

From: John Pescow
Sent: Wednesday, February 4, 2026 10:05 AM
To: Consumer Correspondence; Sergio Smith
Subject: FW: Protest
Attachments: RE: Sun Communities water bills; RE: Docket NO.20250088-WU,Sun Communities's Finance LLC d/b/a "Water Oak Utility"; RE: Water rate increase; RE: Florida's Insurance Lesson for New York WSJ-Don't Stop NOW-#KillingCCPSolar/Batter farms - FLORIDA; RE: DOCUMENT NO. 15529-2025; RE: Water increase water oak estates. Lady lake fl; RE: Docket# 20250088; RE: Water rate increase; RE: Document # 20250088 / FPSC # 15529-2025; RE: Concern for My Grandmother Regarding Proposed Water Rate Increase

Please, add to docket 20250088.

From: Sergio Smith <SSmith@psc.state.fl.us>
Sent: Friday, January 23, 2026 1:45 PM
To: John Pescow <JPescow@PSC.STATE.FL.US>
Subject: FW: Protest

John,

These have been logged.

From: Consina Griffin-Greaux <CGriffin@psc.state.fl.us>
Sent: Thursday, January 22, 2026 9:07 AM
To: Sergio Smith <SSmith@psc.state.fl.us>
Subject: Protest

20250088 ws755 Pr68

Antonia Hover

From: Tristan Davis on behalf of Records Clerk
Sent: Tuesday, January 20, 2026 8:23 AM
To: 'Nancy Tart'
Cc: Consumer Contact
Subject: RE: Sun Communities water bills

Good Morning,

We will be placing your comments below in consumer correspondence in Docket No. 20250088, and forwarding them to the Office of Consumer Assistance.

Thank you!

Tristan Davis
Commission Deputy Clerk I
Florida Public Service Commission
2540 Shumard Oak Boulevard
Tallahassee, FL 32399
Phone: (850) 413-6121

PLEASE NOTE: Florida has a very broad public records law. Most written communications to or from state officials regarding state business are considered to be public records and will be made available to the public and the media upon request. Therefore, your email message may be subject to public disclosure.

From: Nancy Tart <ntart24@gmail.com>
Sent: Monday, January 19, 2026 7:41 PM
To: Records Clerk <CLERK@PSC.STATE.FL.US>
Subject: Sun Communities water bills

CAUTION: This email originated from outside your organization. Exercise caution when opening attachments or clicking links, especially from unknown senders.

Whom It May Concern,
I am writing to formally protest the proposed 400 percent increase in my water bill/rate by I am a homeowner in wateroak country club a branch of Sun communities and I find this proposed increase to be unjust, unconscionable, and disproportionate to the cost of service.

I request that this letter be counted as a formal, written objection to this increase.

Grounds for Protest:

Undue Financial Burden: An increase of this magnitude is not sustainable, particularly given that I am a fixed-income household].

Lack of Justification: The company has not provided sufficient evidence that the infrastructure improvements or costs justify a 400 % increase to my household.

I request that the PSC thoroughly investigate the rate-setting methodology of the Water Company Name and deny this excessive increase. I also request a review of my billing history to verify the accuracy of the proposed amount.

Sincerely,
Nancy I Tart

Antonia Hover

From: Antonia Hover on behalf of Records Clerk
Sent: Tuesday, January 20, 2026 8:22 AM
To: 'Dan Shaffer'
Cc: Consumer Contact
Subject: RE: Docket NO.20250088-WU,Sun Communities's Finance LLC d/b/a "Water Oak Utility"

Good Morning,
We will be placing your comments below in consumer correspondence in Docket No. 20250088, and forwarding them to the Office of Consumer Assistance.

Thank you!

Toni Hover
Commission Deputy Clerk I
Florida Public Service Commission
2540 Shumard Oak Boulevard
Tallahassee, FL 32399
Phone: (850) 413-6467

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From: Dan Shaffer <danb1973@gmail.com>
Sent: Tuesday, January 20, 2026 8:17 AM
To: Records Clerk <CLERK@PSC.STATE.FL.US>
Subject: Docket NO.20250088-WU,Sun Communities's Finance LLC d/b/a "Water Oak Utility"

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As a resident Lot 2515

I am writing to ask you to consider our position and feel this is an unfair request without full disclosure based on the following points.

