INFRAMARK
INFRASTRUCTURE MANAGEMENT SERVICES

Riverbend West Community Development District

June 15, 2026

Agenda Package

TEAMS MEETING INFORMATION

MEETING ID: 233 723 372 235 0 PASSCODE: gU6my2Yp

Join the meeting now

2005 PAN AM CIRCLE, SUITE 300
TAMPA, FLORIDA 33607

CLEAR PARTNERSHIPS

C COLLABORATION
L LEADERSHIP
E EXCELLENCE
A ACCOUNTABILITY
R RESPECT

Riverbend West Community Development District

Board of Supervisors
Clayton Patmagrian, Chairperson
Rebecca Hartsook, Vice Chairperson
Joseph Collins, Assistant Secretary
Laura Ferreira, Assistant Secretary
Shalonda Antoine, Assistant Secretary

Staff:
Heather Jackson, District Manager
John Vericker, District Counsel
Phil Chang, District Engineer
Jason Liggett, Field Services
Epi Carvajal, Pine Lake Nursery
Jason Jasczak, Advanced Aquatic
Hanni Yi, District Accountant
Janice Swade, Admin. Assistant

Regular Meeting Agenda

Monday, June 15, 2026, at 6:00 p.m.

The Regular Meeting of the **Riverbend West Community Development District** will be held on **Monday, June 15, 2026, at 6:00 p.m. at SouthShore Regional Library, located at 15816 Beth Shields Way, Ruskin, Florida 33573**. Please let us know at least 24 hours in advance if you are planning to call into the meeting.

Meeting ID: 233 723 372 235 0 **Passcode:** gU6my2Yp

Following is the Agenda for the Meeting:

1. CALL TO ORDER/ROLL CALL

2. APPROVAL OF AGENDA

3. PUBLIC COMMENTS ON AGENDA ITEMS

4. BUSINESS ITEMS

- **A.** Consideration of Pine Lake Summer Annual Rotation Proposal #8939

5. CONSENT AGENDA

- **A.** Approval of May 18, 2026, Meeting
- **B.** Acceptance of the Financial Report as of April 2026
- **C.** Acceptance of the Final Audit Report for Fiscal Year 2025

6. STAFF REPORTS

- **A.** District Accountant
- **B.** Aquatics Inspection Report
- **C.** Field Inspection Report for April 2026
  - **i.** Proposal #338 Fence Repairs and Installation
- **D.** Landscape Report
  - **i.** Proposal #8754 for Copper Plant Installation at Monument Sign
  - **ii.** Proposal #8945 for 200 Loropetalum Installation
  - **iii.** Discussion of Hurricane Preparedness
- **E.** District Engineer
  - **i.** Discussion of Ditch 7 Update
- **F.** District Manager
  - **i.** Reminder of Form 1 Filing Deadline

7. BOARD OF SUPERVISORS' REQUESTS AND COMMENTS

8. ADJOURNMENT

Proposal #8939

Riverbend West CDD Summer Annual Rotation 06.08.2026

Date 6/8/2026
Customer Kristee Cole | Inframark | 313 Campus Street | Celebration, FL 34747
Property Riverbend West CDD | 368 Cascade Bend Dr. | Ruskin, FL 33570

Pine Lake Services, LLC would like to thank you for the opportunity to bid. We look forward to working with you on this project. If you have any questions, please feel free to contact us at any time at projects@pinelakeLLC.com or (813) 948-4736.

Install 400 4.5" Summer Annuals.

Summer Annual Install

Install 400 4.5" Summer Annuals

Items	Quantity	Unit
4.5" Summer Annuals	400.00	EA

Install 400 4.5" Summer Annuals: $1,920.00

Fuel Surcharge

Fuel Surcharge

Items	Quantity	Unit
Fuel Surcharge	1.00	EA

Fuel Surcharge: $19.00

PROJECT TOTAL: **$1,939.00**

Terms & Conditions

Terms & Conditions

Payment Terms

Any proposal exceeding $5,000 for an enhancement to a Maintenance property, a 50% deposit will be required upon acceptance to schedule job. The remaining 50% balance will be due upon completion of job.

