Rizzetta & Company

Waters Edge
Community Development District

Board of Supervisor's Regular Meeting
October 22, 2026

District Office:
5844 Old Pasco Road, Suite 100
Wesley Chapel, Florida 33544
813.994.1001

www.watersedgecdd.org

WATERS EDGE
COMMUNITY DEVELOPMENT DISTRICT

The Waters Edge Clubhouse
9019 Creedmoor Lane, New Port Richey, FL 34654

www.watersedgecdd.org

Board of Supervisors	Ken Smith	Chairman
	George Anastasopoulos	Vice Chairman
	Gabriel Papadopoulos	Assistant Secretary
	Danny Knoblock	Assistant Secretary
	Michael Kirk	Assistant Secretary
District Manager	Lisa Castoria	Rizzetta & Company, Inc.
District Counsel	Cari Webster	Straley Robin & Vericker
District Engineer	Frank Nolte	Stantec

All cellular phones must be placed on mute while in the meeting room.

The Audience Comment portion of the agenda is where individuals may make comments on matters that concern the District. Individuals are limited to a total of three (3) minutes to make comments during this time.

Pursuant to provisions of the Americans with Disabilities Act, any person requiring special accommodations to participate in this meeting / hearing / workshop is asked to advise the District Office at least forty-eight (48) hours before the meeting / hearing / workshop by contacting the District Manager at (813) 994-1001. If you are hearing or speech impaired, please contact the Florida Relay Service by dialing 7-1-1, or 1-800-955-8771 (TTY) 1-800-955-8770 (Voice), who can aid you in contacting the District Office.

A person who decides to appeal any decision made at the meeting/hearing/workshop with respect to any matter considered at the meeting/hearing/workshop is advised that person will need a record of the proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made including the testimony and evidence upon which the appeal is to be based.

WATER'S EDGE COMMUNITY DEVELOPMENT DISTRICT

District Office · Wesley Chapel, Florida · (813) 994-1001
Mailing Address – 3434 Colwell Avenue, Suite 200, Tampa, Florida 33614
www.watersedgecdd.org

Board of Supervisors
Water's Edge Community
Development District

10/15/2026

FINAL AGENDA

Dear Board Members:

The regular meeting of the Board of Supervisors of the Water's Edge Community Development District will be held on **Thursday, October 22, 2026, at 3:30 p.m. at the Water's Edge Clubhouse, located at 9019 Creedmoor Lane, New Port Richey, FL 34654**. The following is the tentative agenda for this meeting.

BOS MEETING

1. **CALL TO ORDER/ROLL CALL**
2. **AUDIENCE COMMENTS ON AGENDA ITEMS**
3. **STAFF REPORTS**
   - **A.** Aquatics Manager Monthly Report ..... Tab 1
   - **B.** Irrigation Report
   - **C.** District Engineer Report ..... Tab 2
     1. Update on Flume Repair/Fence
     2. Update on Bellehaven Lighting Project
   - **D.** PSA Landscape Inspection Reports ..... Tab 3
   - **E.** District Counsel
   - **F.** District Manager Report ..... Tab 4
4. **BUSINESS ITEMS**
   - **A.** Consideration of Resolution 2027-01; Designating Officers of the District ..... Tab 5
   - **B.** Ratification of EGIS Insurance Proposal for FY 26-27 ..... Tab 6
5. **BUSINESS ADMINISTRATION**
   - **A.** Consideration of Minutes of the Board of Supervisors' Regular Meeting held on September 24, 2026…… Tab 7
   - **B.** Consideration of Minutes of the Board of Supervisors' Workshop Meeting held on September 26, 2026……Tab 8
   - **C.** Consideration of Operations and Maintenance Expenditures for September 2026…… USC
6. **AUDIENCE COMMENTS AND SUPERVISOR REQUESTS**
7. **ADJOURNMENT**

We look forward to seeing you at the meeting. In the meantime, if you have any questions, please do not hesitate to call us at (813) 994-1001.

Sincerely,

Lisa Castoria

District Manager

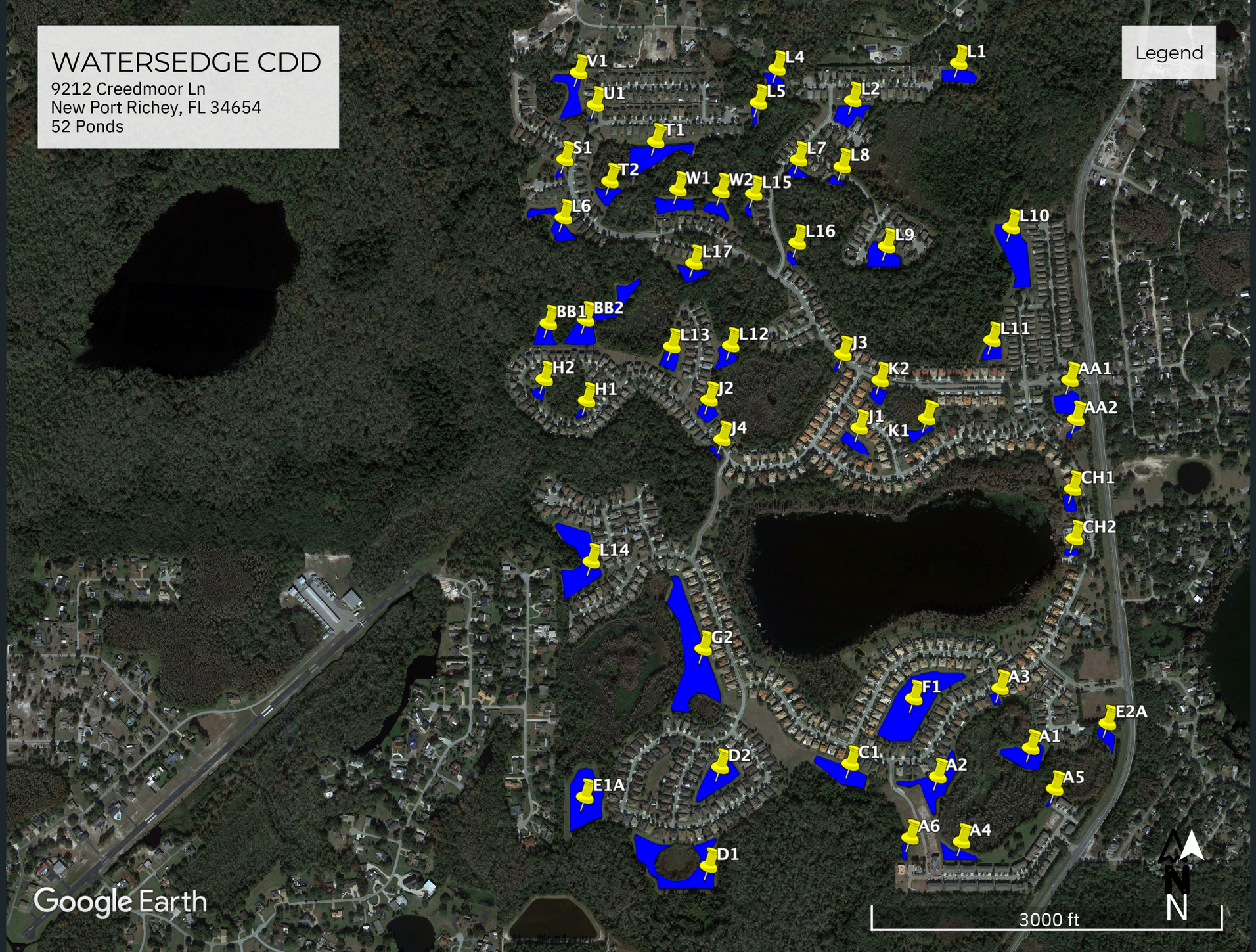
Tab 1

Sitex Aquatics
LAKE & FOUNTAIN SERVICES

MONTHLY REPORT

OCTOBER, 2026




WATERSEDGE CDD
9212 Creedmoor Ln
New Port Richey, FL 34654
52 Ponds
Legend
V1
U1
L4
L5
L1
L2
T1
S1
T2
L7
L8
W1
W2
L15
L6
L16
L9
L10
L17
BB1
BB2
L13
L12
J3
L11
H2
H1
J2
K2
AA1
AA2
J1
K1
J4
CH1
CH2
L14
G2
F1
A3
E2A
A1
D2
C1
A2
A5
E1A
A6
A4
D1
3000 ft
N
Google Earth

SUMMARY:

Fingers crossed cooler air is on the way! Cooler air brings cooler water, which allows dissolved oxygen levels to return to normal. Keep in mind, though, that if a quick cold snap is immediately followed by hot weather, the temperature shock can trigger a natural fish kill. We'll be applying preventive pond treatments heavily this month, aiming for strong aesthetic appeal and long-term weed/algae control.



