

Ripples

By The Lake



Published by Deerfield Lake HOA | 4400 NW 69th Ct. Coconut Creek, 33073 | (954) 421-1116

October 2026

DATES TO REMEMBER



HOA Board & Directors

PresidentTony Troyer
Vice PresidentDaniel Marron
SecretaryDebra Henson
TreasurerNancy Ritchie

Directors
Naydia Mena

DEERFIELD LAKE

Manufactured Home Community

Erin McCarthy
Community Manager
954-421-1116 | Fax 954-421-1137
office@deerfieldlakemhc.com

OCTOBER 2026 RIPPLES, RESIDENT INFORMATION

deerfieldlakeresidenthoa@gmail.com

Search for Community Facebook Page and JOIN the group @

Deerfield Lake MFH neighborhood group page, Coconut Creek, FL

This is your community, and the board is here to be your voice, plan events, and assist residents whenever possible. Our events are powered by volunteers, and we would greatly appreciate seeing some new faces join the team. We typically decorate the clubhouse two days before an event, and extra help is always welcomed. Stay tuned for details on our next gathering.

Agenda

1. October 5th is the 1st HOA Fall Meeting. In order to have a quorum the meeting must have 25 residents present or there can not be a meeting. We would like the residents' input on events. Nov & Dec open nominations for 2 Board positions, must be present when nominated.
2. Please remember that if you want a topic to be raised at a meeting you must present it to the HOA 5 days prior to the meeting and be the homeowner. The Board reserves the right to table the topic until the next meeting. Send a request to the HOA email above.
3. The office is planning to change how they deliver monthly lot rent bills in January 2027. You will no longer receive a bill in the mail. <https://www.communityresport.com/> This will be discussed at our October 5th meeting. You can log into the portal and mark either receive your bill via email or text, that is all you have to do. The HOA and/or the Office will be happy to help either at the club house or at your home.
4. Koffee Klatch started up, Sept 14. Bingo starts back, October. Craft and Bake sale- Oct 10th. Halloween Party Oct 31, potluck. Vote to add Labor Day to our event calendar budget. Fall scavenger hunt suggested, lead would be Reggie.
5. Save your stuff for the upcoming HOA Flea Market, November 14, start putting stuff at the club house on Nov 7th., this is to help cover the cost for more events and HOA bills.

...continued on page 4

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Rotting subfloors
Mold and musty odors
High A/C bills
Deteriorating AC ducts

BEFORE



**YOUR CRAWLSPACE
SHOULD BE CLEAN,
DRY, AND PROTECTED**

AFTER



Signs you have moisture issues:

Musty smell inside your home
Floors feel soft & spongy
High energy bills
Visible moisture or standing water

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2025 HOMEOWNER'S ASSOCIATION BOARD OF DIRECTORS

President **Tony Troyer**
Vice President **Daniel Marron**
Secretary **Debra Henson**
Treasurer **Nancy Ritchie**
Director **Naydia Mena**

HOA EMAIL

deerfieldlakersresidenthoa@gmail.com

New Committees

Hurricane Preparedness Ed Applegate
 Reconciliation (Audit) Wayne Caswell
 Amy Gross
 Nominations & Elections Linda Caswell, Bob Gross
 Social Committee Naydia Mena
 Nancy Ritchie, Joanne Dolwig
 Library Linda Caswell
 Ripples Linda Cammallere 732-865-6404 (Lcamel3521@outlook.com)
 By-Laws, Policy & Procedures Linda Caswell 914-388-4548
 Joe Dolwig, Michael Napolitano
 Bingo Barbara Licitra
 FMO Debra Henson
 Facebook Page Linda Caswell
 Koffee Klatch Linda Cammallere & Patty Smart
 Welcome Committee Tom Holt, Ivette Marron (translator), Dan Marron



Wildlife has right of way and running over and killing them is not the thing to do. This is their habitat we are only renters for awhile please be kind ... Cameras are everywhere!!!!