Payments made via credit card will be accepted up to $4,750 and will include an additional 3% credit card fee.

Fuel Surcharge. The monthly fee assumes a fuel cost of $3.50 per gallon (the "Baseline"), benchmarked to the U.S. Energy Information Administration's Weekly Retail Gasoline Prices, Lower Atlantic Region, All Grades, All Formulations (the "Index"), at www.eia.gov. If the Index value published for the first Monday of any invoiced month exceeds the Baseline by more than ten percent (10%), Contractor shall add a fuel surcharge to that month's invoice equal to two percent (2%) of the monthly fee for each $0.25 per gallon (or fraction thereof) by which the Index exceeds the Baseline. The surcharge will appear as a separate line item, with the calculation provided upon request.

Interest will accrue on all invoices over thirty days old. Past due amounts will accrue interest at a rate of 1.5% per month (18% APR). Client agrees to pay any costs associated with collection, including but not limited to court and attorney's fees as additional sums owed.

Exclusions

The Following matters are excluded from the Work, unless specified in writing to the contrary:

This Proposal price is valid for thirty (30) days. We reserve the right to modify pricing after that time to reflect current market prices.

Site work is excluded unless specified in writing within the Proposal. Site should be at finished grade (within 1" of final grade), with all soils in sod and planting areas to be loose, not compacted, and ready to install landscape material. If site is not at finished grade, Contractor reserves the right to delay until site is properly prepared.

Removal of base material and/or aggregate material within all landscape planting areas, sod areas and other green space areas that impedes or impacts proper planting of plant material and sod.

Soil replacement where base material and/or aggregate material was removed for proper planting

Drainage: Should the Client’s property be the lowest elevation in relation to surrounding property or buildings, the Contractor reserves the right to retain an expert to evaluate and propose drainage solutions. All costs for engineering services, as well as the actual drainage work will be at the Client’s expense. Unless the Client has a detailed Topographical survey completed, the above clause may come into effect.

Soil, Sod and/or Mulch quantities are estimates only. They do not account for disturbed construction areas or other fluctuations. Invoices will reflect actual quantities used at proposed price per unit.

Conduit and connections for electrical, gas, and all other utilities and services

Site Unknowns: Including, but not limited to, sub-surface conditions/obstacles that create unforeseen labor

Site Unknowns: Including, but not limited to, sub-surface conditions/obstacles that create unforeseen labor, equipment, material, or disposal charges
MOT for temporary traffic control
Any Irrigation or utility trenching thru roads, road base, concrete, or rock will incur additional costs
Any cutting or repairing of any hard surface such as asphalt, concrete, pavers or curbs for irrigation or landscape
We need 72 hours' notice prior to road base material or concrete work is installed so that sleeves and/or road bores are installed
Backflow Connection
Water source for irrigation is based on specifications at the dedicated meter of the location marked on irrigation plan sheet. If a different location of the dedicated water source is established during construction a change order will be entered into to adjust for the costs associated with the new route for mainline and connections.
Man hours required to find installed buried irrigation sleeves or irrigation piping in areas where asphalt, concrete, curbs, or other hard surfaces are installed prior to completing the irrigation system and where markings or stubs have been placed to show location of irrigation sleeves or piping and these markers have been damaged, buried, or removed by others.
Additional man hours required to maintain plant material and/or sod of a landscape and irrigation installation project that:
Has been started by Pine Lake Nursery and Landscape and/or its subcontractors and is interrupted, delayed, impeded, or prohibited, by others from being worked on continuously until the landscape and irrigation project is completed. Pine Lake Nursery and Landscaper and its subcontractors are excluded.
Upon completion of the landscape and irrigation installation project as specified in the landscape and irrigation plan sets is considered complete but will not be accepted as completed until the project as a whole is accepted as complete.
Existing tree preservation, barricading, pruning, root pruning, or inventory
Repairs to any erosion control measures that are damaged or inoperative prior to commencement of landscape and irrigation work
Any planting of sod or other ground cover as required by any municipality when construction of landscape and irrigation has ceased or been suspended for more than 30 days that is no fault of the landscape or irrigation contractor or subcontractors
Warranty on transplanted plant material from the project site
Warranty on plant material that is not rated to grow in established USDA plant hardiness growth zone(s)