Pond #L6 Treated for Shoreline Vegetation.



Pond #L4 Treated for Algae and Shoreline Vegetation.



Pond #J1 Treated for Algae and Shoreline Vegetation.



Pond #H2 Treated for Duckweed and Shoreline Vegetation.



Pond #K1 Treated for Algae and Shoreline Vegetation.



Pond #L1 Treated for Algae and Shoreline Vegetation.



Pond #L13 Treated for Algae and Shoreline Vegetation.



Pond #J2 Treated for Algae and Shoreline Vegetation.



Pond #L11 Treated for algae and Shoreline Vegetation.



Pond #A4 Treated for Shoreline Vegetation.



Pond #D2 Treated for Algae and Shoreline Vegetation.



Pond #C1 Treated for Shoreline Vegetation.



Pond #A2 Treated for Shoreline Vegetation.



Pond #A3 Treated for Algae and Shoreline Vegetation.



Pond #F1 Treated for Algae and Shoreline Vegetation.

AA1: Was treated for Algae and shoreline vegetation.
AA2: Was treated for shoreline vegetation.
CH1: Was treated for Algae and shoreline vegetation.
CH2: Was treated for Algae and shoreline vegetation.
A1: Was treated for shoreline vegetation.
A2: Was treated for shoreline vegetation.
A3: Was treated for Algae and shoreline vegetation.
A4: Was treated for shoreline vegetation.
A5: Was treated for shoreline vegetation.
A6: Was treated for shoreline vegetation.
E1A: Was treated for shoreline vegetation.
F1: Was treated for Algae and shoreline vegetation.
C1: Was treated for and shoreline vegetation.

D1: Was treated for algae and shoreline vegetation.
D2: Was treated for shoreline vegetation.
E1A: Was treated for Algae and shoreline vegetation.
G2: Was treated for shoreline vegetation.
L1: Was treated for shoreline vegetation.
L2: Was treated for shoreline vegetation.
L4: Was treated for Algae and shoreline vegetation.
L5: Was treated for Algae and shoreline vegetation.
L6: Was treated for shoreline vegetation.
L7: Was treated for shoreline vegetation.
L8: Was treated for shoreline vegetation.
L9: Was treated for Algae and shoreline vegetation.
L10: Was treated for Algae and shoreline vegetation.

L11: Was treated for Algae and shoreline vegetation.
L12: Was treated for Algae and shoreline vegetation.
L13: Was treated for shoreline vegetation.
L14: Was treated for shoreline vegetation.
L16: Was treated for shoreline vegetation.
L17: Was treated for Algae and shoreline vegetation.
J1: Was treated for Algae and shoreline vegetation.
J2: Was treated for shoreline vegetation.
J3: Was treated for Algae and shoreline vegetation.
J4: Was treated for shoreline vegetation.
K1: Was treated for Algae and shoreline vegetation.
K2: Was treated for Algae and shoreline vegetation.
H1: Was treated for shoreline vegetation.

H2: Was treated for shoreline vegetation.
BB1: Was treated for Algae and shoreline vegetation.
BB2: Was treated for shoreline vegetation.
S1: Was treated for shoreline vegetation.
T1: Was treated for shoreline vegetation.
T2: Was treated for Algae and shoreline vegetation.
U1: Was treated for shoreline vegetation.
V1: Was treated for Algae and shoreline vegetation.
W1: Was treated for shoreline vegetation.
W2: Was treated for shoreline vegetation.

Tab 2

October 22, 2026

Waters Edge CDD – District Engineering Agenda Items – October 2026

Pond AA1 – Fencing Installation and Flume Repair

- Awaiting start date for repair.
- Once repaired, Stantec will coordinate with County for creating access through proposed boundary fence.

Wall Vegetation Clearing and Repair Project

- Soliciting proposals from contractors.
- Vegetation clearing is expected to be completed in January 2027.
- Assessment of walls to be performed following vegetation clearing.
- Repairs to be made in early spring.

Entry Lighting

- Board requested Stantec review proposals for entrance lighting
- Stantec staff meeting with lighting contractor and District Chairman on 10/15 on site to review existing lighting and discuss scope based on ownership.

Pond Erosion

- Staff notified of erosion on ponds within the community.
- Staff on site to review on 10/7. Reports are included in the agenda for your review. Proposals will be presented at the meeting.

Memorandum

Date:	October 14, 2026	**Project No:**	**238200185**
To:	Waters Edge CDD		
From:	Frank Nolte		
RE:	**Waters Edge CDD: Pond D2 – Erosion Report**		

On October 7, 2026, Stantec visited pond D2 to review resident reported erosion along the southern bank. Upon arrival, staff observed 1 location with erosion present above the high water line of the pond.

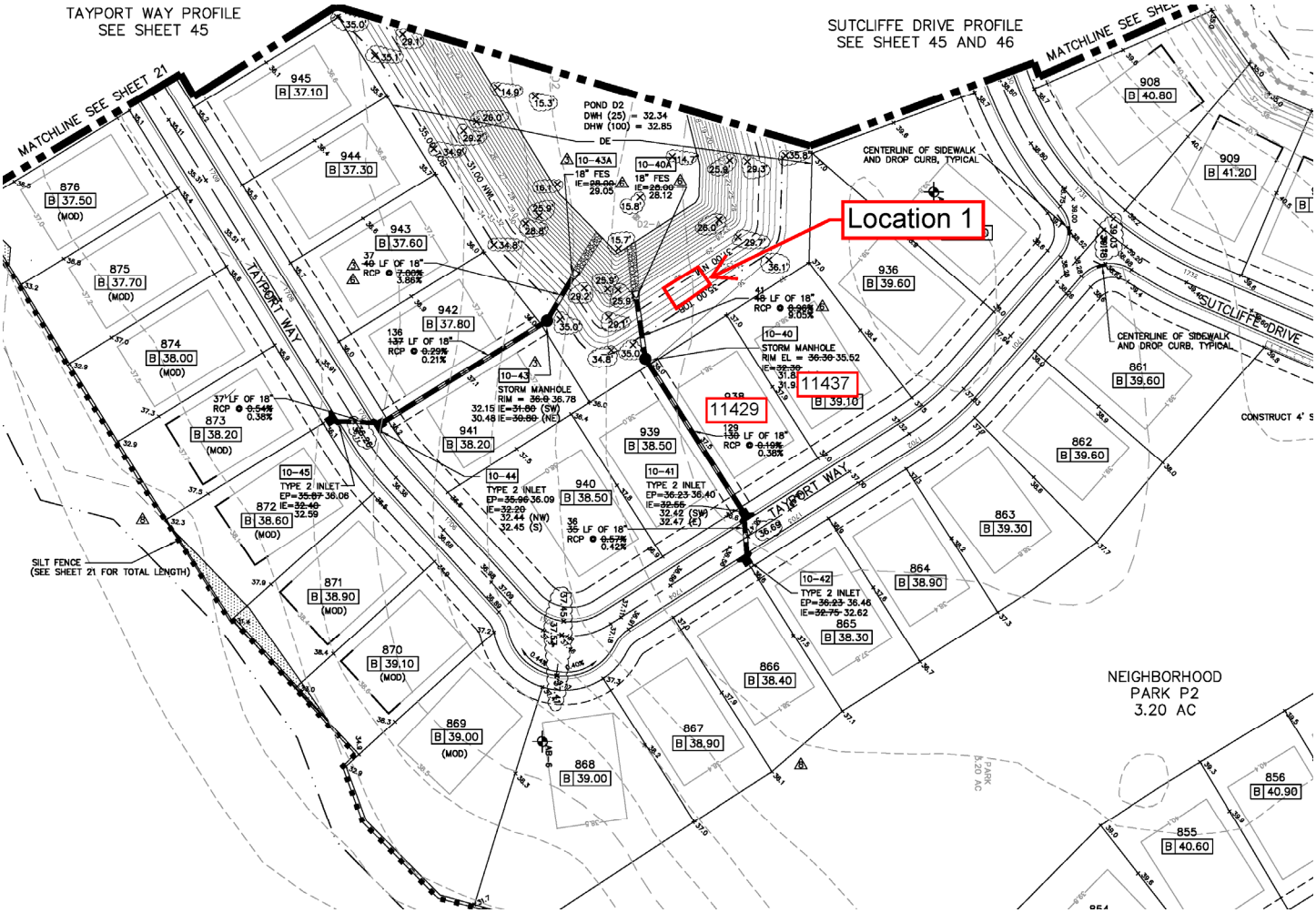
Located between 11137 and 11429 Tayport Loop, erosion measured approximately 20’x6’. The cause is believed to be due to heavy downpours, coupled with extremely sandy soils and low water levels during the early summer months. The velocity of water runoff between homes is eroding the exposed sandy soils above the water line. When this happens, the pond bank is not supported underneath, and sections can break apart and fall into the pond.

