

**MINUTES OF MEETING
LIVE OAK LAKE
COMMUNITY DEVELOPMENT DISTRICT**

The regular meeting of the Board of Supervisors of the Live Oak Lake Community Development District was held on Thursday, **November 20, 2025**, at 2:00 p.m. at the Twin Lakes Clubhouse, 49231 Twin Lakes Blvd., St. Cloud, Florida.

Present and constituting a quorum:

Ned Bowman	Chairperson
Bob Holesko	Vice Chairperson
Andrea Stevens <i>by Zoom</i>	Assistant Secretary
Linda Warner	Assistant Secretary
Mel Gray Marshall <i>by Zoom</i>	Assistant Secretary

Also present were:

Tricia Adams	District Manager, GMS
Sarah Sandy	District Counsel, Kutak Rock
Nicole Stalder <i>by Zoom</i>	District Engineer
Jarrett Wright	Field Services, GMS

FIRST ORDER OF BUSINESS

Roll Call

Ms. Adams called the meeting to order. A quorum was established.

SECOND ORDER OF BUSINESS

Public Comment Period

Ms. Adams opened the public comment period.

Resident (Rod Santomayn, 2607 Meadowedge Loop) introduced himself and thanked the Board members for volunteering their time and talents. He raised two landscaping concerns: first, he noted that the community had lost several palm trees during construction, and some of the stumps had remained in place for about two years without being removed or replaced. Second, he noted that the magnolia trees at the entrance appeared unhealthy and asked when they would be addressed. He closed by thanking the Board.

November 20, 2025

Live Oak Lake CDD

Resident (Nelson Mercurio, 2672 Redblush Ter.) expressed serious concerns about a severe insect problem in the community. He stated that current treatment methods, including spraying and pond stocking, were not working and that residents were being swarmed when going outside. He indicated he had photos showing heavy insect presence on his lanai the same day spraying occurred. He voiced frustration that the same unsuccessful methods continued to be used and questioned why aerators or fountains had not been installed in the affected ponds. He noted that areas with fountains did not seem to experience the same level of issues and urged the District to take additional action.

Resident (Daryl McIntyre, 2724 Redblush Ter.) stated that he had lived in the community for two years and initially believed the pest issue was small. He explained that it became clear the problem was beyond what any homeowner could handle. He expressed frustration that he could not walk outside the home he felt he had overpaid for. He emphasized that residents contribute significant money to the CDD and expected action. He said that something had to be done and believed a combination of fountains and increased spraying would be necessary. He stated the problem continued to worsen and that residents could not enjoy being outside their homes.

Resident (J.R. Wagner) expressed the same concerns of the previous speakers and stated that none of the mitigation efforts discussed at the last meeting, including the boulder system, had been done. He said nothing had improved and felt the situation may have worsened. He agreed that the District needed to take a different approach because the current efforts were not working. He also mentioned that residents had sent multiple emails about the issue. He questioned whether recent changes in surrounding foliage or differences between nearby properties and residents' yards might be contributing to the problem and thanked the Board.

Resident (Joe Geary, 5007 Dancy Lane) stated that online images showed grass heavily overgrown throughout the area. They said the grass had spread over the sidewalks and was no longer limited to just one corner. They also reported that the front door was essentially blocked, making it difficult to enter the home or have visitors.

Resident (Arlene McIntyre, 2724 Redblush Ter.) said she worked from home and stated that the spraying company was not actually coming out as claimed, or at least not often enough. She questioned the effectiveness of adding fish because alligators would eat them, and residents were fishing in the ponds. She stressed that the midge problem had become a full-blown infestation and was completely out of control, beyond what should be expected for a property near water.

November 20, 2025

Live Oak Lake CDD

THIRD ORDER OF BUSINESS**Consent Agenda**

- A. Approval of Minutes of the September 18, 2025, Board of Supervisors Meeting**
- B. Approval of Check Register**

Ms. Adams presented the minutes from the September 18, 2025, meeting and asked for any questions or comments. The Board had no changes to the minutes or the consent agenda.

On MOTION by Mr. Bowman, seconded by Mr. Holesko, with all in favor, the Consent Agenda, was approved.

FOURTH ORDER OF BUSINESS**Ratification of OUC Utility Easement**

Ms. Adams reminded the Board that they had already approved of the OUC utility easement at a prior meeting. District counsel finalized the agreement and the Chairman signed it. The completed version was included in the agenda packet on page 18. The Board was asked to ratify the final agreement.

