

November 10, 2025

## INSIDE THIS EDITION

When you vote, select up to two candidates.



*William Estrada*



*John Fuld*



*Knud Gacoms*

Learn more about  
each candidate  
at  
[BellalagoHOA.com](https://BellalagoHOA.com)



### HONORING OUR VETERANS

NOVEMBER 11



### WHAT'S ON THE BALLOT?

This year's ballot includes:

1. Three candidates running for two Board seats
2. Three proposed amendments to the governing documents
3. Two association proposals related to a potential defect lawsuit



## Budget Meeting

Monday, November 17, 6:30pm  
Zoom Only



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## Annual Meeting & Election

Thursday, November 13, 6:00pm  
Bellalago Rec Center  
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**HOA MAILING ADDRESS:**

FirstService Residential  
1220 Lago Vista Ct, Kissimmee, FL 34746

**CUSTOMER SERVICE PHONE NUMBER:**

24 hours a day | 7 days a week:  
1-866-378-1099

**GENERAL HOA EMAIL INQUIRIES:**

[Bellalago@FSResidential.com](mailto:Bellalago@FSResidential.com)

**HOA MANAGEMENT (FSR) WEBSITE:**

<https://bellalagohoa.connectresident.com>

**OFFICIAL BIOB COMMUNITY WEBSITE:**

[BellalagoHOA.com](http://BellalagoHOA.com)

★ ★ ★ ★ ★  
**VETERANS**  
**DAY**  
*November 11th*

On this Veterans Day, we pause to honor the men and women of Bellalago & Isles of Bellalago — and across our nation — who have proudly worn the uniform of the United States Armed Forces. Their service, sacrifice, and unwavering dedication have preserved the freedoms we enjoy every day. To our residents who have served — in war or in peace, near or far — we extend our heartfelt gratitude. You are the quiet strength within our community and the true meaning of courage and commitment.



★★★ ★ ★ ★ ★ ★★★

The red poppy has become a powerful symbol of remembrance for those who gave their lives in military service. Its roots trace back to the battlefields of World War I, where bright red poppies were the first flowers to bloom in the churned-up soil of Flanders Fields. Inspired by the famous poem “In Flanders Fields,” the poppy reminds us of the cost of freedom and the promise to never forget those who served and sacrificed.



♥ A Message of Gratitude

To all our veterans — thank you for your service, your strength, and your enduring example of patriotism. We honor you today and every day.

We encourage residents to attend the annual meeting on November 13, 2025 at 6pm. Even if you can't attend you can still be counted! If registered to electronically vote, submit your vote not later than 6pm 11/13. If mailing or dropping off a ballot, it must be received not later than 6pm 11/13.



**Last Call for Voting**

## What happens at the annual meeting?

An HOA annual meeting is not a typical meeting where the board of directors preside over the agenda. This is a meeting of the members, so typically the Association attorney is there but a resident who is NOT a board member assists in keeping order in the meeting.

The first order of business is to determine whether quorum has been met. Without a quorum, no business (electing directors, voting on amendments, voting on defect lawsuit proposals) can take place.



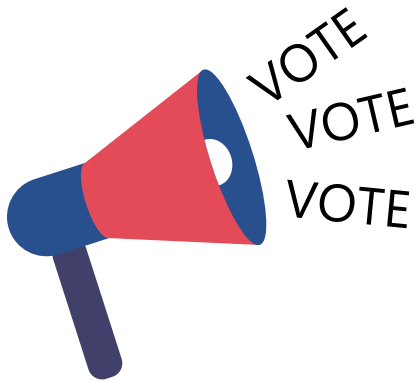
## What is Quorum?

Quorum means the minimum number of members who must be present—either in person or by proxy—for an official meeting or vote to take place legally.

In our situation it is 20% of 2,358 owners minus those who are delinquent by 90 days.



# THREE CANDIDATES TWO SEATS



Vote NOW,  
until 6pm November 13.

## Board Candidates

You may select **up to 2** of the following.

