference.

II. DETERMINATION OF QUORUM:

A quorum of Directors was confirmed as present. The President confirmed that public notice of the meeting and agenda had been properly posted at the Meadowlark Lane notice board, the Mackenzie Circle public message board, and on the Association website in accordance with the governing documents and Florida Statute Chapter 720.

Roll Call:

President Mike Krugman	Present
VP \ Secretary: Marc Schwartz	Present
Treasurer: Emily Polatas	Present
Thaddeus Pickard	Present
Reanna Ganas, CAM	Present

III. OPENING REMARKS:

The President welcomed attendees and provided an overview of the evening’s agenda, noting that following the conclusion of the regular meeting the Board would convene in closed session to address a legal matter at the request of Association counsel. The agenda was confirmed as published.

IV. REVIEW AND ACCEPTANCE OF MINUTES:

The Board reviewed the minutes of the November 20, 2025 and December 18, 2025 Regular Board Meetings as distributed to the Directors prior to the meeting. No additions or corrections were noted.

Motion: To accept the minutes of the November 20, 2025 and December 18, 2025 Board Meetings as presented.

Vote: Approved unanimously

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V. REPORTS:

A. Landscaping – Entrance Way Status & Planning

The President reported that two trees at the community entrance require removal and that new plantings are planned. A landscaping vendor has submitted a proposal for approximately 100 cubic yards of mulch for the Pacetti Road and Meadowlark Lane entrance areas at an estimated cost of \$6,000; the Board noted that clarification on exact placement is needed before proceeding. The CAM confirmed that additional vendors, including Bold City and Yellowstone, will be invited to submit pricing once updated specifications are finalized.

B. Irrigation System – Status

The President reported that the irrigation system is generally functioning well. One irrigation line near the school sign sustained damage, likely from e-bike traffic; the area has been temporarily capped pending future repair. Pond conditions were confirmed stable based on a recent inspection report.

C. Park Project – Status

Director Ostenfeld reported that the park project remains in a permitting phase and that he will contact the project contact by the end of January to obtain a status update. The County's goal is completion by the end of 2026.

D. Management Report Summary

The CAM provided a summary of current management activities. The Board noted an oil spill from a vehicle at a residential property that has affected the public roadway and adjacent homes; the President indicated he will file a complaint with the County, as the affected road is county property. The Board confirmed that remediation responsibility lies with the homeowner, not the Association.

VI. OLD BUSINESS

A. Fiscal Year 2025 – Operations Financial Year-End Performance Review

The President presented a year-end review of FY2025 operational financial performance, as detailed in the attached Board presentation (slides 15–23). Overall budget-to-actual variance was generally acceptable with the exception of bad debt and assessment collections. The Board discussed concerns regarding the accuracy and clarity of financial reporting, including discrepancies in bad debt expense reporting and accounting treatment of prior-year funds. A fraudulent invoice of \$7,000 submitted by an unknown third party was identified and rejected before payment was made. The Board noted the need for improved financial reporting standards and agreed to follow up with the management company's accounting department on outstanding items. The Board also discussed whether an internal audit committee spot-check would be appropriate in lieu of a full CPA audit.

B. Fiscal Year 2025 – Enforcement Year-End Assessment

The Board reviewed the FY2025 enforcement year-end assessment, as detailed in the attached Board presentation (slides 16–23). Ongoing concerns were identified regarding inconsistent violation tracking, delays in escalating Stage 3 violations to legal counsel, mail delivery delays affecting enforcement timelines, and the need for more detailed violation and collections reporting from the CAM. The Board directed the CAM to provide regular reports on all active violations by stage, properties in collections, and attorney referral status. The Board also

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discussed improving the clarity and formatting of violation notices to reduce homeowner confusion, and affirmed that the management company should serve as the primary point of contact for homeowner inquiries on violations.

C. Fiscal Year 2025 – Rental Restriction Year-End Scorecard

The Board reviewed the rental restriction year-end scorecard, as detailed in the attached Board presentation (slides 17–23). The Board noted that America Home for Rent is currently selling properties within the community, which may affect the rental count relative to the 120-unit cap. Compliance with lease registration requirements and the identification of potentially unauthorized rentals were identified as priority enforcement areas for 2026.