IMPORTANT INFORMATION

All residents must be registered with Office !! And no renters are allowed in any facility without owner present.

Remind all visitors that speed limit is 15 MPH We do not have sidewalks so please be aware of your surroundings Walkers expect you to stop at stop signs..

If you see something suspicious say something, write it down or take picture with phone send to Office... We need volunteers for Neighborhood Watch, 1 hour of your day or evening to walk, ride or travel around through park and report any suspicious activity. Anything serious call Police Non emergency #954-356-4400

**SPEED
LIMIT
15**

To all new Community Members who are on Facebook we have our own page for residents go to groups and look for Deerfield lakeMFH and fill out questions about residency You will see all goings on in Community. Also we have HOA site as well deerfieldlakehoa.org



Please note that while the HOA does not establish the park rules. We strive to keep residents informed to help everyone avoid violations that could risk your residency with park management. If you have any questions or issues, please email the HOA directly. We are all volunteers dedicated to supporting our residents and the HOA does not work for the park owners.

HOA Meeting October 5, 2026, at 7:00 PM

Respectfully, Your HOA Board Members

OCTUBRE DEL 2026 RIPPLE INFORMACIÓN PARA RESIDENTES

deerfieldlakeresidenthoa@gmail.com

Busquen en nuestra Comunidad Facebook MFH en la página para unirse con el grupo en Coconut Creek, Florida. Esta es su comunidad, y la junta directiva está aquí para ser su voz, planificar eventos, y asistir los residentes cuando sea posible. Nuestros eventos son posibles gracias a voluntarios y agradeceríamos mucho que se unieran nuevas personas a nuestro grupo. Normalmente decoramos la casa club dos días antes de cada evento, y ayuda adicional es siempre apreciado. Manténganse atentos para conocer los detalles de nuestra próxima reunión.

AGENDA

1. El 5 de octubre es la Primera Reunión de otoño de la HOA. Para tener quorum deben estar presente 25 residentes o no podrá celebrarse la reunión. Nos gustaría conocer la opinión de los residentes sobre los eventos. Nov y Dic se abren las nominaciones para 2 puestos de la Junta, quienes deben estar presente cuando sean nominados.
2. Favor de recordar si quiere que se plantee un tema en la reunión, debe presentarlo a la HOA 5 días antes de la reunión y ser el propietario de la vivienda. La Junta le reserva el derecho de proponer el tema hasta la próxima reunión.
3. La Oficina planea cambiar como se paga la renta mensualmente, empezando en enero del 2027. No recibirán más cartas por correo: [Https: www.communityreport.com](https://www.communityreport.com). Esto se discutirá durante nuestra reunión el 5 de octubre. Puede iniciar sesión en el portal y elegir recibir su factura por correo electrónico o mensaje de texto, eso es todo lo que tiene que hacer. La HOA o la Oficina estarán encantadas de ayudarle, ya sea en la Casa Club.
4. Venta de manualidades y repostería - 10 de octubre. Fiesta de Halloween el 31 de octubre, comida compartida. Voten para añadir el Día del Trabajo al presupuesto de nuestro calendario de eventos. Se sugirió una búsqueda del tesoro de otoño, la líder sería Reggie.
5. Guarda tus cosas para el próximo Mercado de Pulgas de la HOA, el 14 de noviembre, empieza a llevar las cosas a la Casa Club el 7 de noviembre., esto es para ayudar a cubrir el costo de más eventos y las facturas de la HOA.

La Gestión del Parque. Si tiene algunas preguntas o asuntos, favor de mandarnos correo electrónico directamente. Todos somos voluntarios dedicados a apoyar a nuestros residentes y no trabajamos para los propietarios del parque.

Reunión del HOA el 5 de octubre del 2026

Respetuosamente, Los Miembros de La Junta

Traducido por Geronimo Mena, Jr.



FMO Membership Application



SAVE A STAMP!