1. They are billed and then rebill sewer and then bill use at an unprovide amount and could upcharge on full potable water use when half of our wate is irrigation and doesn't even use the sewer.
2. Undisclosed 17 facilities that are not being explained
3. Many complaints of faulty meters
- 4, I have seen broken sprinklers go unrepaired on WaterOak /Sun Community property
5. Infrastructure broken lines that are addressed slowly that add to additional water use.
6. Excessive use of water to clean golf carts at the golf course (But we're told is a Public course owned by others and not a Sun Homes Community Property by the Golf Pro) but they use our wells and water System , as well as irrigation that runs at untimely and recommended times so maintenance can control them and leave so they are not unattended , (this may or may not be on our system) but all of water oaks wells can be used to supply each other incase of a break down and we don't know which they are using.

7 Speaking of water oaks wells ! They are on their property and they own them . Their cost is maintenance, they are not purchasing water from another utility .

8. There is also much water waste in their new construction areas that affect the total use and cost that they will reap the benefits that I feel they are trying to get us to support and cover.

Thank you for your time in advance.

Dan Shaffer

731 Sutton Street

lot 2515

Lady Lake Fl32159

Antonia Hover

From: Tristan Davis on behalf of Records Clerk
Sent: Tuesday, January 20, 2026 8:22 AM
To: 'Connie Cook'
Cc: Consumer Contact
Subject: RE: Water rate increase

Good Morning,

We will be placing your comments below in consumer correspondence in Docket No. 20250088, and forwarding them to the Office of Consumer Assistance.

Thank you!

Tristan Davis
Commission Deputy Clerk I
Florida Public Service Commission
2540 Shumard Oak Boulevard
Tallahassee, FL 32399
Phone: (850) 413-6121

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From: Connie Cook <conniecook09@yahoo.com>
Sent: Monday, January 19, 2026 7:19 PM
To: Records Clerk <CLERK@PSC.STATE.FL.US>
Subject: Fw: Water rate increase

CAUTION: This email originated from outside your organization. Exercise caution when opening attachments or clicking links, especially from unknown senders.

[Sent from Yahoo Mail for iPhone](#)

Begin forwarded message:

On Monday, January 19, 2026, 6:18 PM, Connie Cook <conniecook09@yahoo.com> wrote:

Docket 20250088

After reading closely the correspondence from the Florida Public Services Commission regarding Sun Homes desire to drastically increase our water bills, there are several unanswered questions this document brings up.

First they are basing the increase in what they say are 1265 homes plus 17 general service customers? Who are these 17 general service customers?????

It looks like they are wanting to pass their operating expenses off onto the residents of Water Oak who already pay exorbitant lot rents plus some “ pass on tax” that no one here has actually ever been able to truthfully explain what that goes for. Seems like it is to pay the taxes on this whole operation. When we moved here in 2014 that tax was \$400 now it is around \$900????? What does this actually go for.

We are being gouged from every side from Sun homes and they put huge amounts of money into redoing a golf course, raising those fees for residents to ridiculous amounts, give priority to outsiders, can't keep a restaurant going successfully and I could go on and on.

Many people in this park live on SS as their only income and some have to decide between food and medicines. I could go on and on but I won't.?

We need answers as it feels like and looks like this corporation is “ cooking the books”!

Phil and Connie Cook

627 Hickory Hill

Lady Lske, Florida 32159

[Sent from Yahoo Mail for iPhone](#)

Antonia Hover

From: Nickalus Holmes on behalf of Records Clerk
Sent: Tuesday, January 20, 2026 8:21 AM
To: 'Robert Trento'
Cc: Consumer Contact
Subject: RE: Florida's Insurance Lesson for New York WSJ-Don't Stop NOW-#KillingCCPSolar/Batter farms - FL

Good Morning

We will be placing your comments below in consumer correspondence in Docket No. 20260000, and forwarding them to the Office of Consumer Assistance.