D. Accounting Framework Policy – Deferred

Review of the Accounting Framework Policy was deferred pending receipt of additional information from the management company’s accounting department.

E. 2026 Path Forward – Management Performance & Current Position

The Board conducted a comprehensive discussion of management performance after 13+ months with the current management company, as detailed in the attached Board presentation (slides 18–23). The President presented his assessment that the Association has not advanced meaningfully from its position in late 2024, citing gaps in violation tracking and escalation, delayed homeowner response times, inconsistent assessment collections, and an absence of proactive management initiatives. The Board discussed the current management agreement, its specified obligations, and areas where performance standards and expectations are not adequately defined. The discussion was substantive and the Board agreed that decisions regarding the management relationship and path forward require further deliberation.

VII. NEW BUSINESS

Holiday Entrance Lighting Program – 2026 Season

The Board discussed establishing a holiday lighting program for the community entrance at Pacetti Road for the 2026 season. The discussion covered display design preferences (white lights, wreaths, uniform appearance), installation locations, and the choice between professional installation and a Board-managed approach. Director Polatas referenced an estimated professional installation cost of approximately \$1,400 annually. The Board directed the CAM to obtain renderings and vendor quotes for professional installation by the March meeting, and Director Pickard agreed to develop a cost comparison proposal for a self-managed option. The Board agreed to make a final decision no later than June 2026 to ensure adequate lead time for ordering and installation.

VIII. OPEN FORUM:

The meeting was opened for homeowner comments on agenda items. No additional comments, feedback, or questions from attendees.

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IX. CLOSING REMARKS

The President reminded the Board and attendees of upcoming meeting dates. The next Special Board Meeting is tentatively scheduled for Thursday, February 19, 2026 at 7:00 PM, and the next Regular Board Meeting is scheduled for Thursday, March 19, 2026 at 7:00 PM.

X. CLOSED SESSION:

Following the conclusion of the regular meeting, the Board convened in closed session to discuss a legal matter subject to client-attorney privilege. The recording was stopped prior to the closed session in accordance with applicable requirements.

XI. ADJOURNMENT:

There being no further business, the meeting was adjourned at 9:30 PM

XII. ATTACHMENTS INCORPORATED BY REFERENCE:

1. Meeting Agenda (dated January 15, 2026)
2. Board Presentation Slides (dated January 15, 2026, 27 slides)
3. Minutes – Regular Board Meeting, November 20, 2025
4. Minutes – Regular Board Meeting, December 18, 2025

Signed

Mike Krugman, President

January 15, 2026

The Meadows at World Golf Village

The Meadows at Saint Johns Owners Association, Inc.

The Meadows at WGV – Board of Directors Regular Business Meeting January 15, 2026 at 7:00 P.M. – Online & via Phone **

Agenda

Meeting Called to Order

Opening Remarks

Review and Acceptance of Minutes

Reports

- Landscaping - Entrance Way – Status & Planning
- Irrigation System - Status
- Management Report Summary



Event Info

Old Business

- Fiscal Year 2025 – Operations Financial Year-End Performance Review
- Fiscal Year 2025 – Enforcement Year-End Assessment
- Fiscal Year 2025 – Rental Restriction Year-End Scorecard
- Accounting Framework Policy- Results Review
- 2026 Path Forward: Current Position, Available Options & Decision Points

New Business

- Holiday Entrance Lighting Program for 2026 Season - Discussion and Direction
 - Scope and Scale Determination: Display Design Parameters and Community Expectations
 - Installation Locations: Pacetti Road Entrance and Potential Extended Coverage Areas
 - Budget Authorization: 2026 Funding Source and Expenditure Approval Process

Open to those attending for comments, feedback and questions

- Additional comments, feedback and questions

Closing Remarks

Closed Session

- Discuss Legal Matter Subject to Client-Attorney Privilege

Adjournment

** Web & Phone Connection Information: <https://themeadowswgv.com/>

On HOA Web Site – Home Page – Bottom - Association Events Section

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Join Zoom Meeting - Video Conference (On-Line) & By Phone (Voice Only)

Register in advance for this meeting:

<https://zoom.us/meeting/register/ItvQNd4TRe6RCgKePgLrJQ>

After registering, you will receive a confirmation email containing information about joining the meeting.