We propose installing approximately 20’ wide x 2’ tall of rip rap, with soil and sod backfill to match existing grade.
See below for repair detail.

Frank Nolte

District Engineer, Stantec

Location Map



Location 1



Pond Bank Repair Detail

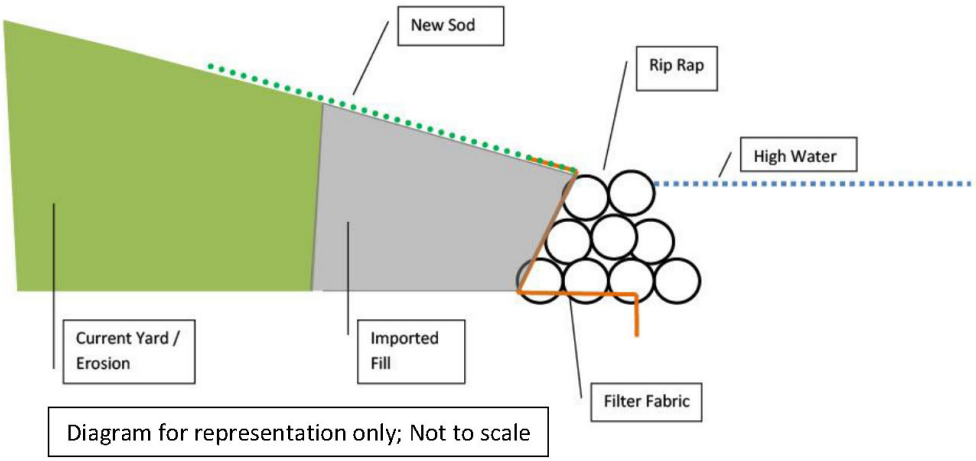


Diagram for representation only; Not to scale

Memorandum

Date:	October 14, 2026	**Project No:**	**238200185**
To:	Waters Edge CDD		
From:	Frank Nolte		
RE:	**Waters Edge CDD: Pond F1 – Erosion Report**		

On October 7th, Stantec visited pond F1 to review erosion along the western bank.

Upon arrival, staff observed 1 location with erosion present above the high water line of the pond.

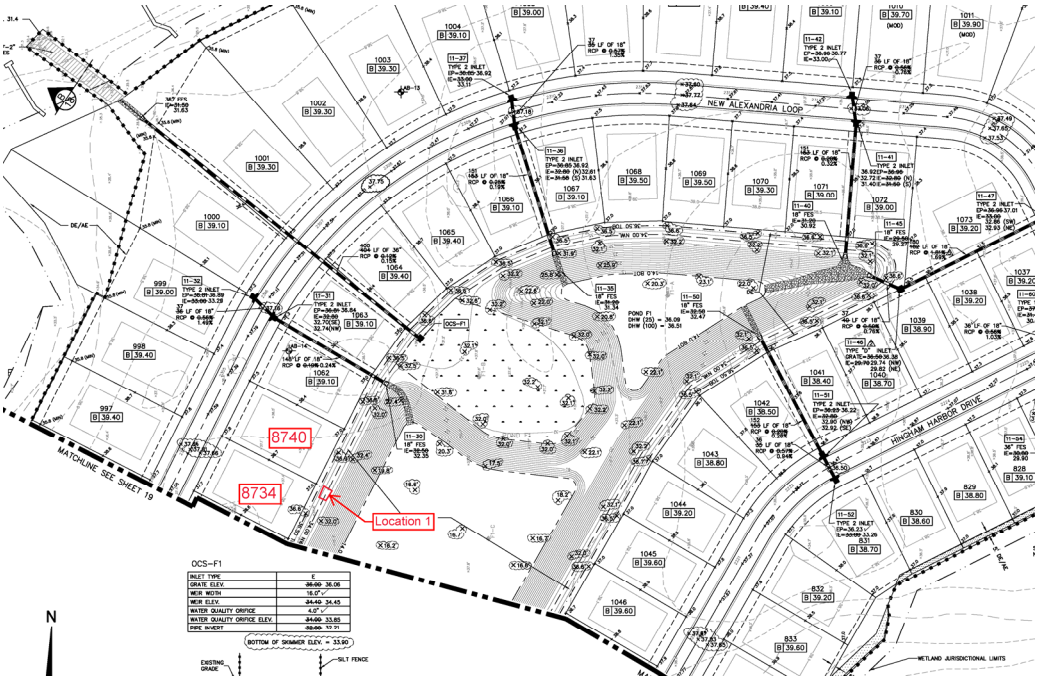
Located between 8734 and 8740 New Alexandria Loop, erosion measured approximately 4’x8’. The cause is believed to be due to heavy downpours, coupled with extremely sandy soils and low water levels during the early summer months. The velocity of water runoff between homes is eroding the exposed sandy soils above the water line. When this happens, the pond bank is not supported underneath, and sections can break apart and fall into the pond.

We propose installing approximately 20’ wide x 2’ tall of rip rap, with soil and sod backfill to match existing grade. See below for repair detail.