On MOTION by Ms. Warner, seconded by Mr. Holesko, with all in favor, the OUC Utility Easement, was ratified.

FIFTH ORDER OF BUSINESS**Staff Reports**

- A. Attorney**

Ms. Sandy stated that the Board received an update regarding questions about whether interest earned on the trust estate accounts could be transferred to the District for general use. It was explained that the bond indentures had been reviewed with bond counsel, and under the current language, all interest must remain in the trust accounts and be used only for their designated purposes. While the interest could ultimately help pay down the bonds sooner, it cannot be transferred to the District. There was a brief discussion about whether the trust indenture could be changed and when a motion could be made to apply excess funds toward faster debt repayment. It was noted that this would depend on coordination with the trustee and the accumulation of sufficient funds, at which point an extraordinary mandatory redemption could occur.

- B. Engineer**

Ms. Stalder stated that she did not have a specific report to present but was available to answer any questions.

November 20, 2025

Live Oak Lake CDD

C. Field Manager's Report

Mr. Wright presented the field report and said District mulching had been scheduled for December 15–16, noting it was later than usual due to the vendor's schedule. He explained that the plants had been removed from the pots along Nolte and toward Alligator Lake, and that blue daze hadn't held up well. He was evaluating sturdier replacement options that could withstand wind and irrigation-related issues. Since the community's mowing was limited to every other week, the crew had been focusing on detail work such as lifting tree canopies, resetting ornamentals, trimming hedges, and cleaning up beds to prepare for next season. He also reported that the tennis court fountain motor had been initially submitted for warranty replacement months earlier. It still hadn't been pulled because the Solitude staff member handling it went on leave without notice. The motor was finally removed the previous week and sent to the manufacturer, who was expediting the turnaround. Mr. Wright said he would confirm the exact date it was first reported and clarified that because the motor sits underwater, he wouldn't know it had been removed unless the vendor notified him. The repair was under warranty, so there were no costs to the District.

There was discussion on replacement of magnolia and palm trees at the entrance of the community. Mr. Wright explained the cost per tree and the effect on the landscape budget. Mr. Bowman stated that the community has been put on water restrictions for the last couple years which effects the grass and trees. He continued stating the midge budget as significantly increased and as a result the Board must pick and choose which projects to use the funds on.

i. Midge Treatment Report

Mr. Wright stated that the midge treatment had expanded from 5 ponds to 15 ponds following inspections in additional phases. All 23 ponds continued to receive routine aquatic maintenance monthly for algae blooms and invasive species. Previously the budget was \$25,000 or less, so the Board must determine the most cost-effective ways to treat the midges. The focus is on the ponds causing the most issue throughout the community. He explained that all fisheries recommend stocking the pond with gambusia that will eat the midge larva in the shoreline waters and in time they will duplicate. Adding fountains to ponds is not an effective approach to the midge issue due to the cost and repairs. Mr. Bowman mentioned the increased effect of midges when there is new development. Mr. Wright stated development activity and disturbed soils have

November 20, 2025

Live Oak Lake CDD

contributed to increased nutrient loads, particularly in newer phases, thereby elevating midge activity. Mr. Wright noted that midges could not be eradicated, only managed.

There was a brief discussion about the potential of getting water quality condition reports. Mr. Wright explained an alternative product, Skeeter, that has been successful used in addition to the larvicide treatments. The proposal was presented.

On MOTION by Mr. Bowman, seconded by Mr. Holesko, with all in favor, the Steadfast Proposal for Skeeter Treatment \$4,580 Monthly for Three Months (amended), was approved.

A Public Comment Period (Questions) was opened by Mr. Bowman.

Resident (Daryl McIntyre, 2724 Redblush Ter.) requested a recap of what was just discussed regarding the discussed midge issue solution.

Resident: Asked what homeowners can do around their own properties to help mitigate the midge issue. Mr. Wright stated that Clarke Environmental is offering homeowners the opportunity to sign up to have their landscaping treated.

Resident (Nelson Mercurio, 2672 Redblush Ter.) gave suggestions on ways to kill the midges on patios.

Resident (John Curlew, 2679 Meadowedge Loop) requested clarification on the CDD boundaries around the ponds.

Resident (Sherry Payne- Lewis, 2724 Greenlands St.) suggested sending a request to the HOA to change the type of fertilizer used. Mr. Wright stated that any type of fertilizer used would pollute the water.