The Meadows

At World Golf Village

Saint Augustine, FL 32092

December 7, 2025

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Holiday Entrance Lighting - 2025 Update and 2026 Planning

Dear Meadows Homeowners and Residents,

I am writing to update you on the recent discussion regarding holiday lighting at our Pacetti Road entrance and to invite your participation in planning for next year.

Recent Proposal and Board Decision

The Board of Directors recently considered a proposal to install additional Christmas decorations at the entrance, with an estimated cost of approximately \$1,400. The proposal included a minimal display at the entrance sign—lit wreaths on two columns, light strung around stone column tops, pre-lit garland on sign edges, and string lights top of wall behind the entrance sign. The President requested formal guidance from each Director on whether to proceed with consideration of this proposal. The guidance received was equally divided (2 in favor, 2 against). With this equal division of Director guidance, no action was taken on the expenditure.

While all Directors shared the goal of enhancing our community's appearance, concerns were raised about several factors. The proposed expenditure would push our 2025 operating budget into a projected loss position given other December expenses. Additionally, with only three weeks remaining in the holiday season, the timing presented challenges for maximizing value from the investment. The minimal scope of the proposed display—when compared to the extensive installations at other communities along Pacetti Road—also raised questions about whether it would meet community expectations.

The Path Forward: Your Input Needed

The Board will discuss contracting with a professional holiday lighting installation company for the 2026 season at our **January 2026 Board Meeting**. This advance planning allows us to:

- Develop a comprehensive plan with proper lead time
- Obtain competitive proposals from qualified contractors
- Accurately budget the costs in our 2026 planning
- Gather input directly from owners and residents about the scope and scale of display desired

Last Year's Outreach

In December 2024, we published a letter requesting volunteers and ideas for a Holiday Lights Committee. We promoted this request on our website, message board, official Facebook page, and at Board meetings. Unfortunately, we received no volunteers and no suggestions from the community.

We understand that volunteer time is valuable and not everyone can commit to committee work. However, your input is essential to understanding what our community wants and what owners are willing to support financially.

How You Can Participate

We invite all owners and residents to:

1. **Attend the January 2026 Board Meeting** - Dates and details will be posted on our website and announced through our usual communication channels. Public comment periods are available at every meeting.

2. **Submit Your Ideas and Preferences** - Contact the Board directly through:
 - o Email: info@themeadowswgv.com
 - o Website contact form: themeadowswgv.com
 - o Written correspondence to the management company
3. **Consider the Trade-offs** - Professional holiday lighting installations vary significantly in scope and cost. A minimal display differs substantially from the extensive installations visible at larger communities along Pacetti Road. As we plan, please consider what level of display you would support and what investment seems reasonable for our 400-home community.
4. **Volunteer for Planning** - If you have experience with holiday lighting, vendor relationships, or simply want to contribute to the planning process, please let us know. Community expertise helps us make better decisions.

Understanding the Bigger Picture

Our community consists of 400 homes with varying priorities and perspectives. During budget discussions, we consistently hear requests to keep assessment increases minimal. At the same time, we receive requests for enhanced amenities and services. The Board's challenge is balancing these competing interests while maintaining our financial stability and meeting our fiduciary obligations.

We recognize that some owners would prioritize professional holiday decorations, while others would prefer to keep those funds available for other purposes. The scope of any display must also be realistic for our community's size and budget—particularly when compared to the larger communities with more extensive resources that we all pass along Pacetti Road. The only way we can understand these priorities is through direct communication with owners.

Multiple Channels for Your Voice

The HOA provides several ways for you to communicate with the Board:

- **Board Meetings:** Public comment periods at every meeting
- **Email:** General Board and Community Association Manager addresses
- **Website:** Contact form available 24/7
- **Written Correspondence:** Through our management company

We publish community letters and blog posts at least monthly, and mail financial statements to all owners twice annually. We are committed to transparent communication—but communication works both ways.