☐

William Estrada

☐

John Fuld

☐

Knud Gacoms

## Did You Know?

**Your HOA Board has five directors, each serving two-year staggered terms — so not all seats are up for election at once!**

- ◆ **This year: Only two seats are open.**
- ◆ **Next year: The remaining three seats will be on the ballot.**
- ◆ **Why? This rotation ensures stability, experience, and continuity on your Board.**

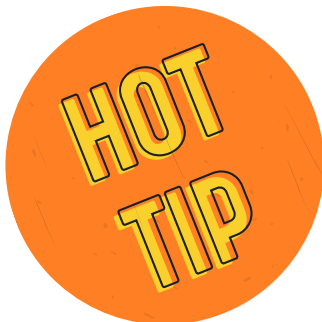


## Understanding the Amendment Markings

Before reviewing the proposed amendments, it's helpful to understand how the changes are shown. The original wording from our governing documents—whether from the Declarations or the Articles—is presented exactly as it currently appears.

- Underlined text indicates new language being added.
- Strikethrough text shows language proposed for removal.

When you cast your vote, you are voting *only* on the sections that are underlined or crossed through—the proposed changes to the original document.



**This style of marking changes—underlines for additions and strikethroughs for deletions—follows the same standard used in Florida statutes, county ordinances, and official legal documents.**



1

YES/NO

**CHANGE:** The Annual Meeting of the Members shall occur in the month of **January** (instead of November).

**WHY:** The board determined that simultaneously managing both the budget meeting and the Annual Meeting in a single month was ineffective-keeping us from dedicating the ample time each item deserves.



2

**CHANGE:** Strike all references to the term "Developer" and to extinguish any rights, privileges, or powers

**WHY:** Older governing documents like ours, may contain voting rights, appointment rights, and exemption from assessments.







3



**CHANGE:** Responsibility for sidewalks and street trees to the Association.

**WHY:** Residents have requested the Association assume responsibility.

**NOTE:** This amendment, if passed, will have an impact on monthly assessments in order to include the repairs and maintenance. If not passed, the cost remains with each individual homeowner.

**Proposal**

1 & 2

**BOTH:** Relate to a potential defect lawsuit against the developer seeking recovery of costs associated with construction defects or damages.

**#2:** Allows the Association to protect the community from further damage when such issues are not addressed by the developer.





A recent Orlando Sentinel editorial explored the once harmless game, “ding-dong-ditch” has become dangerous in a climate where fear and quick reactions too often replace patience and understanding.



Law enforcement and advocates now warn teens not to play such pranks, but the deeper question remains: how did we reach a point where youthful mischief can end in violence?

The editorial urges reflection on Florida’s culture of guns and self-defense laws that have, perhaps unintentionally, encouraged a “shoot first” mindset.

Several homeowners who brandished or fired weapons at teens have since faced legal consequences, yet the call for caution now falls mostly on the kids. As one parent who lost his daughter in the Parkland shooting said: “We now live in a state where kids being kids may result in dead kids.”

A sobering reminder that community safety starts with calm, restraint, and compassion — not the quickest draw.

### **Community Conversation**

We often talk about safety — but rarely about how we create it.

- How can neighbors respond wisely when startled or afraid?
- Are we modeling the kind of restraint we’d want others to show toward our own children?

Share your thoughts at the next community meeting or on our [BellalagoHOA.com](https://BellalagoHOA.com) contact page form. We would love to hear from you!

**Let’s keep Bellalago a place where awareness, empathy, and safety all live under the same roof.**



## William Estrada

1940 Windward Oaks Court  
Kissimmee, FL 34746

### Early Life and Education

William was born in Mayaguez, Puerto Rico. After graduating from high school, he attended the University of South Florida, where he earned a Bachelor of Arts degree in Chemistry.

### Military Service

Following his college graduation, William joined the United States Navy, where he served for 21 years as a Surface Warfare Officer. During his Naval career, he was assigned to several ships and the Second Fleet staff, serving in the roles of main propulsion assistant, Chief Engineer, Executive Officer, and Tactical Operations Officer.

His shore assignments included the Operational Test and Evaluation Force, where he conducted operational testing of information systems for Naval ships and shore installations. William was selected to the Navy Postgraduate School, where he obtained a Master's degree in Information Systems Management. He was also assigned to the U.S. Southern Command, where he planned and supervised operations throughout the designated area of responsibility. Additionally, he served as the Command Information Officer at Joint Task Force Civil Support, providing operational support to civil authorities.