You can join on the FMO Website - www.fmo.org

Prices are effective as of July 25, 2025

- ☐ One Year FMO Membership for \$40 (US Funds)
☐ Three-Year FMO Membership for \$120 (US Funds)
☐ One-Year FMO Associate Membership for \$40 (US Funds)
☐ *New Application
☐ *Renewing Application

Note: Fields with * are required. PLEASE PRINT LEGIBLY

Date: _____

*Name: _____

Co-Member: _____

*Florida Address: _____

*City, Zip: _____

*Email Address: _____

*Phone: () _____
 Home Phone ☐ Cell Phone ☐

*Opt-In for Text Messaging Updates: ☐ Yes ☐ No

*Would you like to make a donation to FMO? ☐ YES ☐ NO

Donation Amount Enclosed: \$ _____

To pay with credit card:

☐ MasterCard ☐ Visa ☐ Discover ☐ AMEX

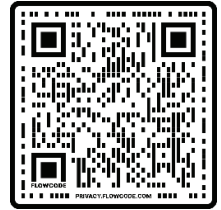
Total amount to be charged: \$ _____

Card # _____

CVV on back: _____ Exp. Date: _____

Signature: _____

SCAN THE QR CODE TO
COMPLETE THE
APPLICATION ONLINE



DISTRICT	COUNTY	SECTION
District 1	Polk	E
District 2	Pinellas	A
District 3	Lake	F
District 4	Indian River, St. Lucie, Okeechobee, and Martin	G
District 5	Manatee	B
District 6	Desoto, Hardee, Highland, and Glades	E
District 7	Lee	B
District 7-A	Hendry	B
District 7-B	Charlotte	B
District 7-C	Collier	B
District 8	Sarasota	B
District 9	Brevard	G
District 10	Hillsborough	A
District 11	Pasco	A
District 12	Miami-Dade, Broward, and Monroe	D
District 12-A	Palm Beach	D
District 13	Marion, Putnum, and Alachua	F
District 14	Volusia, and Flagler	C
District 15	Bradford, Clay, Nassau, Duval, and St. Johns	H
District 16	Seminole, Orange, and Osceola	C
District 17	Citrus, Hernando, and Sumter	A

Park Name: _____

County: _____

District Number: _____

Section Letter: _____

PLEASE NOTE

Your membership cards can be printed online at www.fmo.org after signing into your member record. Please contact your **District President or your Section Director** for questions regarding HOA-related inquiries.

FMO Headquarters

222 S. Westmonte Dr, Ste 111, Altamonte Springs, FL 32714

Email: members@fmo.org | Phone: 321 214-4300

A MESSAGE FROM NOMINATIONS/ELECTIONS CHAIR

The third Monday in January is our HOA's Mandated Meeting. This is when we vote for Board Members and the elected members vote amongst themselves as to who will be President, Vice President, Secretary and Treasurer. We currently have a five (5) member Board. Our By-Laws provide for either a seven (7) or five (5) member Board. Naturally there are advantages to having a full seven (7) member Board.

To be a Board member a person must be a bona-fide homeowner. That means their name must appear on the Title to their mobile home. A copy of the Title must be provided to the current Secretary for verification. A person considering running cannot be related to anyone else on the Board. These are the ONLY requirements to run for a seat on the Board. If elected the other requirement is to attend, via Zoom, a one day "class" which is paid for by our HOA, within ninety (90) days of being elected to the Board.

A person may nominate themselves or be nominated by another HOA member at an HOA Meeting in October, November or December. The nominee must be present to accept the nomination. After December all nominations are closed.

An elected member serves a two year term. If they desire they can run for another two year term, but may only run for two consecutive two year terms. Our current President, Vice-President and Secretary will now be serving their last year and will be ineligible to run again in 2029. The current Treasurer and Director, if they desire, will be eligible to run in 2029 as they will have only served one (1) two year term. This is another compelling reason to fill the seven (7) seats on the Board this coming January. It is never a good idea to have a complete turnover, the learning curve for being a Board member is so much easier when there is a staggered transition of members.