Thank you,
Nick Holmes
Commission Deputy Clerk II
Office of Commission Clerk
Florida Public Service Commission
850-413-6770

PLEASE NOTE: Florida has a very broad public records law. Most written communications to or from state officials regarding state business are considered to be public records and will be made available to the public and the media upon request. Therefore, your email message may be subject to public disclosure.

From: Robert Trento <btrento60@icloud.com>
Sent: Saturday, January 17, 2026 5:20 AM
To: Shane Abbott <shane.abbott@myfloridahouse.gov>; Alex Andrade <Alex.Andrade@myfloridahouse.gov>; Yvette Benaroch <Alsmarcoyvette@gmail.com>; Adam.Botana@flhouse.gov; Nathan Boyles <nathan.boyles@myfloridahouse.gov>; Noah Brown <Noah.brown@myfloridahouse.gov>; Tracy Caruso <Votetracycaruso@gmail.com>; Ryan Chamberlin <ryan.chamberlin@flhouse.gov>; Records Clerk <CLERK@PSC.STATE.FL.US>; Peter Cuderman <peter.cuderman@eog.myflorida.com>; Ron.DeSantis@eog.myflorida.com; Tiffany.Esposito@flhouse.gov; Don Gaetz <Gaetz.don.web@flsenate.gov>; Chris.Hall@collier.gov; Leda Kelly <leda.kelly@laspbs.state.fl.us>; Savannah Kelly <Savannah.KellyJefferson@eog.myflorida.com>; Commissioner Rick LoCastro <Rick.LoCastro@colliercountyfl.gov>; Pattt Maney <patt.maney@myfloridahouse.gov>; .jonathan Martin <martin.jonathan.web@flsenate.gov>; Lauren.Melo@flhouse.gov; AnnaGrace Michael <annaGrace.Michael@myfloridahouse.gov>; Turner Mitchell <turner.mitchell@myfloridahouse.gov>; Rep Drew Clark Montez <drewmontezclark@gmail.com>; Vanessa.Oliver@flhouse.gov; Dan Perez <daniel.perez@myfloridahouse.gov>; Jenna.Persons@flhouse.gov; Keri Pitzer <Pitzer.keri@flsenate.gov>; Amamaria Rodrigues <rodriguez.anamaria.web@flsenate.gov>; Michelle Salzman <Michelle.Salzman@myfloridahouse.gov>; Samantha Sullivan <Samantha.sullivan@myfloridahouse.gov>; Ian Thomson <ian.Thomson@myfloridahouse.gov>; Jason Weida <jason.weida@eog.myflorida.com>
Subject: Florida's Insurance Lesson for New York WSJ-Don't Stop NOW-#KillingCCPSolar/Batter farms - FL

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FYI: We will miss this guy!!!!!!!!!!!!!!

- ***Next Up Property Tax!!!!!!***

- *Stop Planting CCP solar/battery farms subsidized by Mordor!!!!!!*②

Summary:

Florida Governor Ron DeSantis's insurance reforms, which included cracking down on unscrupulous medical providers and excessive litigation, have led to significant auto and home insurance premium reductions. New York Governor Kathy Hochul is now pursuing similar reforms, aiming to limit damages for unlawful activities, tighten the "serious injury" standard, and give insurers more time to investigate fraudulent claims. These bipartisan efforts aim to curb insurance abuse and reduce costs for consumers.

Florida's Insurance Lesson for New York WSJ

Who would have predicted that insurance reform would become a bipartisan cause du jour? Florida Gov. Ron DeSantis this week announced more auto and home insurance premium reductions thanks to legal reforms he championed. Lo and behold, New York Gov. Kathy Hochul is taking up the cause.

Auto premiums have increased 64% nationwide over the last five years as a result of inflation, more reckless driving and abuse of the legal system. But now premiums are falling in states that have eased burdensome insurance rules and taken steps to curb excessive litigation and fraud.

Consider the Sunshine State, which enacted a package of legal reforms in 2022 and 2023 that cracked down on unscrupulous medical providers who work with plaintiff attorneys to bilk insurers. In 2021 Florida insurers faced claims of \$7.8 billion in damages, versus \$2.4 billion in the other 49 states combined.