### Civil Service Career

Upon completing his Naval service, William became a civil servant supporting the U.S. Navy. In this role, he contributed to communications planning for Joint and Navy Commands. During the last decade of his civil service, he supervised the planning and management of a \$2.0 billion budget dedicated to information systems management. His responsibilities included revising requests for proposals, contracts and bids, as well as evaluating and selecting vendors to meet contract requirements.

### Professional Qualifications

- Project Management certification from The Learning Tree, Inc.
- Information Security Professional certificate from MIS Institute of Technology
- Joint Professional Military Officer
- Federal Emergency Management Agency (FEMA) Emergency Planning Course
- Completed Project Management Capstone course at Villanova University
- Chief Information Officer Management Certificate from the National Defense University (NDU)

### Personal Life

William currently resides in the Bellalago community in Kissimmee, Florida, with his wife Holly, to whom he has been married for 42 years. He has two adult children, William and Christina, who also live in the greater Orlando area. William has served since February 2025 and currently chairs the Finance Committee of the Bellalago Homeowners' Association.



**John  
Fuld**

As a two-time resident, once 2020 -2022 and 2024 – present, I have seen how the community has thrived and grown. I want to bring my expertise in communications and management to the board and be a part of the growing and changing community. I feel I can offer prospective of past and have the future look, as I was in Washington DC for two years then returning seeing the changes in the community.

I have been a federal employee for over 18 years serving as a Public Affairs Officer for DOD, Homeland Security, EPA and currently as the Spokesperson and Sr. Public Affairs Officer for the IRS, working out of the Orlando office. I am a former US Air Force Lt. Colonel reserve officer.

I have BS from Colorado State in Communications, Master of communication from Purdue University, also from Purdue University 2nd Masters in Strategic Communications Management and a Ph.D. in the field.

I served as the VP of the Homeowners Association in the Westfield Community in Winter Garden, FL back in 2000 – 2002.

As an association board member, my vision for the community is to foster a welcoming, connected and supportive environment where every resident feels valued and heard. I believe in building a safe, vibrant, and inclusive neighborhood that encourages collaboration, strengthening relationships, and enhancing the quality of life for all. By working together, we can create a community rooted in respect, shared responsibilities, and pride in the place we call home.



## Knud Gacoms

3742 Eagle Isle Circle,  
Kissimmee, FL 34746

I have lived in Bellalago since 2013 with my wife of over 30 years, and together we are proud parents of two children. Our daughter is currently in dental school, and our son has recently completed his graduate studies and will soon begin flight training in Arizona to become a commercial pilot.

I am an experienced business leader and entrepreneur with more than 27 years of experience in executive and ownership roles across multinational corporations as well as medium and large-sized companies. I hold a Master's Degree in Business Engineering from the University of Antwerp in Belgium, where I developed a deep understanding of finance, strategic operations, and sustainable business management.

My career began in the media industry, during my final year at the university, where I served as CEO of my family-owned radio stations in Belgium from 1998 to 2007. During that time, I led the company through an era of expansion and digital transformation before successfully selling it to a European media group.

I founded a property management company, which I grew from the ground up into a successful business known for its strong owner relationships, exceptional guest service, and consistent financial performance. After nearly a decade of growth and success, I successfully exited the company in 2022, marking a significant milestone in my entrepreneurial journey.

Today, I am part of the leadership team of an international property management company that manages over 600 properties across nine destinations. I also hold an active Florida Real Estate License. As an active volunteer in our community and current committee member, I've had the opportunity to listen to residents, understand day-to-day concerns, and see where we can do better. That experience has strengthened my commitment to serving with transparency, integrity, and results.

If elected to the HOA Board, I will bring a strong focus on accountability ; not just for board members, but also for our vendors and management company. Our community deserves clear checks and balances, responsible spending, and thorough evaluation of vendor performance. Every dollar from our dues should be working hard to maintain and improve the quality of life for residents. Our HOA should work for all of us, the residents of our community.

I believe in open communication, timely follow-up, and making sure all homeowners feel heard and respected. This isn't just about managing a neighborhood, it's about building a stronger, more connected community.

Residents deserve the best. I'm ready to work for that, transparently, proactively, and with purpose.