This is why I urge any of you to consider becoming a Board member. A strong Board is a major factor to maintaining the quality of living you have chosen by moving to a 55+ mobile home park. You can speak with current Board members to find out just what the "job" entails. We welcome participation from all home owners, please do not let a language barrier be a problem, that can be worked around. We need representation from all our neighbors.

The opening is for two new members. We cannot have an even number on the Board, it is either five or seven. If only one person is interested we will not be able to move forward unless a current member decides to resign. If two people are interested we have a non ballot vote with the Secretary casting one vote for the slate of candidates. If we have three or more people interested then we will have a paper ballot vote, one (1) vote per household, with the two people receiving the most votes elected to the Board.

Please contact me by email, caswell@catskill.net, or speak with HOA Secretary Debra Henson with questions or with your interest in running for a seat on the Board.

OCTOBER



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OCTOBER 31ST
DOORS OPEN AT 6 PM, DINNER STARTS AT 6:30 PM

BRING YOUR FAVORITE DISH

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AUCTION

GAMES

COSTUME CONTEST
\$25 PRIZE

RSVP BY OCTOBER 25TH
TO NAYDIA (R10) AT 754-366-6417



DEERFIELD LAKE Community CRAFT & BAKE SALE

OCTOBER 10TH

8AM - 2PM
Gates will be open

TABLES COST **\$5**

Shop local. Support our community!

Homemade Goodies & Unique Finds!

RSVP BY OCTOBER 8TH TO NAYDIA (R10) AT 754-366-6417



GET CASH TODAY!

I will make a cash offer for any of the following items:

- Antiques • Broken or unwanted gold or silver jewelry • Diamonds • Old Coins
- Military memorabilia, binoculars, bayonets • Old baseball, football cards • Old cameras
- Old war medals • Old watches, working or broken • Original listed artists signed paintings
- Sterling silver spoons, forks • Vintage costume jewelry • Different types of collections.

I come to you!

Please call Dave at 954-540-0685

THE WRITINGS OF THE VINTAGE SUNFLOWER

by Patty Smart

Good September Morning to all of my favorite sunflower guys and dolls...This picture is 4 years old..an absolute favorite day of me and Leah spent at my community pool.

And just like that ..she's in gymnastics..first grade..reading and writing.. just like August left us abruptly..Leah grew into a little lady...I am blessed to see her a few times a year . usually always in the Autumn Season..once again I will be attending Grandparents Day at her local school in 2 weeks .a 3'day stay..filled with much anticipation and a chance to see my girls once again...I have always told my kids .it's Quality over Quantity...In 3 days I will have the privilege of seeing her classroom.. lunchroom. Her artwork..her little pals..I will see her bedroom and outside play area that is her happy place at home..we will share meals and snacks together..cuddle and be cozy..we like to sing and dance and tell stories

My daughter and I will reconnect with early morning coffee..and midday talks..wander through her downtown charming town where the season of autumn is charmed with scarecrows and pumpkins. Quaint coffee shops..and almost a Stars Hollow replica...It truly has become my favorite time of year..I am blessed and grateful for this mini trip to spend time with these girls ..This season brings so much joy in so many ways . Decorated homes. wherever you live . football games..class reunions. and Homecoming..Fall mums scattered in yards. an oversized sweatshirt to feel cozy .rain against a window..hot Coco..and pumpkin spice fills the air...I like to embrace each new season..for you never know when you will pass this away again... Enjoy your September Morning...pour an extra cup of coffee and eat that cinnamon donut....till tomorrow



EDITORIAL:

by Linda Cammallere

It has been a harrowing Month for me and wouldn't wish it on anyone!!!

Broke my left Hip on the 22nd of August, went to N.W. Hosp. to have surgery Great Surgeon!! Went to Rehab on the 28th of August. Worked my butt off in therapy and I am home now with a walker.

