Tristan Davis

From: Saad Farooqi
Sent: Monday, August 10, 2026 10:31 AM
To: Consumer Correspondence
Subject: FW: Complaint Ref:1502910W
Attachments: Reponse to 1st Contact From Sunlake re Complaint July 2026F.pdf

Please add the email below and the attachment to Correspondence in Docket No. 20250108. Thanks.

Saad Farooqi
Senior Attorney
Florida Public Service Commission
(850) 413-6214

From: JJ <jujo13@yahoo.com>
Sent: Sunday, August 9, 2026 2:15 PM
To: Saad Farooqi <SFarooqi@psc.state.fl.us>; Carlos Caro-Rora <CCaro-Ro@psc.state.fl.us>
Subject: Complaint Ref:1502910W

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

Dear Mr Farooqi and Mr Caro-Rora,

Please find attached my letter responding to Sunlake Estates Utilities, L.L.C.'s first correspondence to me, dated August 7, in relation to my complaint, **PSC Complaint No. 1502910W**.

I have also sent a copy of this letter for inclusion in the official record for **Docket No. 20250108**.

I await your further advice regarding the next steps, as you will clearly see from my response that this matter is far from resolved.

I would be grateful if you would confirm receipt of this message.

Kind regards,

Judith Jones

cannot accept any liability for any loss or damage sustained as a result of software viruses. It is your responsibility to carry out such virus checking as is necessary before opening any attachment."

August 9, 2026
1210 Sun Meadow Lane – Lot D043
jujo13@yahoo.com

Response to Sunlake's letter dated August 7, 2026 – Outstanding Complaint

Dear Ms Rayborn,

I acknowledge receipt of your response dated August 7, 2026.

Your opening statement says:

"Sunlake Estates Utilities LLC takes your concerns seriously and is fully committed to ensuring this matter is handled appropriately, accurately and in accordance with PSC requirements."

If you genuinely consider that the way this matter has been handled meets those standards, then I have to question what standards are being applied within the organisation.

Everything that has happened to date demonstrates the opposite: inappropriate and inaccurate handling of this matter, late and repeated failures to provide complete and accurate responses and a failure to properly verify information before providing it to the Commission.

And it continues with your letter.

<u>Your statement that I "reopened" my complaint</u>

Your letter states:

"We understand that you reopened your complaint regarding your utility charges..."

That is incorrect.

I did not reopen my complaint because **it had never been resolved or closed.** I have continued to pursue the same outstanding complaint because you repeatedly failed to respond to me directly and have not provided answers to the issues I raised.

<u>Your reference to the previous correspondence</u>

Your response explains that your previous letter was returned to sender and that this response has now been sent to my UK address by Certified Mail.

Surely, having now emailed me for the first time, with your August 7 letter and my complete account ledger attached, the obvious and responsible thing to do would have been to attach a copy of the original letter as well. This would have ensured that I received the response to my complaint without further delay while the postal copy was on its way. I did not ask for my account ledger, so I have no idea why you chose to attach it, yet apparently did not consider it necessary to attach the correspondence I have actually been waiting for.

Instead, you made the remarkable decision to send the original letter **only by international post**, despite having an immediate opportunity to provide it electronically. Given the nature of international mail, it will inevitably be days before I receive it.

More than five weeks have now passed and despite all the information relating to this matter provided to Sunlake by me or by Mr Caro-Rora, the matter is still ongoing.

Whether or not I received your previous letter is irrelevant to the assertions made within it to the Commission and whether the information provided was accurate and supported by your own records. **The contents of that letter do not alter the fact that Sunlake was responsible for ensuring that the information it provided to the Commission was accurate and properly verified against its own records.**

Your reference to my August account

You have also referred to a review of my August account.

I have never raised this as an issue, nor was I able to do so as I only received the bill on August 5. I therefore have no idea why this has been included in your response.

The $723.57 – I requested a refund, not a credit

Your letter states that the $723.57 has been applied as a credit to my account and will be used against a future bill.

I have made it clear throughout that I want the $723.57 refunded. I have never requested, nor agreed to, the money being retained as a credit against a future bill.

A credit is not a refund. I do not have the money - you do. By retaining the $723.57 as a credit on my account, you continue to hold money that was taken from my bank account as a result of your error. I still have no access to my own funds and as matters currently stand, I **cannot even benefit from the credit until September.**

You made the error, you took the money and you should return it. You already know that I want it refunded, so telling me to contact the community office if I want my money returned simply reinforces the impression that **nobody has properly read or understood the complaint.**
This is outrageous.

