

**Tristan Davis**

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**From:** Tristan Davis on behalf of Records Clerk  
**Sent:** Wednesday, February 11, 2026 8:39 AM  
**To:** 'TOM FERNANDEZ'  
**Cc:** Consumer Contact  
**Subject:** RE: Re: Application for Staff-Assisted Rate Case in Lake County by Sun Communities 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!

**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:** TOM FERNANDEZ <tvfernandez@rogers.com>  
**Sent:** Wednesday, February 11, 2026 8:32 AM  
**To:** Records Clerk <CLERK@PSC.STATE.FL.US>  
**Subject:** Re: Application for Staff-Assisted Rate Case in Lake County by Sun Communities Finance LLC d/b/a Water Oak Utility

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**Office of the Commission Clerk**

via [clerk@psc.state.fl.us](mailto:clerk@psc.state.fl.us)

2540 Shumard Oak Blvd

Tallahassee, FL 32399-0850

**Re:** Application for Staff-Assisted Rate Case in Lake County by Sun Communities Finance LLC d/b/a Water Oak Utility

**Docket No.:** 20250088-WU

Dear Commissioners,

I am a resident of Water Oak Estates in Lady Lake, Florida, a community owned and operated by Sun Communities. I submit this letter in strong opposition to the above-referenced rate application.

In this square-mile community, all property infrastructure—including wells, piping, pumping facilities, irrigation systems, faucets, toilets, and spigots—is owned, operated, and maintained by Sun Communities. Residents have no ownership interest, operational control, or ability to influence maintenance practices or capital planning decisions related to this system.

According to information presented to the Florida Public Service Commission, approximately **32.3% of all water processed and pumped is unbilled** (Issue 3 – Excessive Unaccounted for Water). In addition, the utility **did not bill 17 general service customers during the test year** (Issue 6). These facts demonstrate internal operational deficiencies that should be corrected by the utility—not shifted to residents through higher rates.

The prospectus provided to homeowners clearly defines where a resident’s financial responsibility begins:

- Electricity costs are determined at the individual electric meter.
- Water service responsibility likewise begins at the individual water meter.

Sun Communities is therefore attempting to pass along costs associated with upstream infrastructure, water losses, and billing failures—costs that are part of its obligation as system owner and operator.

### **Rate Comparability and Affordability Concerns**

The Town of Lady Lake implemented a new water rate structure effective October 1, 2025, under which the 0–3,000 gallon usage tier is priced at **\$3.39 per 1,000 gallons**. By contrast, Water Oak’s proposed rate of **\$9.11 per 1,000 gallons** is nearly **three times higher**.

At 3,000 gallons of usage, a Town of Lady Lake customer would pay approximately **\$10.17**, while a Water Oak resident would pay approximately **\$27.33**. This disparity is unreasonable, particularly given that the Town serves a far larger customer base, operates extensive infrastructure, and employs full-time professional staff.

I also believe residents were not provided adequate notice consistent with Commission policy requiring notice no less than 14 days and no more than 30 days prior to a hearing. I respectfully request an additional one-week extension for resident participation.

Water Oak Estates is home to many retirees and fixed-income households. Residents are already facing rising lot rents, insurance costs, healthcare expenses, and general inflation. A water rate increase of this magnitude would impose a disproportionate hardship on a population with limited ability to absorb additional monthly costs.

For these reasons, I formally object to this rate increase. Any approved increase should be limited strictly to prudently incurred, demonstrable costs directly attributable to delivering **metered water service**—excluding internal losses, unbilled usage, and utility management inefficiencies.

Thank you for your consideration.

Sincerely,

Tom and Vesna Fernandez

501 Cedar Lane, Lot 600

Resident, Water Oak Estates

Lady Lake, Florida