Frank Nolte

District Engineer, Stantec

Location Map:



Location 1



Pond Bank Repair Detail:

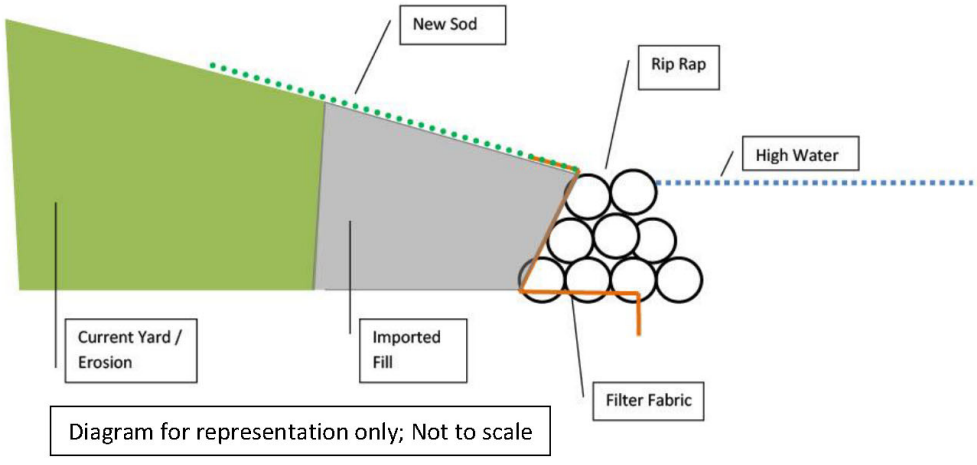


Diagram for representation only; Not to scale

Tab 3

PSA
HORTICULTURAL

Landscape Consulting & Contract Management
"Protecting Your Landscape Investment"

8431 Prestwick Place
Trinity, FL 34655

LANDSCAPE INSPECTION RESULTS

Date:	October 1, 2026
Client:	Water's Edge HOA/CDD
HOA/CDD:	Mickey McCarthy
Manager:	Rocco Iervasi
ASI:	Al, Suarez, Bill Milligan
PSA:	Tom Picciano

This landscape inspection report and subsequent ones will serve as both a benchmark of current landscape maintenance concerns and the progress toward corrective actions. It will also serve as a deficiency list of items that should be addressed under the current landscape maintenance agreement.

These items must be completed by October 19, 2026. Notify PSA in writing upon their completion, via fax or email, on or before 9:00 am on October 20, 2026. The contractor must initial the bottom of each page and sign at the bottom of the last page. The reason for any uncompleted deficiency must be listed.

SCORE 1=POOR 2= FAIR 3=GOOD

3 MOWING/EDGING/TRIMMING

Turf was being mowed at the correct height.

Clubhouse left side fence line- bed line needs to be redefined. *Photo below.*



Veterans Park – bed lines around sign and large oak tree need to be redefined.

2 TURF COLOR

The efficacy of the last slow-release fertilizer application appears to be wearing off as there was a slight color consistency loss.

Belle Haven entry and exit drive-the St. Augustine turf color remained a lightly mottled medium green.

Slidell entry drive- the St. Augustine turf color remained a mottled medium green.

Veteran's Park-the Bahiagrass turf color remained a lightly mottled medium green.

Clubhouse parking lot fence line- the St. Augustine turf color remained a mottled medium green.

Clubhouse front left side and berm area- the St. Augustine turf color of the berm remained a mottled medium green. The St. Augustine turf color at the large oak was a mottled medium green.

Basketball court-the viable St. Augustine turf color was a lightly mottled medium green. There was a slight improvement since last month.

Clubhouse along the northern section of Moon Lake Road fence-the Bahiagrass turf color remained a lightly mottled medium green.

Bahiagrass throughout the community-the turf color remained a lightly mottled medium green.

October *October*





September *September* *September*







September



August *August* *August*







July *July*





3 TURF DENSITY

Clubhouse front left side and berm area- the St. Augustine turf density of the berm still ranged from fair to good. The St. Augustine turf density at the front left corner by large oak also ranged from fair to good, but it has improved slightly.

Clubhouse along the northern section of Moon Lake Road fence line- the Bahiagrass turf density was fair. This area would benefit from overseeding.

Clubhouse parking lot fence line-the St. Augustine turf density was strong. It has improved slightly.

Other common areas–the Bahiagrass turf density was strong.

Veteran's Park- the Bahiagrass turf density was strong.

Slidell- the St. Augustine turf density ranged from fair to good. It has improved slightly.

Belle Haven entry and exit drive from Moon Lake to Creedmoor-the St. Augustine density still ranged from fair to good.

Clubhouse basketball court sidewalk area-the viable St. Augustine density was good.

3 TURF WEED CONTROL

Corner of Creedmoor and Belle Haven entry drive- treats sedge along length of curbline.

Clubhouse left front corner-treat sedge.

Belle Haven entry and exit drive-treat sedge.

Broadleaf weed volume was not heavy and can be spot treated once the temperature cools. Sede appears to be the dominant weed.

2 TURF INSECT/DISEASE CONTROL/OVERALL HEALTH

General work order-monitor St, Augustine turf for patch disease. It is prevalent during the cooler weather.

The turf saw a slight decrease in color and an increase in the density since the last inspection.

Corner of Creedmoor and Belle Haven entry drive- replace small dead patch of turf on corner. **WARRANTY WORK.**

Clubhouse parking lot lawn along fence line-turf health has improved since the last inspection.

There was no significant insect activity in the turf.

Basketball court lawn- continue fungicide treatments and take soil test where sod has died. If toxicology and pathogen tests come back negative, the issue is more than likely poor-quality sod upon installation. During the summer, sod installations can be problematic due to disease and insect activity in the new sod, from the sod being harvested from flooded fields. This poor-quality sod is now installed and is being irrigated daily in addition to receiving regular rainfall furthering the problem. It is recommended that any new sod installation be performed in the fall or spring when rainfall is reduced and the contractor has more control over the amount of irrigation the sod receives. *Photo below.*

August *September*




October *October*




<u>3 SHRUB/TREE INSECT/DISEASE CONTROL/OVERALL HEALTH</u>

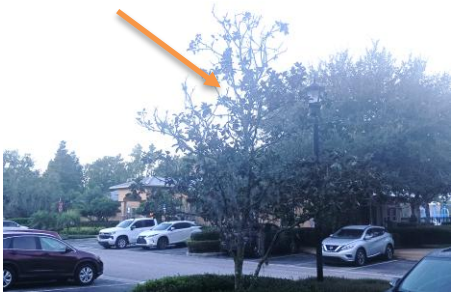
11549 Belle Haven- treat Fakahatchee grass for spider mites

11638 Belle Haven- treat Fakahatchee grass for spider mites.

11652 Belle Haven- replace dead podocarpus. **WARRANTY WORK.**

Belle Haven entry drive on both sides of gate-remove dead plants.

Clubhouse parking lot north end-magnolia tree is in decline. There is no need to remove it at this time. *Photo below.*



Clubhouse left side walkway at boat ramp driveway- remove dead hollies.

Veterans Park- roebellini palm healt trunk has improved slightly. *Photo below.*



3 BED WEED CONTROL

Belle Haven exit drive outside of gate- remove bed weeds within juniper.

Belle Haven entry drive at Moon Lake Road-remove bed weeds.

Clubhouse right side- remove vines from holly hedge.

Belle Haven cul de sac-remove bed weeds from firebush planting.

Slidell entry drive at gate-remove volunteer holly from juniper.

Bed weed control was strong.

3 IRRIGATION MANAGEMENT

Slidell median entry and exit side - possible dripline breaks along curb line. *Photo below*





Clubhouse left side filter area- soil is spongy- do exploratory dig to see if problem can be located.

Irrigation should be reduced to turf areas whenever practical to help lessen the chances of disease spread and weed growth.

3 SHRUB PRUNING

*It should be noted that the shrubs, including but not limited to, the hawthorns and schilling hollies, should not be pruned too tightly. This means that too much vegetative growth is being removed, limiting the plants availability to make food for itself. In addition, the plant will look more attractive by not having "holes" in it and allowing it to develop its more natural shape. (i.e. Indian Hawthorn has a natural mounded habit)
Belle Haven entry drive inside of gate-prune dead sections out of juniper.

Belle Haven medians odd and even side- lightly tip back all jasmine.

Clubhouse left side front door- prune dead sections out of Japanese blueberry.

Belle Haven exit side at gate-remove dead leaves from philodendron.