I require the $723.57 to be returned to the bank account from which it was taken, immediately. I have already provided my bank details to Donna, the Office Administrator, in the message I asked her to forward to you, so there is no further information required from me to facilitate the immediate return of my money.

Your letter refers to your commitment to customer satisfaction.

I am far from satisfied. I cannot imagine that, had you been in a similar situation, Ms Rayborn, you would consider yourself satisfied with the way this matter has been handled.

I therefore hope that Sun will now actually live up to the commitment expressed in your letter, although I have to be honest that, given everything that has happened so far, **I have little confidence that you will.**

Matters still not addressed

Your response still does not address the discrepancies in my account records.

$723.57 was collected from my bank account by AutoPay on July 5, 2026. When I subsequently checked my online account, it showed a **balance of $1,727.19**, including a late payment charge. After already taking $723.57 from my bank account, your system **attempted to take that same $723.57 again**. **Had I not intervened to reduce the amount that could be taken by AutoPay, you would potentially now be holding $1,447.17, a very large amount of my money**. You created the original problem by issuing an entirely erroneous bill, took $723.57 from my bank account as a result, and **then attempted to take the same $723.57 from me a second time.**

I find it particularly disturbing that I had to identify this myself. Once you became aware that the original bill was the result of your own error, my account should have been immediately and accurately reconciled. Instead, I have had to continue checking your records and identifying problems that should never have occurred.

Some might regard the taking and retention of money not belonging to them as **theft.** At the very least, it represents **an appalling failure of basic financial controls and a complete failure to safeguard a customer's money. This was not a small amount.**

This is utterly unacceptable and profoundly disrespectful for a company serving a community of seniors and veterans. **It is a grave failure of financial controls and an inexcusable disregard for the financial security and wellbeing of your residents, who could have been left facing serious hardship through no fault of their own.**

This is an outstanding and extremely serious matter which your response has failed to address.

Other Billing Errors

I referred to these further incorrect bills in my correspondence with Mr Caro-Rora during the PSC complaint process that he forwarded to you. I did not set out the full details at the time. Those details are available on the Docket 20250108. While these bills did not form part of my original complaint, **I now want them included and considered as part of this ongoing complaint.**

These bills show two further errors

- **Zero usage while I was still living at the property**
- **1,540 gallons while the property was unoccupied**
- 324,538 gallons while the property remained unoccupied

Information you provided to the Commission re Water Rate Increase

Finally, there is the information you provided to the Commission concerning my account, both in your **written** submission to the docket and **in person** during the hearing.

You did not need to contact me to establish whether the information you were providing was correct. All of the information you asserted to be accurate could readily have been checked against your own records and account ledger before you made those statements. **Had you done so, you could and should have prevented yourself from making false assertions in a public and regulatory forum.**

This is deeply damaging. It is not simply a matter of an error being made; it is a failure to verify information that you already held before presenting it as fact to the Commission. It seriously undermines the credibility of the information Sunlake provides to the Commission and calls into question the reliability of any other information it may provide.

What should have been a straightforward matter to identify, investigate and correct has now continued for over five weeks and still has not been resolved. It is not unreasonable to expect a company to correct its mistakes and **make every reasonable effort to engage in meaningful communication with the customer** affected. That is a basic expectation of any company that operates with integrity and takes its responsibilities to its customers seriously. **Sunlake chose not to do that.**

You have caused me considerable distress and anxiety. **You have shown a complete disregard for the complaint I made, the issues I clearly set out and your own complaints procedure,** which I followed in good faith to give Sunlake every opportunity to investigate and resolve this matter properly. **Instead, you have ignored that procedure, leaving me to do yet more work, repeatedly chase answers and spend considerable time and effort trying to obtain responses.** The fact that I have had to go to such lengths simply to obtain answers to a complaint that should have been dealt with properly in the first place is **frustrating and completely baffling.** Quite frankly, **shame on your organisation.**

So, what now? Now that I have made everything abundantly clear in this letter and the following Appendix, will you actually demonstrate the commitment you set out at the beginning of your letter and ensure that this matter **is "handled appropriately, accurately and in accordance with PSC requirements"**?

And as for your stated commitment to my **"satisfaction"**, starting from this very low level of service to date and my experience of dealing with Sunlake, I find that almost impossible to imagine. But perhaps you will step up and prove me wrong. **Now, wouldn't that be wonderful!**

For ease of reference, I have included an Appendix below setting out the questions and requests I have made throughout this matter.