Mr. DeSantis said this week that several auto insurers have filed for premium reductions, including Progressive (-8%), State Farm (-10.1%), AAA (-15%) and USAA (-7%). State Farm has slashed premiums by 20% in total since 2024. Progressive said last fall it would refund policyholders \$1 billion.

Lower insurance costs for ride-share drivers are flowing through to their customers. Uber said this week that Florida riders have saved tens of millions of dollars thanks to the reforms, and that lower fares have increased demand for rides. Might Florida's successful reforms have inspired Ms. Hochul's reform push this week?

Crime syndicates and plaintiff attorneys have been raiding New York insurers by exploiting the state's no-fault rules, which let individuals claim damages for injuries and vehicle damage from their insurer regardless of who's to blame for an accident. Get this—a shooter can claim damages from his insurer if he gets into an accident while fleeing from a crime. The no-fault system

DeSantis's reform success shows Hochul how reform works.

has also been an invitation for fraud. Injuries are often faked or exaggerated. Unethical doctors bill insurers for expensive and unnecessary treatments. Ms. Hochul said 1,729 car crashes in 2023 were staged. American Transit Insurance Co., the state's largest insurer of for-hire, taxi and rideshare drivers, estimated that an astonishing 60% to 70% of the claims it processes each year are fraudulent.

Ms. Hochul wants to limit damages for individuals who are engaging in unlawful activity like drunk driving, as well as noneconomic payouts for drivers mostly at fault for an accident. She also proposed tightening the "serious injury" standard that courts use to determine damages for pain and suffering, which can result in jackpot awards.

She wants to give insurers more time to report fraud and investigate claims to avoid paying fraudulent ones. She put medical providers on alert that their licenses could be yanked if they are found to be trying to loot insurers. Her reforms are a good first step to reining in insurance abuse that has festered for all too long because trial lawyers control Albany.

Insurance reform needn't be a partisan issue. In 2019 Michigan's GOP Legislature and Democratic Gov. Gretchen Whitmer pared back their no-fault insurance regime. A state-commissioned report last month estimated the changes reduced auto premiums on average by \$357, adjusted for inflation, between 2019 and 2024.

Taking on the trial bar requires pluck, but it can also pay dividends. Mr. DeSantis has every reason to brag about them.

Antonia Hover

From: Tristan Davis on behalf of Records Clerk
Sent: Tuesday, January 20, 2026 8:21 AM
To: 'tdgstructural@comcast.net'
Cc: Consumer Contact
Subject: RE: DOCUMENT NO. 15529-2025

Good Morning,

We will be placing your comments below in consumer correspondence in Docket No. 20250088, and forwarding them to the Office of Consumer Assistance.

Thank you!

Tristan Davis
Commission Deputy Clerk I
Florida Public Service Commission
2540 Shumard Oak Boulevard
Tallahassee, FL 32399
Phone: (850) 413-6121

PLEASE NOTE: Florida has a very broad public records law. Most written communications to or from state officials regarding state business are considered to be public records and will be made available to the public and the media upon request. Therefore, your email message may be subject to public disclosure.

From: tdgstructural@comcast.net <tdgstructural@comcast.net>
Sent: Monday, January 19, 2026 7:05 PM
To: Records Clerk <CLERK@PSC.STATE.FL.US>
Subject: DOCUMENT NO. 15529-2025

CAUTION: This email originated from outside your organization. Exercise caution when opening attachments or clicking links, especially from unknown senders.

Mr. Devlin Higgins
Chief of Finance, Tax and Cost Recovery
Division of Accounting and Recovery

Please see attached request for help!

Thanks,

Robert Paulino

Antonia Hover

From: Tristan Davis on behalf of Records Clerk
Sent: Tuesday, January 20, 2026 8:19 AM
To: 'Pam Broschay'
Cc: Consumer Contact
Subject: RE: Water increase water oak estates. Lady lake fl

Good Morning,

We will be placing your comments below in consumer correspondence in Docket No. 20250088, and forwarding them to the Office of Consumer Assistance.

Thank you!