Shrubs were pruned in accordance with their rotational schedule, and no immediate attention was needed.

2 TREE PRUNING

Pennsville -cut back wood line on both sides of road. It is overgrown.

Clubhouse parking lot fence line- oak trees were neatly pruned to allow more sunlight to reach the turf. *Photo below.*



Clubhouse parking lot at basketball court - elevate trees over parking spaces.

Belle Haven entry side gate-remove sucker growth from large crape myrtle.

Moon Lake Rd. path-elevate trees over path.

2 CLEANUP/RUBBISH REMOVAL

Fence line along Moon Lake Road - remove broken branches and litter. The beds' appearance is sloppy.

Clubhouse right side sidewalk to playground- hole forming above corrugated pipe. Photo below.



Moon Lake Road beds-remove broken branches and litter. Remove dead plants.

Bridgeton playground- remove rubber mulch that is covering plastic edging.

3 APPEARANCE OF SEASONAL COLOR

The fall plantings of marigolds provided a strong curb appeal in all locations. The plants were healthy, properly spaced and the beds were weed free. No deadheading was necessary. The flowers should fill in the bed space in a few weeks. *Photo below.*

October *October*





(0) CARRIED FORWARD FROM PRIOR MONTH

INSPECTION SCORE 32 of 36 –Passing score is 30 of 36 or 28 of 33 (with no seasonal color.) **PASSED INSPECTION Payment for October services should be released after the receipt of the DONE REPORT.**

SUMMARY

ASI performed to contractual standards for this inspection. The mowing operation was correctly performed. Some beds need to be better defined. The turf color saw a slight reduction in consistency, but the density improved from the regular summer rainfall. The main issue associated with the turf was the problematic turf at the basketball court. Solutions are being sought. Shrub health was generally good, and the tree and shrub pruning is on schedule. Bed weed management was strong. There were two irrigation issues that needed to be repaired. Proper irrigation management is key to avoiding further disease and weed outbreaks. The new seasonal flower display provided very good curb appeal. A few warranty items need to be scheduled.

ASI certifies that all work on this list has been completed in the 14-day timeframe specified in the contractual agreement and provided to PSA within the same period.

Signature_____

Print Name _____

Company_____

Date_____

Tab 4

Rizzetta & Company

UPCOMING DATES TO REMEMBER

- **Next Regular Meeting:** November 19, at 2:30 p.m.

District Manager's Report

October 22,

2026

WATERS EDGE CDD

FINANCIAL SUMMARY		8/31/2026
General Fund Cash & Investment Balance:		$235,824
Reclaimed Water Fund Balance:		$71,755
Reserve Fund Cash & Investment Balance:		$342,064
Debt Service Fund Investment Balance:		$588,909
Total Cash and Investment Balances:		**$1,238,552**
General Fund Expense Variance:	**$19,937**	**Under Budget**

Tab 5

RESOLUTION 2027-01

A RESOLUTION OF THE BOARD OF SUPERVISORS OF WATERS EDGE COMMUNITY DEVELOPMENT DISTRICT DESIGNATING THE OFFICERS OF THE DISTRICT, AND PROVIDING FOR AN EFFECTIVE DATE

WHEREAS, The Waters Edge Community Development District (hereinafter the "District") is a local unit of special-purpose government created and existing pursuant to Chapter 190, Florida Statutes, being situated entirely within Pasco County, Florida; and

WHEREAS, the Board of Supervisors of the District desires to designate the Officers of the District.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF SUPERVISORS OF WATERS EDGE COMMUNITY DEVELOPMENT DISTRICT:

Section 1. Ken Smith is appointed Chairman.

Section 2. George Anastasopoulos is appointed Vice Chairman.

Section 3. Michael Kirk is appointed Assistant Secretary.
Danny Knoblock is appointed Assistant Secretary.
Gabriel Papadopoulos is appointed Assistant Secretary.
Lisa Castoria is appointed Assistant Secretary.
Matthew Huber is appointed Assistant Secretary.
Scott Brizendine is appointed Secretary.
Susan Garcia is appointed Assistant Treasurer.
Scott Brizendine is appointed Treasurer.

Section 4. This Resolution shall become effective immediately upon its adoption.

PASSED AND ADOPTED THIS 22nd DAY OF OCTOBER 2026.

WATERS EDGE COMMUNITY DEVELOPMENT DISTRICT

_____
CHAIRMAN/VICE CHAIRMAN

ATTEST:

_____
SECRETARY/ASST. SECRETARY

Tab 6

Docusign Envelope ID: 3F7B0899-2735-833E-8190-E9B2048155B6

Egis Insurance & Risk Advisors

Is pleased to provide a

Proposal of Insurance Coverage for:

Waters Edge Community Development District (Pasco County)

Please review the proposed insurance coverage terms and conditions carefully.

Written request to bind must be received prior to the effective date of coverage.

The brief description of coverage contained in this document is being provided as an accommodation only and is not intended to cover or describe all Coverage Agreement terms. For more complete and detailed information relating to the scope and limits of coverage, please refer directly to the Coverage Agreement documents. Specimen forms are available upon request.

Docusign Envelope ID: 3F7B0899-2735-833E-8190-E9B2048155B6

About FIA

Florida Insurance Alliance ("FIA"), authorized and regulated by the Florida Office of Insurance Regulation, is a non-assessable, governmental insurance Trust. FIA was created in September 2011 at a time when a large number of Special Taxing Districts were having difficulty obtaining insurance.
Primarily, this was due to financial stability concerns and a perception that these small to mid-sized Districts had a disproportionate exposure to claims. Even districts that were claims free for years could not obtain coverage. FIA was created to fill this void with the goal of providing affordable insurance coverage to Special Taxing Districts. Today, FIA proudly serves and protects over 1,000 public entity members.

Competitive Advantage
FIA allows qualifying Public Entities to achieve broad, tailored coverages with a cost-effective insurance program. Additional program benefits include:

- Insure-to-value property limits with no coinsurance penalties
- First dollar coverage for "alleged" public official ethics violations
- Proactive in-house claims management and loss control department
- Risk management services including on-site loss control, property schedule verification and contract reviews
- Complimentary Property Appraisals
- Online Risk Management Education & Training portal
- Online HR & Benefits Support portal
- HR Hotline
- Safety Partners Matching Grant Program

How are FIA Members Protected?
FIA employs a conservative approach to risk management. Liability risk retained by FIA is fully funded prior to the policy term through member premiums. The remainder of the risk is transferred to reinsurers. FIA's primary reinsurers, Lloyds of London and Hudson Insurance Company, both have AM Best A XV (Excellent) ratings and surplus of $2Billion or greater.

In the event of catastrophic property losses due to a Named Storm (i.e., hurricane), the program bears no risk as all losses are passed on to the reinsurers.

What Are Members Responsible For?
As a non-assessable Trust, our members are only responsible for two items:

- Annual Premiums
- Individual Member Deductibles

FIA Bylaws prohibit any assessments or other fees.

Additional information regarding FIA and our member services can be found at www.fia360.org.

Docusign Envelope ID: 3F7B0899-2735-833E-8190-E9B2048155B6

Quotation being provided for:

Waters Edge Community Development District (Pasco County)
c/o Rizzetta & Company
3434 Colwell Ave, Suite 200
Tampa, FL 33614

Term: **October 1, 2026 to October 1, 2027**

Quote Number: 100126646

PROPERTY COVERAGE

SCHEDULE OF COVERAGES AND LIMITS OF COVERAGE

COVERED PROPERTY	
Total Insured Values –Building and Contents – Per Schedule on file totalling	$1,293,163
Loss of Business Income	$1,000,000
Additional Expense	$1,000,000
Inland Marine	
Scheduled Inland Marine	$12,000

It is agreed to include automatically under this Insurance the interest of mortgagees and loss payees where applicable without advice.