Procedure for Extra Work, Changes and Escalation
If it shall become necessary for the Contractor to make changes in any designs, drawings, plans, or specifications for any part of the project or reasons over which we have no control, or we are put to any extra

specifications for any part of the project or reasons over which we have no control, or we are put to any extra work, cost or expense by reason of any act or matter over which it has no control, the Customer will pay to the Contractor a fee for such changed or extra Work calculated on a time and materials basis. All changes to Work or pricing or the terms of this Agreement will be read and understood within the context and meanings of this Agreement unless stated explicitly to the contrary.

Change Order: The quantities or specifications of material as outlined in the Proposal could be adjusted at any time with approval in the form of a signed Change Order. Change Orders will be executed using current market prices

Escalation Clause

In the event of significant delay or price increase of material, equipment, or energy occurring during the performance of the contract through no fault of the Construction Manager, the Contract Sum, time of completion or contract requirements shall be equitably adjusted by Change Order in accordance with the procedures of the Contract Documents. A change in price of an item of material, equipment, or energy will be considered significant when the price of an item increases 5% percent between the date of this Contract and the date of installation

Warranty and Tolerances

Payments Received: The Warranty for the contract is only valid if payment is received in full on acceptance of the work

Diligence: The Contractor agrees to carry out its Work diligently and to provide sufficient supervision and inspection of its staff and subcontractors and that it's work will be of proper and professional quality, and in full conformity with the requirements of the contract

Competence: The Contractor warrants that it is competent to perform the Work and that it has the necessary qualifications including knowledge and skill with the ability to use them effectively.

Site Unknowns: It is the responsibility of the Client or the Client's Representative to fully inform the Contractor of all the information regarding site unknowns that may include difficult buried materials, cables, and pipes, tree stumps, drainage or water table issues, rock, and shale sub surfaces and/or other impediments, issues or factors that could otherwise impact the quality, cost and timeliness of project completion. Failure to notify the Contractor may lead to additional costs to the Client (at the Contractor's discretion) and schedule time not included in the proposal and may require changes in design and construction to overcome such problems – all for which the Client will be responsible. Client can avoid such risks by permitting the Contractor to do appropriate soil and ground tests, review the site, and to secure additional required site information from appropriate government and other authorities.

Damaged Utilities: Should damage occur to utilities during construction, the Contractor is only liable for the cost

of the repair. the Contractor is not liable in any way for inconvenience to the Client caused by damage to the utilities
Damage to neighbors buried utilities, on the Client's property, are the responsibility of the Client
Damage to installed material (plants, trees, sod, etc.) by foot traffic, machinery, equipment, other trades, owner neglect or acts of nature will be excluded from any warranty and will not be replaced at the cost of Contractor
Damage due to pest infestation is excluded from warranty and any damaged material will not be replaced at the cost of the Contractor. If, however, the Contractor has a separate maintenance contract with the client, pest control would fall under that contract and would be subject to those warranty parameters.
Damage due to improper watering after final acceptance will not be replaced at the cost of the Contractor