Resident (2632 Meadowedge Loop) stated concern for the CDD and HOA working together and not against each other on the midge issue.

Mr. Wright stated Aerators and fountains were discussed but considered extremely expensive, with limited benefit, requiring electrical service, incurring high operating costs, and requiring regular maintenance. Solar options were also reviewed but were not effective for large ponds.

ii. Consideration of Midge Contract Amendments with Clarke Environmental

November 20, 2025

Live Oak Lake CDD

Mr. Wright reviewed the amended midge-treatment program that began on October 1st. Initially focused on five ponds, but after Clarke Environmental inspected all ponds throughout the community, the number of affected ponds increased to fifteen, including several in the newer phases near the Alligator Lake entrance. He said a complete proposal package had been prepared and that he had already emailed the Board a summary so they wouldn't have to sort through each report individually. He also reported ongoing work at Meadow and Blue Pond, where sections of netting rising from the pond bottom were removed. Lower water levels were expected to allow the remaining areas near the park side to be cleared soon. Lastly, he noted that the crosswalks at the first roundabout had become grimy from irrigation runoff. Mr. Wright added that he was collecting pressure-washing quotes and recommended planning for annual cleaning of that main thoroughfare, with other areas addressed as needed.

iii. Consideration of Proposals

a. Fish Stocking Proposals

- i. Solitude Lake Management**
- ii. Steadfast Alliance**

Mr. Wright compared fish-stocking proposals from Solitude and Steadfast Alliance. Steadfast's \$29,536.65 proposal covered more pond acreage and included more bluegill than Solitude's \$32,027 proposal, making it the cheaper and more effective option. Mr. Wright recommended Steadfast based on updated pond data and overall value.

On MOTION by Mr. Bowman, seconded by Ms. Warner, with all in favor, the Fish Stocking Proposal from Steadfast Alliance for \$29,536.65, was approved.

b. Shoreline Planting Proposal

- i. Solitude Lake Management**
- ii. Steadfast Alliance**

Mr. Wright discussed the shoreline planting proposal for Ponds 13, 14, and 15 in the Greenland area. He explained that the earlier plantings had been installed in sections rather than fully around the ponds, so this add-on was intended to extend those areas and provide the fish with a better environment. The plan called for installing another 5,000 plants, pickerelweed, and Gulf Coast spikerush. These plants were expected to improve water quality and facilitate pollutant

November 20, 2025

Live Oak Lake CDD

uptake. The additional plantings would add about 50 feet of coverage on each side of the existing beds. A motion was then made to approve the Solitude proposal for \$7,800.

On MOTION by Mr. Bowman, seconded by Ms. Warner, with all in favor, the Solitude Lake Management for \$7,800, was approved.

c. Skeeter Application Proposals- *this motion to approve was made above under the Midge Report*

- i. Aquatic Weed Control
- ii. Steadfast Alliance

d. Aeration Proposals from Solitude Lake Management

Mr. Wright reviewed a resident's question about how loud the proposed aeration compressors would be, noting they did not want noisy equipment near their homes. Staff said the compressors were loud, but no decibel reading had been taken yet. The Board explained that aerators had been budgeted initially, but electrical access issues delayed the plan; aeration was not entirely off the table, and they would follow up with the HOA. Residents expressed frustration that spraying, planting, and fish stocking were not resolving the midge problem. The Board said those were long-term approaches, and they were still exploring additional options and funding sources.

D. District Manager's Report

i. Approval of Balance Sheet

Ms. Adams presented the balance sheet was the first set of unaudited financials for the new fiscal year. The unaudited financials were through the end of October.

SIXTH ORDER OF BUSINESS

Other Business

There being no comments, the next item followed.

SEVENTH ORDER OF BUSINESS

Supervisors' Requests

Ms. Marshall asked Ms. Adams to follow up again with Del Webb regarding contributions to help address the ongoing midge infestation. She noted that residents paying \$40–\$50k for lots were still facing significant issues despite the District's spending on fountains and aerators. Ms.

November 20, 2025

Live Oak Lake CDD

Adams replied that Del Webb had previously declined an additional contribution for the current fiscal year budget.

EIGHTH ORDER OF BUSINESS

Adjournment

Ms. Adams requested a motion to adjourn the meeting.

On MOTION by Mr. Bowman, seconded by Mr. Holesko, with all in favor, the meeting was adjourned.

Signed by:


Tricia Adams
Secretary Assistant Secretary

Signed by:


Del Bowman
Chairman / Vice Chairman