Tristan Davis
Commission Deputy Clerk I
Florida Public Service Commission
2540 Shumard Oak Boulevard
Tallahassee, FL 32399
Phone: (850) 413-6121

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From: Pam Broschay <pambroschay@gmail.com>
Sent: Monday, January 19, 2026 6:36 PM
To: Records Clerk <CLERK@PSC.STATE.FL.US>
Subject: Water increase water oak estates. Lady lake fl

CAUTION: This email originated from outside your organization. Exercise caution when opening attachments or clicking links, especially from unknown senders.

Being on a fixed income this increase puts a financial strain on me. I am requesting an explanation for such a large increase. This will force me to have to move which puts an additional strain on my financial situation. I literally have no place I can afford. Never been homeless however this is certainly becoming a reality. Please help us. In Christ I Remain, Pamela Broschay 201 Birch Street. Lady Lake, FL 32159

Antonia Hover

From: Tristan Davis on behalf of Records Clerk
Sent: Tuesday, January 20, 2026 8:19 AM
To: 'Tim Neidert'
Cc: Consumer Contact
Subject: RE: Docket# 20250088

Good Morning,

We will be placing your comments below in consumer correspondence in Docket No. 20250088, and forwarding them to the Office of Consumer Assistance.

Thank you!

Tristan Davis
Commission Deputy Clerk I
Florida Public Service Commission
2540 Shumard Oak Boulevard
Tallahassee, FL 32399
Phone: (850) 413-6121

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From: Tim Neidert <trn0034@gmail.com>
Sent: Monday, January 19, 2026 6:25 PM
To: Records Clerk <CLERK@PSC.STATE.FL.US>
Subject: Docket# 20250088

CAUTION: This email originated from outside your organization. Exercise caution when opening attachments or clicking links, especially from unknown senders.

I am writing to formally express my extreme concern and opposition regarding the 400% increase water usage, for Water oak communities .A sudden increase of this magnitude is unreasonable and causes significant financial hardship. I request a detailed spreadsheet and a itemized explanation for this drastic hike. If this is due to [mention assumed reason, please provide the justification and documentation supporting this decision.A transparent investigation into these costs should be conducted.I look forward to your prompt response within 10 business days to explain your rationale.

Respectfully,
Tim and Roselan Neidert
206 birch dr.
Ladylake florida 32159
Water oak country club
Sun communities

Antonia Hover

From: Tristan Davis on behalf of Records Clerk
Sent: Tuesday, January 20, 2026 8:18 AM
To: 'Connie Cook'
Cc: Consumer Contact
Subject: RE: Water rate increase

Good Morning,

We will be placing your comments below in consumer correspondence in Docket No. 20250088, and forwarding them to the Office of Consumer Assistance.

Thank you!

Tristan Davis
Commission Deputy Clerk I
Florida Public Service Commission
2540 Shumard Oak Boulevard
Tallahassee, FL 32399
Phone: (850) 413-6121

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From: Connie Cook <conniecook09@yahoo.com>
Sent: Monday, January 19, 2026 6:19 PM
To: Records Clerk <CLERK@PSC.STATE.FL.US>
Subject: Water rate increase

CAUTION: This email originated from outside your organization. Exercise caution when opening attachments or clicking links, especially from unknown senders.

Dickey # 15529-2025

After reading closely the correspondence from the Florida Public Services Commission regarding Sun Homes desire to drastically increase out water bills, there are several unanswered questions this document brings up.

First they are basing the increase in what they say are 1275 homes plus 17 general service customers? Who are these 17 general service customers?????

It looks like they are wanting to pass their operating expenses off onto the residents of Water Oak who already pay exorbitant lot rents plus some "pass on tax" that no one here has actually ever been able to truthfully explain what that goes for. Seem like it is to pay the taxes on this whole operation. When we moved here in 2014 that tax was \$400 now it is around \$900?????

What does this actually go for.

We are being gouged from every side from Sun homes and they put huge amounts of money into redoing a golf course, raising those fees for residents to ridiculous amounts, give priority to outsiders, can't keep a restaurant going successfully and I could go on and on.