Material Tolerances
Wood: Pressure treated wood cannot be guaranteed against warp age, checking, or cupping.
Stone: Natural stone has color variations that vary from stone to stone. In addition, mineral deposits such as lime, iron, etc. can change the stone and even bleed. This is the nature of the product, and the Client accepts this as a natural and acceptable quality of the stone
Metal: Metal, which is not galvanized, is not guaranteed form rusting commencing immediately after installation
Concrete: Spider cracks (hairline stress-fractures) are considered a normal characteristic of all types of concrete. Concrete may crack substantially over time due to proximity of tree roots.
Warranty Time Period: The Contractor warrants all construction and installation for a period of one (1) year, providing that they have been maintained properly. All construction materials are subject to manufacturer's specific warranties/guarantees. Planting is warranted for one (1) year if there is an approved irrigation system
Client Responsibilities: The Client recognizes and agrees that they have a responsibility to maintain constructions, plants, bushes, trees, and other installations in keeping with standard quality maintenance requirements for the Warranty to remain in effect. Failure to properly maintain materials or horticulture installations will void the warranty. Client further recognizes and agrees that damage to construction, materials, horticulture elements and other warrantable items of the project will not be warranted if the damage or loss is due to elements beyond the control of the Contractor. For example, flooding eaves, troughs that damage plants, fallen branches, animal caused damage, damaged/ burst irrigation or drainage pipes that were not maintained properly, use of improper chemicals, improper maintenance, extreme or unusual weather conditions, and similar and/or related situations – void all warranties provided by the Contractor

By		**By**	
	Michael Dunbar		**Kristee Cole**
Date	6/8/2026	**Date**	
	Pine Lake Services, LLC		**Inframark**

MINUTES OF MEETING
RIVERBEND WEST
COMMUNITY DEVELOPMENT DISTRICT

The regular meeting of the Board of Supervisors of the Riverbend West Community Development District was held on Monday, May 18, 2026, at 6:00 p.m., at the SouthShore Regional Library, located at 15816 Beth Shields Way, Ruskin, FL 33573.

Present and constituting a quorum were:

Clayton Patmagrian	Board Supervisor, Chairman
Rebecca Hartsook	Board Supervisor, Vice Chair
Joe Collins	Board Supervisor, Assistant Secretary
Laura Ferreira	Board Supervisor, Assistant Secretary
Shalonda Antonie	Board Supervisor, Assistant Secretary

Also present, either in person or via communication media technology, were:

Heather Jackson	District Manager, Inframark
Christina Fowler	Field Inspection Coordinator, Inframark
Epi Carvajal	Representative, Pine Lake
Audience Members	

FIRST ORDER OF BUSINESS **Call to Order/Roll Call**

Ms. Jackson called the meeting to order at 6:00 p.m. and quorum was established.

SECOND ORDER OF BUSINESS **Approval of Agenda**

> On MOTION by Mr. Patmagrian, seconded by Ms. Antonie, with all in favor, the Final Agenda for May 18, 2026, was approved, as presented. (5-0)

THIRD ORDER OF BUSINESS **Public Comments on Agenda Items**

There being no comments from the audience, the next order of business followed.

FOURTH ORDER OF BUSINESS **Business Items**

A. Distribution of the Proposed Budget for Fiscal Year 2026/2027 Budget and Consideration of Resolution 2026-04, Approving Budget & Setting Public Hearing

A discussion ensued regarding the proposed budget for FY 2026/2027. The Board approved the budget and authorized setting the public hearing. The Board also requested that a reminder item be added for the FY 2027/2028 budget discussions concerning pond bank erosion, based on findings from a previous SWFWMD report.

On MOTION by Mr. Patmagrian, seconded by Mr. Collins, with all in favor, Resolution 2026-04, Approving a Proposed Operation and Maintenance Budget for Fiscal Year 2026/2027; Setting a Public Hearing Thereon Pursuant to Florida Law, to be held Monday, August 17, 2026 at 6:00 p.m. at SouthShore Regional Library, located at 15816 Pursuant to Florida Law, to be held Monday, August 17, 2026 at 6:00 p.m. at SouthShore Regional Library, located at 15816 Beth Shields Way, Ruskin, Florida 33573, Addressing Transmittal, Posting, and Publication Requirements; and Providing an Effective Date, was adopted. (5-0)