Yours sincerely

Judith Jones

Throughout this letter, **"you" and "your," "Sunlake" and "Sun" all refer to Sunlake Estates Utilities, LLC.**

Appendix – Outstanding Questions and Requests for Response

It seems there has been some difficulty understanding exactly what I have been asking Sunlake to address. To make matters as straightforward as possible, I have therefore set out below a consolidated list of the questions and requests I have made throughout this matter. There is, inevitably, some repetition, but that is hardly surprising when questions have repeatedly gone unanswered and have therefore had to be raised again. Hopefully, having everything set out in one place will make it easier for Sunlake to see exactly what I have asked, so that I can **finally receive a direct response** addressing those questions.

July 1, 2026 – Original Formal Complaint
I specifically asked Sunlake to:

- Investigate the $723.57 bill and the recorded meter readings.
- Provide a full written explanation of how the charges were calculated.
- Refund all incorrectly billed amounts immediately.
- Reimburse any bank charges and other losses resulting from the erroneous charges.
- Confirm that no further AutoPay deductions would be taken in relation to the disputed charges until the matter had been fully investigated and resolved.
- Explain how a bill approximately twenty times my normal monthly usage could have been generated and automatically collected without triggering an internal review or customer notification.
- Explain whether Sunlake had safeguards in place to prevent such bills being automatically collected and, if so, why those safeguards failed.
- Provide written confirmation of the steps being taken to ensure that this could not happen again.
- Provide a full investigation and comprehensive written response addressing each of the issues raised within 14 days.

July 7, 2026 – Follow-up to Mr Silva

- Responded to Mr Silva's request that I call him by making clear that **there was nothing further to discuss by telephone because everything had already been clearly set out in my complaint and could be answered in writing.**
- Immediately refund the $723.57 incorrectly taken from my bank account, without waiting for any investigation to be completed.
- Explain what caused the incorrect meter reading and resulting billing.
- Explain why the exceptional recorded usage did not trigger any internal review before the money was automatically collected.
- Confirm what safeguards would now be put in place to ensure this could not happen again.
- Address each of the questions and requirements set out in my original July 1 complaint in writing.
- Provide the written response by July 15, 2026, the 14-day deadline specified in my original complaint.

July 16 2026 – Further Questions Raised in My Complaint to the Commission

I subsequently required Sunlake to:

- Explain what review or scrutiny, if any, was undertaken before issuing a bill recording 324,538 gallons and how such an extraordinary reading could have been generated, billed and automatically collected without triggering any scrutiny or enquiry.
- Explain how three separate and clearly anomalous readings were accepted and processed through Sunlake's billing system and what checks, if any, were carried out to verify these readings before the corresponding bills were issued.
- Provide the complete meter-reading history, including the dates and method of each reading.
- Explain the contradictory information displayed in the online customer portal and confirm the correct status of my account.
- Explain any estimated, corrected or adjusted meter readings.
- Provide details of any inspection, testing or calibration of my meter including who carried it out, their qualifications, the date, procedures followed, equipment used and results obtained.
- Immediately refund the $723.57 by direct payment to my bank account.

July 22, 2026 – Further Response to Sunlake's Submission to Docket 20250108

I also raised the following matters after becoming aware of Sunlake's submission to the Commission:

- Provide evidence that the alleged letter and email had actually been sent and received, including any delivery confirmation or other proof.
- Explain why Sunlake told the Commission that my complaint had been resolved when it had not verified that I had received its response or the "reimbursement" on which it stated that resolution depended.
- Explain why Sunlake stated that a $723.57 "reimbursement" had been approved for processing when I had specifically requested a refund of the money taken from my bank account. (The term "reimbursement" is incorrect because this was not money being reimbursed to me for an expense I had incurred; it was the return of money Sunlake had already taken from my bank account as a result of its billing error).
- Provide the complete meter-reading history.
- Provide details of the billing process and investigation undertaken.
- Provide details of any inspection, testing or calibration of the meter.
- Explain the contradictory information shown on my online account.
- Provide details of the measures being implemented to prevent similar errors occurring in future.
- All the matters I have raised will remain unanswered even if the $723.57 "reimbursement" is eventually made.

cc: Mr S Farooqi and Mr Caro-Rora PSC Complaint Ref No: 1502910W
clerk@psc.state.fl.us for inclusion in Docket 20250108