	Valuation	**Coinsurance**
Property	Replacement Cost	None
Inland Marine	Actual Cash Value	None

DEDUCTIBLES:	$2,500	Per Occurrence, All other Perils, Building & Contents and Extensions of Coverage.
	5 %	Total Insured Values per building, including vehicle values, for "Named Storm" at each affected location throughout Florida subject to a minimum of $10,000 per occurrence, per Named Insured.
	Per Attached Schedule	Inland Marine
	Not Applicable	Golf Course Tees and Greens Deductible on all covered Perils if scheduled.

Special Property Coverages		
Coverage	**Deductibles**	**Limit**
Earth Movement	$2,500	Included
Flood	$2,500 *	Included
Boiler & Machinery	$2,500	Included
TRIA		Included

*Except for Zones A & V (see Terms and Conditions) excess of NFIP, whether purchased or not

TOTAL PROPERTY PREMIUM **$9,430**

Docusign Envelope ID: 3F7B0899-2735-833E-8190-E9B2048155B6

Extensions of Coverage

If marked with an "X" we will cover the following EXTENSIONS OF COVERAGE under this Agreement, These limits of liability do not increase any other applicable limit of liability.

(X)	Code	Extension of Coverage	Limit of Liability
X	A	Accounts Receivable	$500,000 in any one occurrence
X	B	Animals	$1,000 any one Animal $5,000 Annual Aggregate in any one agreement period
X	C	Buildings Under Construction	As declared on Property Schedule, except new buildings being erected at sites other than a covered location which is limited to $250,000 estimated final contract value any one construction project.
X	D	Debris Removal Expense	$250,000 per insured or 25% of loss, whichever is greater
X	E	Demolition Cost, Operation of Building Laws and Increased Cost of Construction	$1,250,000 in any one occurrrence
X	F	Duty to Defend	$100,000 any one occurrence
X	G	Errors and Omissions	$250,000 in any one occurrence
X	H	Expediting Expenses	$250,000 in any one occurrence
X	I	Fire Department Charges	$50,000 in any one occurrence
X	J	Fungus Cleanup Expense	$50,000 in the annual aggregate in any one occurrence
X	K	Lawns, Plants, Trees and Shrubs	$50,000 in any one occurrence
X	L	Leasehold Interest	Included
X	M	Air Conditioning Systems	Included
X	N	New locations of current Insureds	$1,000,000 in any one occurrence for up to 90 days, except 60 days for Dade, Broward, Palm Beach from the date such new location(s) is first purchased, rented or occupied whichever is earlier. Monroe County on prior submit basis only
X	O	Personal property of Employees	$500,000 in any one occurrence
X	P	Pollution Cleanup Expense	$50,000 in any one occurrence
X	Q	Professional Fees	$50,000 in any one occurrence
X	R	Recertification of Equipment	Included
X	S	Service Interruption Coverage	$500,000 in any one occurrence
X	T	Transit	$1,000,000 in any one occurrence
X	U	Vehicles as Scheduled Property	Included
X	V	Preservation of Property	$250,000 in any one occurrence
X	W	Property at Miscellaneous Unnamed Locations	$250,000 in any one occurrence
X	X	Piers, docs and wharves as Scheduled Property	Included on a prior submit basis only

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X	Y	Glass and Sanitary Fittings Extension	$25,000 any one occurrence
X	Z	Ingress / Egress	45 Consecutive Days
X	AA	Glass and Sanitary Fittings Extension	$25,000 in any one occurrence
X	BB	Awnings, Gutters and Downspouts	Included
X	CC	Lock and Key Replacement	$2,500 any one occurrence
X	DD	Tracks and fields (except Lawns, Plants, Trees and Srubs covered under code K)	$250,000 any one occurrence and $500,000 in the annual aggregate in any one coverage period. or Up to the declared value if it is specifically listed as "Tracks and Fields" in the schedule of values.
X	EE	Awnings, Gutters and Downspouts	Included
X	FF	Civil or Military Authority	45 consecutive days and one mile.

CRIME COVERAGE

Description	Limit	Deductible
Forgery and Alteration	Not Included	Not Included
Theft, Disappearance or Destruction	Not Included	Not Included
Computer Fraud including Funds Transfer Fraud	Not Included	Not Included
Employee Dishonesty, including faithful performance, per loss	Not Included	Not Included

Deadly Weapon Protection Coverage

Coverage	Limit	Deductible
Third Party Liability	$1,000,000	$0
Property Damage	$1,000,000	$0
Crisis Management Services	$250,000	$0

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AUTOMOBILE COVERAGE

Coverages	Covered Autos	Limit	Premium
Covered Autos Liability	**8,9**	**$1,000,000**	**Included**
Personal Injury Protection	**N/A**		**Not Included**
Auto Medical Payments	**N/A**		**Not Included**
Uninsured Motorists including Underinsured Motorists	**N/A**		**Not Included**
Physical Damage Comprehensive Coverage	**N/A**	**Actual Cash Value Or Cost Of Repair, Whichever Is Less, Minus Applicable Deductible (See Attached Schedule) For Each Covered Auto, But No Deductible Applies To Loss Caused By Fire or Lightning.** See item Four for Hired or Borrowed Autos.	**Not Included**
Physical Damage Specified Causes of Loss Coverage	**N/A**	**Actual Cash Value Or Cost Of Repair, Whichever Is Less, Minus Applicable Deductible (See Attached Schedule) For Each Covered Auto For Loss Caused By Mischief Or Vandalism** See item Four for Hired or Borrowed Autos.	**Not Included**
Physical Damage Collision Coverage	**N/A**	**Actual Cash Value Or Cost Of Repair, Whichever Is Less, Minus Applicable Deductible (See Attached Schedule) For Each Covered Auto** See item Four for Hired or Borrowed Autos.	**Not Included**
Physical Damage Towing And Labor	**N/A**	**$0 For Each Disablement Of A Private Passenger Auto**	**Not Included**

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GENERAL LIABILITY COVERAGE (Occurrence Basis)

Bodily Injury and Property Damage Limit	$1,000,000
Personal Injury and Advertising Injury	Included
Products & Completed Operations Aggregate Limit	Included
Employee Benefits Liability Limit, per person	$1,000,000
Abuse and Molestation Limit (Added by Claims Made Endorsement)	Not Included
Abuse and Molestation Aggregate Limit (Added by Claims Made Endorsement)	Not Included
Abuse and Molestation Retroactive Date	Not Included
Herbicide & Pesticide Aggregate Limit	$1,000,000
Medical Payments Limit	$5,000
Fire Damage Limit	Included
No fault Sewer Backup Limit	$25,000/$250,000
General Liability Deductible	$0

PUBLIC OFFICIALS AND EMPLOYMENT PRACTICES LIABILITY (Claims Made)

Public Officials and Employment Practices Liability Limit	Per Claim	$1,000,000
	Aggregate	$2,000,000
Public Officials and Employment Practices Liability Deductible		$0

Retroactive Date:

Supplemental Payments: Pre-termination $2,500 per employee - $5,000 annual aggregate.
Non-Monetary $100,000 aggregate.

<u>Cyber Liability sublimit included under POL/EPLI</u>

Media Content Services Liability
Network Security Liability
Privacy Liability
First Party Extortion Threat
First Party Crisis Management
First Party Business Interruption
Limit: $100,000 each claim/annual aggregate
Fraudulent Instruction: $25,000

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FLORIDA INSURANCE ALLIANCE

PREMIUM SUMMARY

Waters Edge Community Development District (Pasco County)
c/o Rizzetta & Company
3434 Colwell Ave, Suite 200
Tampa, FL 33614

Term: **October 1, 2026 to October 1, 2027**

Quote Number: 100126646

PREMIUM BREAKDOWN

Property (Including Scheduled Inland Marine)	$9,430
Crime	Not Included
Automobile Liability	Not Included
Hired Non-Owned Auto	Included
Auto Physical Damage	Not Included
General Liability	$3,833
Public Officials and Employment Practices Liability	$3,833
Deadly Weapon Protection Coverage	Included
TOTAL PREMIUM DUE	**$17,096**

IMPORTANT NOTE
Defense Cost - Outside of Limit, Does Not Erode the Limit for General Liability, Public Officials Liability, and Employment related Practices Liability.