FIFTH ORDER OF BUSINESS **Consent Agenda**

A. Approval of Minutes of the April 20, 2026, Meeting

There being no additions, corrections or deletions,

On MOTION by Ms. Hartsook, seconded by Mr. Patmagrian, with all in favor, the Minutes of the April 20, 2026, Meeting were approved, as presented. (5-0)

B. Acceptance of the Financial Report as of April 2026

There being no comments or questions,

On MOTION by Ms. Shalonda Antonie, seconded by Ms. Ferreira, with all in favor, the Financial Report as of April 2026 was accepted. (5-0)

SIXTH ORDER OF BUSINESS **Staff Reports**

A. District Accountant

The District Accountant was not present, and there was nothing to report at this time.

B. Aquatics Inspection Report

Discussion ensued.

C. Field Inspection Report for April 2026

Mrs. Fowler informed the Board that the monument lights have been repaired and are functioning properly. Mrs. Fowler will obtain estimates for extending the chain-link fence from the vinyl fence and for repairing the existing vinyl fence near the mailbox/dog park to the corner lot. Mrs. Fowler will also work on proposals for permitting lighting at the monuments.

D. Landscape Report

Mr. Carvajal discussed the follow-up requests from the Field Inspection Report. Mr. Carvajal also introduced Mr. Michael Dunbar as the District's new Account Manager. Mr. Dunbar presented Proposal No. 8717 for topsoil fill-in services in the amount of $985.40. The Board approved Proposal No. 8717.

On MOTION by Mr. Patmagrian, seconded by Mr. Collins, with all in favor, Proposal 8717 for topsoil fill-in services in the amount of $985.40, was approved. (5-0)

E. District Engineer

District Engineering was not present. The Board requested that the District Engineer attend the next meeting or provide a detailed report and timeline regarding Ditch 7 in order to update the residents by the next meeting.

F. District Manager

The Board was informed of their next meeting on Monday, June 15, 2026, at 6:00 p.m.

SEVENTH ORDER OF BUSINESS **Board of Supervisor's Request and Comments**

There being no requests or comments, and the next order of business followed.

EIGHTH ORDER OF BUSINESS **Adjournment**

There being no further business,

On MOTION by Ms. Antonie, seconded by Mr. Patmagrian, with all in favor, the meeting was adjourned at 7:26 p.m. (5-0)

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Clayton Patmagrian
Chairperson

INFRAMARK
INFRASTRUCTURE MANAGEMENT SERVICES

Riverbend West Community Development District

Financial Report

April 30, 2026

CLEAR PARTNERSHIPS



RIVERBEND WEST COMMUNITY DEVELOPMENT DISTRICT

Balance Sheet

As of April 30, 2026

(In Whole Numbers)