Many people in this park live on SS as their only income and some have to decide between food and medicines.
I could go on and on but I won't.?

We need answers as it feels like and looks like this corporation is “ cooking the books”!
Phil and Connie Cook
627 Hickory Hill
Lady Lske, Florida 32159

[Sent from Yahoo Mail for iPhone](#)

Antonia Hover

From: Tristan Davis on behalf of Records Clerk
Sent: Tuesday, January 20, 2026 8:17 AM
To: 'PhyllisM Ayers'
Cc: Consumer Contact
Subject: RE: Document # 20250088 / FPSC # 15529-2025

Good Morning,

We will be placing your comments below in consumer correspondence in Docket No. 20250088, and forwarding them to the Office of Consumer Assistance.

Thank you!

Tristan Davis
Commission Deputy Clerk I
Florida Public Service Commission
2540 Shumard Oak Boulevard
Tallahassee, FL 32399
Phone: (850) 413-6121

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From: PhyllisM Ayers <ayers0012@gmail.com>
Sent: Monday, January 19, 2026 6:13 PM
To: Records Clerk <CLERK@PSC.STATE.FL.US>
Subject: Document # 20250088 / FPSC # 15529-2025

CAUTION: This email originated from outside your organization. Exercise caution when opening attachments or clicking links, especially from unknown senders.

To whom it may concern,

I am a Water Oak Country Estates resident of Lady Lake. I am opposed to the rate hike of our Water usage for our community.

Here are some reasons for this opposed email.

- We are a 55+ community and are on fixed incomes... The rate hike proposed in your letter is outrageous and uncalled for.
- Provided in this proposal was inaccurate information and should be reanalyzed.
- Sun Communities Finance, LLC d/b/a Water Oak Utility, have not provided a break down of their cost, therefore how can they propose such a hike in our rates to be accurate.

The Public Service Commission document# is 15529-2025

Please note, that I am against such a hike in rates, which is why I am writing to you to express my concerns/

Sincerely,
Phyllis Ayers
913 Sutton St
Lady Lake, FL 321596

Antonia Hover

From: Tristan Davis on behalf of Records Clerk
Sent: Tuesday, January 20, 2026 8:17 AM
To: 'Brendan Kirkpatrick'
Cc: Consumer Contact
Subject: RE: Concern for My Grandmother Regarding Proposed Water Rate Increase

Good Morning,

We will be placing your comments below in consumer correspondence in Docket No. 20250088, and forwarding them to the Office of Consumer Assistance.

Thank you!

Tristan Davis
Commission Deputy Clerk I
Florida Public Service Commission
2540 Shumard Oak Boulevard
Tallahassee, FL 32399
Phone: (850) 413-6121

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From: Brendan Kirkpatrick <flipinbrendan1@gmail.com>
Sent: Monday, January 19, 2026 6:00 PM
To: Records Clerk <CLERK@PSC.STATE.FL.US>
Subject: Concern for My Grandmother Regarding Proposed Water Rate Increase

CAUTION: This email originated from outside your organization. Exercise caution when opening attachments or clicking links, especially from unknown senders.

Dear Commissioners,

My name is Brendan Kirkpatrick, and I'm writing as the grandson of an 82-year-old homeowner in the Water Oak community. My grandmother lives alone, owns her home, and relies entirely on Social Security for her income.

I know that maintaining infrastructure costs money, and I understand that some increase in rates may be necessary to keep the water system in good working order. What concerns me is the size of this proposed increase and how quickly it would take effect. For someone like my grandmother, who lives on a fixed income and plans her expenses carefully, a large jump in a basic utility bill can have a real impact on her day-to-day life.

It's also hard to accept that homeowners are being asked to absorb such a significant increase tied to long-standing system issues they had no way of knowing about or fixing. A reasonable increase to improve the system makes sense. A drastic increase that falls hardest on seniors does not.

I'm proud of my grandmother for living independently and responsibly, and I worry about changes that could make that harder for her. I respectfully ask the Commission to consider the real effect this proposal would have on elderly residents and to look for a more measured, fair approach.

Thank you for taking the time to read my comments.

Sincerely,

Brendan Kirkpatrick