Looking Ahead

The January Board Meeting will provide an opportunity to discuss what a professional holiday lighting program might look like for 2026, what it would cost, and how the community wishes to proceed. Your participation in that discussion will help ensure the Board makes decisions that reflect actual owner priorities and realistic expectations for our community.

We appreciate your engagement and look forward to hearing from you.

Respectfully,

Mike Krugman, President

The Meadows at World Golf Village

The Meadows at Saint Johns Owners Association, Inc.

PICTURES





**THE MEADOWS
AT WORLD GOLF VILLAGE**

Board Meeting – Jan 15, 2026 at 7:00PM

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Call to Order – Regular Board Meeting – Jan 15th

- Call to Order
- Determination of Quorum
- Confirmation of Public Notice of Meeting & Agenda
 - Public Notice Board – Meadowlark Lane
 - Public Message Board – Mackenzie Circle
 - Web Site – <https://www.themeadowswgv.com/Notices>
- Opening Remarks
 - Welcome
 - Overview of Tonight’s Agenda

**The Meadows at WGV – Board of Directors Regular Business Meeting
January 15, 2026 at 7:00 P.M. – Online & via Phone ****

Agenda

Meeting Called to Order
Opening Remarks
 Review and Acceptance of Minutes
Reports

- Leadership: Terrace Way – Parks & Planning
- Operations Section – Status
- Management Report Summary

Old Business

- Fiscal Year 2025 – Operations Financial Year-End Performance Review
- Fiscal Year 2025 – IT Enhancement Year-End Assessment
- Fiscal Year 2025 – Rental/Resort Year-End Scorecard
- Accounting Treatment Policy Results Review
- 2026 Path Forward: Current Position, Available Options & Decision Points

New Business

- Holiday Entrance Lighting Program for 2026 Season – Discussion and Direction
- Sites and Suits Determination: Shingles Design Parameters and Community Exclusions
- Incubation Locations: Rental, Retail, Services and Potential Covered Storage Areas
- Budget Authorization: 2026 Funding Sources and Expense Line Approval Process

Open to those attending for comments, feedback and questions
 – Additional comments, feedback and questions

Closing Remarks
Closed Session
 – Executive Legal Matter Subject to Client-Attorney Privilege
 Advertisement

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Join Zoom Meeting – Video Conference (On-Line) & By Phone (Voice Only)
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Agenda – Regular Board Meeting – Jan 15th

- Meeting Called to Order
- Opening Remarks
- Review and Acceptance of Minutes
- Reports
- Old Business
- New Business
- Open to those attending for comments, and feedback
 - *Three minutes uninterrupted presentation opportunity*
 - *Limited to the issues of the Agenda items*
- Closing Remarks
- Closed Session
 - *Discuss Legal Matter Subject to Client-Attorney Privilege*
- Adjournment

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Agenda

- Meeting Called to Order
- Opening Remarks
- Review and Acceptance of Minutes
 - Minutes – November 20, 2025
 - Minutes – December 18, 2025
- Reports
- Old Business
- New Business
- Open to those attending for comments, and feedback
 - *Three minutes uninterrupted presentation opportunity*
 - *Limited to the issues of the Agenda items*
- Closing Remarks
- Closed Session
- Adjournment

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Reports

- Landscaping - Entrance Way – Status & Planning
- Irrigation System - Status
- Management Report Summary

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Old Business

- Fiscal Year 2025 – Operations Financial Year-End Performance Review
- Fiscal Year 2025 – Enforcement Year-End Assessment
- Fiscal Year 2025 – Rental Restriction Year-End Scorecard
- Accounting Framework Policy - Results Review (*Deferred awaiting update*)
- 2026 Path Forward: Current Position, Available Options & Decision Points

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Operations Financial Year-End Performance Review

- Budget vs. actual variance analysis
- Were financial controls adequate?
- Timeliness and accuracy of monthly financial reporting
- Were there budget surprises that should have been flagged earlier?
- Quality of financial decision-making data provided to the Board

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Enforcement Year-End Assessment