ACCOUNT DESCRIPTION	GENERAL FUND	RESERVE FUND	SERIES 2016 DEBT SERVICE FUND	SERIES 2019 DEBT SERVICE FUND	GENERAL FIXED ASSETS FUND	GENERAL LONG-TERM DEBT FUND	TOTAL
ASSETS							
Cash - Operating Account	$ 192,445	$ -	$ -	$ -	$ -	$ -	$ 192,445
Due From Other Funds	-	105,868	-	-	-	-	105,868
Investments:							
Money Market Account	516,769	-	-	-	-	-	516,769
Prepayment Account	-	-	418	668	-	-	1,086
Reserve Fund	-	-	185,428	50,622	-	-	236,050
Revenue Fund	-	-	366,804	152,838	-	-	519,642
Prepaid Items	4,611	-	-	-	-	-	4,611
Prepaid Trustee Fees	1,706	-	-	-	-	-	1,706
Deposits	4,307	-	-	-	-	-	4,307
Fixed Assets							
Improvements Other Than Buildings (IOTB)	-	-	-	-	8,248,816	-	8,248,816
Amount Avail In Debt Services	-	-	-	-	-	753,653	753,653
Amount To Be Provided	-	-	-	-	-	4,825,347	4,825,347
TOTAL ASSETS	**$ 719,838**	**$ 105,868**	**$ 552,650**	**$ 204,128**	**$ 8,248,816**	**$ 5,579,000**	**$ 15,410,300**
LIABILITIES							
Accounts Payable	$ 1,406	$ -	$ -	$ -	$ -	$ -	$ 1,406
Accrued Expenses	4,534	-	-	-	-	-	4,534
Accrued Taxes Payable	351	-	-	-	-	-	351
Bonds Payable	-	-	-	-	-	5,579,000	5,579,000
Due To Other Funds	105,868	-	-	-	-	-	105,868
TOTAL LIABILITIES	**112,159**	**-**	**-**	**-**	**-**	**5,579,000**	**5,691,159**
FUND BALANCES							
Nonspendable:							
Prepaid Items	4,611	-	-	-	-	-	4,611
Prepaid Trustee Fees	1,706	-	-	-	-	-	1,706
Restricted for:							
Debt Service	-	-	552,650	204,128	-	-	756,778
Unassigned:	601,362	105,868	-	-	8,248,816	-	8,956,046
TOTAL FUND BALANCES	**607,679**	**105,868**	**552,650**	**204,128**	**8,248,816**	**-**	**9,719,141**
TOTAL LIABILITIES & FUND BALANCES	**$ 719,838**	**$ 105,868**	**$ 552,650**	**$ 204,128**	**$ 8,248,816**	**$ 5,579,000**	**$ 15,410,300**

RIVERBEND WEST COMMUNITY DEVELOPMENT DISTRICT

Statement of Revenues, Expenditures and Changes in Fund Balances

For the Period Ending April 30, 2026

General Fund (001)

(In Whole Numbers)

ACCOUNT DESCRIPTION	ANNUAL ADOPTED BUDGET	YEAR TO DATE ACTUAL	VARIANCE ($) FAV(UNFAV)	YTD ACTUAL AS A % OF ADOPTED BUD
REVENUES				
Interest - Investments	$ -	$ 5,373	$ 5,373	0.00%
Interest - Tax Collector	-	67	67	0.00%
Special Assmnts- Tax Collector	603,475	599,632	(3,843)	99.36%
TOTAL REVENUES	**603,475**	**605,072**	**1,597**	**100.26%**
EXPENDITURES				
Administration				
Supervisor Fees	12,000	2,800	9,200	23.33%
FICA Taxes	500	61	439	12.20%
ProfServ-Trustee Fees	7,800	8,351	(551)	107.06%
District Counsel	10,000	2,281	7,719	22.81%
District Engineer	16,000	2,581	13,419	16.13%
District Manager	52,970	26,485	26,485	50.00%
Auditing Services	4,600	-	4,600	0.00%
Website Hosting/Email Services	2,800	1,538	1,262	54.93%
Public Officials Insurance	3,260	2,515	745	77.15%
Legal Advertising	1,500	563	937	37.53%
Miscellaneous Services	1,000	4,542	(3,542)	454.20%
Payroll Services	-	840	(840)	0.00%
Dues, Licenses, Subscriptions	175	175	-	100.00%
Total Administration	112,605	52,732	59,873	46.83%
Utility Services				
Utility Services	55,000	23,621	31,379	42.95%
Total Utility Services	55,000	23,621	31,379	42.95%
Water-Sewer Comb Services				
Utility Services	2,500	1,293	1,207	51.72%
Total Water-Sewer Comb Services	2,500	1,293	1,207	51.72%
Stormwater Control				
Aquatic Maintenance	16,100	11,194	4,906	69.53%
Total Stormwater Control	16,100	11,194	4,906	69.53%
Other Physical Environment				
Field Services	7,560	4,410	3,150	58.33%
Insurance - General Liability	4,786	4,509	277	94.21%
Insurance - Crime	500	500	-	100.00%
Property Insurance	3,824	3,541	283	92.60%
R&M-Irrigation	3,600	406	3,194	11.28%
Landscape Maintenance	94,228	51,029	43,199	54.15%
Landscape Replacement	7,500	-	7,500	0.00%
Ditch Repair	200,000	-	200,000	0.00%
Landscape- Storm Clean Up & Tree Removal	50,000	1,840	48,160	3.68%
Total Other Physical Environment	371,998	66,235	305,763	17.81%