Deductible does not apply to defense cost. Self-Insured Retention does apply to defense cost.

Additional Notes:

(None)

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FLORIDA INSURANCE ALLIANCE

PARTICIPATION AGREEMENT
Application for Membership in the Florida Insurance Alliance

The undersigned local governmental entity, certifying itself to be a public agency of the State of Florida as defined in Section 163.01, Florida Statutes, hereby formally makes application with the Florida Insurance Alliance ("FIA") for continuing liability and/or casualty coverage through membership in FIA, to become effective 12:01 a.m., 10/01/2026, and if accepted by the FIA's duly authorized representative, does hereby agree as follows:

(a) That, by this reference, the terms and provisions of the Interlocal Agreement creating the Florida Insurance Alliance are hereby adopted, approved and ratified by the undersigned local governmental entity. The undersigned local governmental entity certifies that it has received a copy of the aforementioned Interlocal Agreement and further agrees to be bound by the provisions and obligations of the Interlocal Agreement as provided therein;

(b) To pay all premiums on or before the date the same shall become due and, in the event Applicant fails to do so, to pay any reasonable late penalties and charges arising therefrom, and all costs of collection thereof, including reasonable attorneys' fees;

(c) To abide by the rules and regulations adopted by the Board of Directors;

(d) That should the Applicant desire to cancel coverage; it will give not less than ninety (90) days prior written notice of cancellation;

(e) That if the Fund desire to cancel coverage; it will give not less than thirty (30) days prior written notice of cancellation;

(f) That all information contained in the underwriting application provided to FIA as a condition precedent to participation in FIA is true, correct and accurate in all respects.

Waters Edge Community Development District (Pasco County)

(Name of Local Governmental Entity)

By: Signed by: Lisa Castoria C6D499141D83495... Signature

Lisa Castoria
Print Name

Witness By: Signed by: Stacey Gillis 07999322A9C0470... Signature

Stacey Gillis
Print Name

IS HEREBY APPROVED FOR MEMBERSHIP IN THIS FUND, AND COVERAGE IS EFFECTIVE October 1, 2026

By: _____
Administrator

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FLORIDA INSURANCE ALLIANCE

PROPERTY VALUATION AUTHORIZATION

Waters Edge Community Development District (Pasco County)
c/o Rizzetta & Company
3434 Colwell Ave, Suite 200
Tampa, FL 33614

QUOTATIONS TERMS & CONDITIONS

1. Please review the quote carefully for coverage terms, conditions, and limits.
2. The coverage is subject to 25% minimum earned premium as of the first day of the "Coverage Period".
3. Total premium is late if not paid in full within 30 days of inception, unless otherwise stated.
4. Property designated as being within Flood Zone A or V (and any prefixes or suffixes thereof) by the Federal Emergency Management Agency (FEMA), or within a 100 Year Flood Plain as designated by the United States Army Corps of Engineers, will have a Special Flood Deductible equal to all flood insurance available for such property under the National Flood Insurance Program, whether purchased or not or 5% of the Total Insured Value at each affected location whichever the greater.
5. The Florida Insurance Alliance is a shared limit. The limits purchased are a per occurrence limit and in the event an occurrence exhaust the limit purchased by the Alliance on behalf of the members, payment to you for a covered loss will be reduced pro-rata based on the amounts of covered loss by all members affected by the occurrence. Property designated as being within.
6. Coverage is not bound until confirmation is received from a representative of Egis Insurance & Risk Advisors.

I give my authorization to bind coverage for property through the Florida Insurance Alliance as per limits and terms listed below.

☑	Building and Content TIV	$1,293,163	As per schedule attached
☑	Inland Marine	$12,000	As per schedule attached
☐	Auto Physical Damage	Not Included	

Signature: Signed by: Lisa Castoria C6D499141D83495... Date: 9/29/2026

Name: Lisa Castoria

Title: District Manager

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FLORIDA INSURANCE ALLIANCE

Schedule Items Effective As of: 10/01/2026

Property Schedule

Waters Edge Community Development District (Pasco County)

Policy No.: 100126646
Agent: Egis Insurance Advisors LLC (Boca Raton, FL)

Unit #	Description / Address	Roof Shape	Roof Pitch	Year Built / Const Type	Eff. Date / Term Date	Building Value / Contents Value	Roof Covering	Covering Replaced	Roof Yr Blt	Total Insured Value
1	Concrete Perimeter Walls (1920 LF), Landscape Walls (500 LF) 3 Mile South Sr 52 & Moon Lake New Port Richey FL 34654			2000 Masonry non combustible	10/01/2026 10/01/2027	$189,375				$189,375
2	Well Pumps, Jockey Pumps, Main Pumps & Controller, Transfer Pumps & Controls, & Pump House 3 Mile South Sr 52 & Moon Lake New Port Richey FL 34654			2000 Pump / lift station	10/01/2026 10/01/2027	$811,608				$811,608
3	Irrigation incl. Well Pumps 3 Mile South Sr 52 & Moon Lake New Port Richey FL 34654			2000 Pump / lift station	10/01/2026 10/01/2027	$162,322				$162,322
4	Metal Fencing w/27 Decorative Columns (850 LF) 3 Mile South Sr 52 & Moon Lake New Port Richey FL 34654			2000 Non combustible	10/01/2026 10/01/2027	$81,161				$81,161
5	Entry Monument Slidell Street & Moon Lake Road New Port Richey FL 34654			2000 Masonry non combustible	10/01/2026 10/01/2027	$48,697				$48,697

Total:	Building Value	Contents Value	Insured Value
	$1,293,163	$0	$1,293,163

Sign: _____ Print Name: _____ Date: _____

Docusign Envelope ID: 3F7B0899-2735-833E-8190-E9B2048155B6

FLORIDA INSURANCE ALLIANCE

Schedule Items Effective As of: 10/01/2026

Inland Marine Schedule

Waters Edge Community Development District (Pasco County)

Policy No.: 100126646
Agent: Egis Insurance Advisors LLC (Boca Raton, FL)

Item #	Department / Description	Serial Number	Classification Code	Eff. date / Term Date	Value	Deductible
1	Floating Pond Fountain		Other inland marine	10/01/2026 / 10/01/2027	$12,000	$1,000
				Total	**$12,000**	

Sign: _____ Print Name: _____ Date: _____

Tab 7

MINUTES OF MEETING

Each person who decides to appeal any decision made by the Board with respect to any matter considered at the meeting is advised that the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.

WATERS EDGE
COMMUNITY DEVELOPMENT DISTRICT

The regular meeting of the Board of Supervisors of Waters Edge Community Development District to be held on **Thursday, September 24, 2026, at 3:30 p.m.** at the Waters Edge Clubhouse, located at 9019 Creedmoor Lane, New Port Richey, FL 34654.

Present and constituting a quorum:

Ken Smith	**Board Supervisor, Chairman**
George Anastasopoulos	**Board Supervisor, Vice Chairman**
Michael Krik	**Board Supervisor, Assistant Secretary**
Dan Knoblock	**Board Supervisor, Assistant Secretary**
Gabriel Papadopoulos	**Board Supervisor, Assistant Secretary**

Also present were:

Lisa Castoria	**District Manager, Rizzetta & Co., Inc.**
Cari Webster	**District Counsel, Straley, Robin & Vericker**
Frank Nolte	**District Engineer, Stantec**
Jeff Hewett	**Sprinkler Solutions**
Audience	**Present**

FIRST ORDER OF BUSINESS **Call to Order**

Ms. Castoria called the meeting to order at 3:30 p.m. and confirmed there was a quorum.