I missed my home so much, just to get a cup of coffee was a challenge, the food was UGH! Can't even describe it. If my husband did not bring me food every day I would have Died!!! So I made it home to get the Next Ripples done Yeah!! So happy to be home and Don't forget everyone October 5th is our first HOA Meeting!!! 7pm 6pm for Board members.....

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Coconut Creek, FL 33073
(954) 421-1116

Community Records

In an effort to update our Community Records, the Management of Deerfield Lake requests that each resident please complete the information listed below and return it to the Community Office no later than _____

This is important for Emergency Awareness Robo Calls to Residents from the Office

Lot # _____

Resident Name(s): _____

Additional Occupants:

Current Home Telephone at Community: _____

Work and/or Alternate Telephone Number: _____

Emergency Contact Name(s) and Telephone Number(s):

Off-Season/Away Address and Telephone Number (if applicable):

*Should you have any questions, please contact the Community Office at
(954) 421-1116 at any time.*

IMPORTANT NUMBERS

Emergency 911

24-hour Helpline for Crisis, Health, and Human Services Support

Broward County Hurricane Hotline 311 or 954-831-4000 / TTY 954-831-3940

Broward Emergency Management For Special Needs Shelter Registration 954-831-3902 / TTY 954-831-3940 Broward County School District Hotline 754-321-0321

FEMA Hotline 1-800-621-3362 /

TTY 1-800-462-7585

Broward County Emergency Management 954-831-3900 Broward County Animal Care and Adoption 954-359-1313

Insurance State of Florida Department of Financial Services Hurricane Helpline 1-800-22-STORM (78676) / TTY 1-850-413-3089

Price Gouging Hotline 1-866-966-7226

Broward County Environmental and Consumer Protection 954-357-5350 Broward County Solid Waste and Recycling Services 954-765-4999

Broward County Paratransit Services 1-866-682-2258

Broward County Transit 954-357-8400 / TTY 954-357-8302 Homeless Information 954-563-HELP / 954-563-4357

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	3							

OCTOBER SUDOKU

1	2	6	7	8	4	9	3	5
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2	9	1	6	3	7	5	8	4
6	3	8	5	4	9	1	7	2
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Published by:



***For advertising information
please call 941-375-3699***

OCTOBER 2026						
SEPTEMBER S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30		NOVEMBER S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30				
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1 9am Water Aerobics Weather Permitting 9am Pilates	2 9am Water Aerobics	3
4	5 Pilates 10:00am	9am Water Aerobics	6 Pilates 9am	7 Pilates 9am	8 9am Water Aerobics Weather Permitting 9am Pilates	9 9am Water Aerobics
11	12 Pilates 10:00am Columbus Day	9am Water Aerobics	13 Pilates 9am	14 Pilates 9am	15 9am Water Aerobics Weather Permitting 9am Pilates	16 9am Water Aerobics
18	19 Pilates 10:00am	9am Water Aerobics	20 Pilates 9am	21 Pilates 9am	22 9am Water Aerobics Weather Permitting 9am Pilates	23 9am Water Aerobics
25	26 Pilates 10:00am	9am Water Aerobics	27 Pilates 9am	28 Pilates 9am	29 9am Water Aerobics Weather Permitting 9am Pilates	30 9am Water Aerobics
						31 Halloween

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OR
SAGGING
FLOORS?**



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BEFORE - Soft, Unsafe, Damaged

AFTER - Solid, Level, Safe



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YOUR FLOOR SHOULD NOT FEEL LIKE THIS:

- Soft or "spongy" when walking
- Sagging or dipping areas
- Squeaking or shifting
- Weak spots near bathrooms or kitchens
- Flooring separating or bubbling
- Musty smells coming from floor
- Floors can eventually collapse

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TURN INTO BIG SOFT SPOTS**

Moisture destroys subfloors from underneath
Floors can eventually collapse
Repairs become more expensive over time

DON'T WAIT UNTIL YOUR FLOOR FAILS

We replace entire rooms for guaranteed subfloor integrity.

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Call 772-539-5154

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