RIVERBEND WEST COMMUNITY DEVELOPMENT DISTRICT

Statement of Revenues, Expenditures and Changes in Fund Balances

For the Period Ending April 30, 2026

General Fund (001)

(In Whole Numbers)

ACCOUNT DESCRIPTION	ANNUAL ADOPTED BUDGET	YEAR TO DATE ACTUAL	VARIANCE ($) FAV(UNFAV)	YTD ACTUAL AS A % OF ADOPTED BUD
Parks and Recreation				
R&M-Fence	10,000	425	9,575	4.25%
Holiday Decoration	3,000	2,535	465	84.50%
Dog Waste Station Supplies	2,772	440	2,332	15.87%
Total Parks and Recreation	15,772	3,400	12,372	21.56%
Contingency				
Misc-Contingency	29,500	1,240	28,260	4.20%
Total Contingency	29,500	1,240	28,260	4.20%
TOTAL EXPENDITURES	**603,475**	**159,715**	**443,760**	**26.47%**
Excess (deficiency) of revenues Over (under) expenditures	-	445,357	445,357	0.00%
FUND BALANCE, BEGINNING (OCT 1, 2025)		**162,322**		
FUND BALANCE, ENDING		**$ 607,679**		

RIVERBEND WEST COMMUNITY DEVELOPMENT DISTRICT

Statement of Revenues, Expenditures and Changes in Fund Balances

For the Period Ending April 30, 2026

Reserve Fund (002)

(In Whole Numbers)

ACCOUNT DESCRIPTION	ANNUAL ADOPTED BUDGET	YEAR TO DATE ACTUAL	VARIANCE ($) FAV(UNFAV)	YTD ACTUAL AS A % OF ADOPTED BUD
REVENUES				
Special Assmnts- Tax Collector	$ 100,000	$ 100,000	$ -	100.00%
TOTAL REVENUES	**100,000**	**100,000**	**-**	**100.00%**
EXPENDITURES				
Contingency				
Capital Reserve	100,000	-	100,000	0.00%
Total Contingency	100,000	-	100,000	0.00%
TOTAL EXPENDITURES	**100,000**	**-**	**100,000**	**0.00%**
Excess (deficiency) of revenues Over (under) expenditures	-	100,000	100,000	0.00%
FUND BALANCE, BEGINNING (OCT 1, 2025)		**5,868**		
FUND BALANCE, ENDING		**$ 105,868**		

RIVERBEND WEST COMMUNITY DEVELOPMENT DISTRICT

Statement of Revenues, Expenditures and Changes in Fund Balances

For the Period Ending April 30, 2026

Series 2016 Debt Service Fund (200)

(In Whole Numbers)

ACCOUNT DESCRIPTION	ANNUAL ADOPTED BUDGET	YEAR TO DATE ACTUAL	VARIANCE ($) FAV(UNFAV)	YTD ACTUAL AS A % OF ADOPTED BUD
REVENUES				
Interest - Investments	$ -	$ 6,316	$ 6,316	0.00%
Special Assmnts- Tax Collector	303,599	300,872	(2,727)	99.10%
TOTAL REVENUES	**303,599**	**307,188**	**3,589**	**101.18%**
EXPENDITURES				
Debt Service				
Principal Debt Retirement	114,000	-	114,000	0.00%
Interest Expense	191,705	95,853	95,852	50.00%
Total Debt Service	305,705	95,853	209,852	31.35%
TOTAL EXPENDITURES	**305,705**	**95,853**	**209,852**	**31.35%**
Excess (deficiency) of revenues Over (under) expenditures	(2,106)	211,335	213,441	-10034.90%
OTHER FINANCING SOURCES (USES)				
Contribution to (Use of) Fund Balance	(2,106)	-	2,106	0.00%
TOTAL FINANCING SOURCES (USES)	**(2,106)**	**-**	**2,106**	**0.00%**
Net change in fund balance	$ (2,106)	$ 211,335	$ 217,653	-10034.90%
FUND BALANCE, BEGINNING (OCT 1, 2025)		**341,315**		
FUND BALANCE, ENDING		**$ 552,650**		