SECOND ORDER OF BUSINESS **Audience Comments on Agenda Items**

The Board heard comments and questions about the irrigation system.

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THIRD ORDER OF BUSINESS **Staff Reports**

A. Aquatics Managers Monthly Report

The Board reviewed the monthly aquatics report. There were no comments at this time.

B. Irrigation Report

Mr. Hewett provided a proposal under separate cover for a turbine motor replacement and removal of line shaft turbine pump. The proposal to trouble shoot will be $350.00 and the total scope will be $33,662. He noted that this damage is due to suspected lightning strike. The Board directed Ms. Castoria to file an insurance claim while making a motion with a NTE of $2,000 for Sprinkler Solutions to shift motors to working position in the interim. This proposal will be paid from the reserves account.

> On a motion by Mr. Anastasopoulos, seconded by Mr. Papadopoulos, with all in favor, the Board of Supervisors approve a NTE of $2,000 for Sprinkler Solutions to shift motors to working position in the interim, for Waters Edge Community Development District.

C. District Engineer

The Board reviewed the engineer's report.

i. Update on Retaining Wall Locations & Cleaning

Mr. Nolte provided an update on retaining wall locations & cleaning and informed the Board that he would solicit proposal for the November meeting. The cleaning project will commence in January 2027. Mr. Nolte will then assess the area and solicit proposals for spring retaining wall repairs.

A discussion was held regarding Pond AA1 flume repairs. The County has received the proposal and is currently determining funding for the repair. Mr. Nolte will give an update at the October meeting.

There was a brief discussion on the Belle Haven lighting project. Mr. Nolte will continue to work with the Chair and vendors to solicit proposals.

D. PSA Inspection Reports

The Board reviewed the PSA report. There were no questions or comments at this time.

E. District Counsel

No Report

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F. District Manager

Ms. Castoria advised that the next meeting is scheduled for November 19, 2026, at 2:30 pm and reviewed the monthly report with the Board. Ms. Castoria presented the 3rd quarter website audit report to the Board. There were no questions or comments.

FOURTH ORDER OF BUSINESS **Consideration of Board Appointed Seat Applicants**

Mr. Michael Kirk was present and introduced himself to the Board. After discussion, the Board accepted Mr. Kirk's resume and appointed him to Seat 4 of the Board of Supervisors.

Mr. Kirk was sworn in by Ms. Castoria and stated that he would like to receive compensation.

> On a motion by Mr. Papadopoulos, seconded by Mr. Anastasopoulos, with all in favor, the Board of Supervisors appointed Michael Kirk to Seat 4 of the Board of Supervisors, for Waters Edge Community Development District.

FIFTH ORDER OF BUSINESS **Consideration of Grau & Associates Audit Engagement Letter**

> On a motion by Mr. Anastasopoulos, seconded by Mr. Smith, with all in favor, the Board of Supervisors accepted the Grau & Associates Audit Engagement Letter, for Waters Edge Community Development District.

SIXTH ORDER OF BUSINESS **Consideration of Goals and Objectives for FY 25-26**

The Board reviewed and approved the Goals and Objectives for FY 25-26. It was noted that the fiscal year was incorrect and need to be changed to FY 25-26.

> On a motion by Mr. Smith, seconded by Mr. Anastasopoulos, with all in favor, the Board of Supervisors approved the Goals and Objectives for FY 25-26, as amended, for Waters Edge Community Development District.

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SEVENTH ORDER OF BUSINESS **Discussion on Belle Haven Lighting Project**

This was discussed under the District Engineer's report.

EIGHTH ORDER OF BUSINESS **Consideration of the Minutes of the Board of Supervisors' Regular Meeting held on August 27, 2026**

> On a motion by Mr. Papadopoulos, seconded by Mr. Knoblock, with all in favor, the Board of Supervisors approved the minutes for the regular meeting that was held on August 27, 2026, as presented, for Waters Edge Community Development District.

NINTH ORDER OF BUSINESS **Consideration of Operation and Maintenance Expenditures for August 2026**

It was noted that the A-Z invoice was incorrectly charged, it is for another district. The Board requested that Ms. Castoria contact A-Z for a refund.

> On a motion by Mr. Papadopoulos, seconded by Mr. Smith, with all in favor, the Board of Supervisors ratified the operation and maintenance expenditures for August 2026 ($34,122.33), for Waters Edge Community Development District.

TENTH ORDER OF BUSINESS **Audience Comments & Supervisor Requests**

Mr. Anastasopoulos requested a discussion on general funds overage transfer to reserves.

ELEVENTH ORDER OF BUSINESS **Adjournment**

> On a motion by Mr. Kirk, seconded by Mr. Smith, with all in favor, the Board of Supervisors adjourned the meeting at 5:21 p.m., for Waters Edge Community Development District.

_____ _____

Secretary/Assistant Secretary Chairman/Vice Chairman

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Tab 8

MINUTES OF MEETING

Each person who decides to appeal any decision made by the Board with respect to any matter considered at the meeting is advised that the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.

WATERS EDGE
COMMUNITY DEVELOPMENT DISTRICT

The budget workshop meeting of the Board of Supervisors of Waters Edge Community Development District to be held on **Saturday, September 26, 2026, at 10:00 a.m.** at the Waters Edge Clubhouse, located at 9019 Creedmoor Lane, New Port Richey, FL 34654.

Present and constituting a quorum:

Ken Smith	**Board Supervisor, Chairman**
George Anastasopoulos	**Board Supervisor, Vice Chairman**
Craig Pettitt	**Board Supervisor, Assistant Secretary**
Gabriel Papadopoulos	**Board Supervisor, Assistant Secretary**

Also present were:

Jeff Hewett	**Sprinkler Solutions**
Tyler Hewett	**Sprinkler Solutions**
Audience	**Present**

FIRST ORDER OF BUSINESS **Call to Order**

Mr. Smith called the meeting to order at 10:00 a.m.

SECOND ORDER OF BUSINESS **Audience Comments on Agenda Items**

There were no audience comments.

THIRD ORDER OF BUSINESS **Discussion of Irrigation Rules and Regulations**

The Board of Supervisors of the Water's Edge Community Development District ("District") held an Irrigation Education Workshop to provide residents with information regarding the District's irrigation system, current irrigation operations, and applicable irrigation restrictions.

District Board Members and the District's irrigation vendor, and residents participated in workshop.

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The irrigation vendor provided an overview of the community's irrigation system, including the general operation of the system, irrigation scheduling, water availability, system maintenance, and factors that may affect irrigation performance.

Information was also provided regarding the District's current irrigation restrictions and the importance of adhering to the applicable watering schedule. Residents were encouraged to be mindful of the established irrigation restrictions and to understand how the District's irrigation system operates within those limitations.

Residents were provided an opportunity to ask questions. The irrigation vendor and District representatives responded to questions regarding the irrigation system, watering schedules, irrigation coverage, system operation, water pressure, maintenance, and current restrictions.

The Board and District representatives also discussed questions and concerns raised by residents and provided clarification regarding the District's irrigation operations and the role of the irrigation vendor in maintaining and monitoring the system.

The workshop was intended as an educational and informational opportunity for residents to better understand the community's irrigation system and the restrictions affecting its operation. No formal action was taken by the Board during the workshop.

FOURTH ORDER OF BUSINESS **Supervisor Requests**

There were no Supervisor requests at this time.

FIFTH ORDER OF BUSINESS **Adjournment**

There being no further discussion, the Irrigation Education Workshop was concluded at 11:00 a.m.

_____ _____

Secretary/Assistant Secretary Chairman/Vice Chairman

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