- Total violations identified vs. resolved
- Average time from violation identification to resolution
- Repeat violations (same properties, same issues)
- Cases escalated to attorney vs. continued unresolved
- Gap between documented violations (photos) and formal notice issuance

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Rental Restriction Year-End Scorecard

- Current rental count vs. 120-unit cap
- Compliance with registration requirements
- Compliance with lease document requirements
- Unauthorized rentals identified and addressed

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2026 Path Forward: Current Position Assessment (1 of 4)

- **Operational Delivery Gap:**
 - What specific deliverables from management agreement were met vs. not met
- **Resource Allocation Reality:**
 - Where is Board time being spent vs. where it should be spent
- **Process Maturity:**
 - Are we operating with repeatable, documented processes or ad-hoc responses?
- **Accountability Structure:**
 - Can we trace responsibility for incomplete work or delays?
- **Information Quality:**
 - Does Board receive actionable data or just activity reports?
- **Proactive vs. Reactive Ratio:**
 - What percentage of Board/management work is firefighting vs. planning?

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2026 Path Forward: Current Position Assessment (2 of 4)

• **What the Management Agreement does specify:**

- **Monthly fee:** \$2,650 (plus supplemental expenses including delivery)
- **Basic operational duties:** Bookkeeping, collections, & monthly financial reports
- **Property Inspections:** Drive-throughs (twice monthly Apr-Oct, monthly Nov-Mar)
- **Meeting attendance:** Annual meeting, organizational + 6 board meetings
- **Budget Draft Preparation:** Timeline
- **Official Books/Records:** Access for owners (including secure portal)

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2026 Path Forward: Current Position Assessment (3 of 4)

• **What the Management Agreement Lacks:**

- Response time expectations for homeowner inquiries
- Violation processing timelines or protocols
- Reporting communication standards
- Secure portal capabilities or requirements
- Proactive management initiatives
- Performance benchmarks
- Quality assurance measures

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2026 Path Forward: Current Position Assessment (4 of 4)

• **The Question Before This Board -**

After 13+ months with The CAM Team:

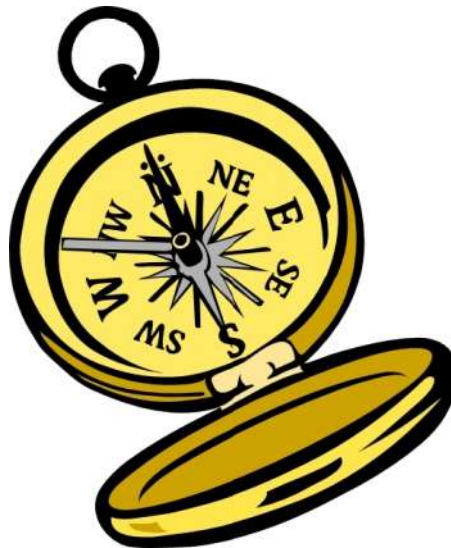
- Are we better positioned than December 2024?
- Is the Board able to focus on governance vs. operations?
- Are our processes more efficient and reliable?
- Do we have the management partnership we need?
 - What's working?
 - What's not working?
 - Where are we spending unexpected time?
 - What concerns do you have?

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Board Discussion - Position, Options & Decision Points



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New Business

- Discussion and Direction
 - **Holiday Entrance Lighting Program for 2026 Season**
 - **Scope and Scale Determination:**
 - Display Design Parameters
 - Community Expectations
 - **Installation Locations:**
 - Pacetti Road Entrance – Northside – Southside - Both
 - Potential Extended Coverage Areas – Behind Fence (Palm Tree – Scrubs) – Trees-Notice Board
 - **Budget Authorization:**
 - 2026 Funding Source (Operational Reoccurring Expense)
 - Expenditure Approval Process
 - Separate Budget Line item

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Open for Comments, Feedback and Questions



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What Is Next ? - Closing Remarks



- **Next Special BOD Meeting – Thursday, Feb 19, 2026 at 7:00 PM** *(tentative)*
- **Next Regular BOD Meeting – Thursday, Mar 19, 2026 at 7:00 PM**

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Thank You for Attending



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