RIVERBEND WEST COMMUNITY DEVELOPMENT DISTRICT

Statement of Revenues, Expenditures and Changes in Fund Balances

For the Period Ending April 30, 2026

Series 2019 Debt Service Fund (201)

(In Whole Numbers)

ACCOUNT DESCRIPTION	ANNUAL ADOPTED BUDGET	YEAR TO DATE ACTUAL	VARIANCE ($) FAV(UNFAV)	YTD ACTUAL AS A % OF ADOPTED BUD
REVENUES				
Interest - Investments	$ -	$ 3,365	$ 3,365	0.00%
Special Assmnts- Tax Collector	102,174	101,953	(221)	99.78%
TOTAL REVENUES	**102,174**	**105,318**	**3,144**	**103.08%**
EXPENDITURES				
Debt Service				
Principal Debt Retirement	35,000	35,000	-	100.00%
Interest Expense	62,500	31,250	31,250	50.00%
Total Debt Service	97,500	66,250	31,250	67.95%
TOTAL EXPENDITURES	**97,500**	**66,250**	**31,250**	**67.95%**
Excess (deficiency) of revenues Over (under) expenditures	4,674	39,068	34,394	835.86%
OTHER FINANCING SOURCES (USES)				
Contribution to (Use of) Fund Balance	4,674	-	(4,674)	0.00%
TOTAL FINANCING SOURCES (USES)	**4,674**	**-**	**(4,674)**	**0.00%**
Net change in fund balance	$ 4,674	$ 39,068	$ 25,046	835.86%
FUND BALANCE, BEGINNING (OCT 1, 2025)		**165,060**		
FUND BALANCE, ENDING		**$ 204,128**		

Bank Account Statement

Riverbend West CDD

Bank Account No.	5882		
Statement No.	26_04	**Statement Date**	04/30/2026

G/L Account No. 101001 Balance	192,445.28	**Statement Balance**	197,934.49
		Outstanding Deposits	0.00
Positive Adjustments	0.00	**Subtotal**	197,934.49
Subtotal	192,445.28	**Outstanding Checks**	-5,489.21
Negative Adjustments	0.00	**Ending Balance**	192,445.28
Ending G/L Balance	192,445.28		

Posting Date	Document Type	Document No.	Vendor	Description	Amount	Cleared Amount	Difference
Outstanding Checks							
03/16/2026	Payment	300028	BOCC	Inv: 21726-1492-ACH			-132.21
04/21/2026	Payment	100132	US BANK	Inv: 8121320			-4,094.50
04/27/2026	Payment	100136	BETH BELLEMORE	Inv: 4202026			-150.00
04/27/2026	Payment	100137	STRALEY ROBIN VERICKER	Inv: 28229			-1,112.50
Total Outstanding Checks							-5,489.21

Riverbend West Community Development District

ANNUAL FINANCIAL REPORT

September 30, 2025

Riverbend West Community Development District

ANNUAL FINANCIAL REPORT

September 30, 2025

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REPORT OF INDEPENDENT AUDITORS

To the Board of Supervisors
Riverbend West Community Development District
Hillsborough County, Florida

Report on Audit of the Financial Statements

Opinion

We have audited the financial statements of the governmental activities and each major fund of Riverbend West Community Development District (the "District"), as of and for the year ended September 30, 2025, and the related notes to financial statements, which collectively comprise the District's basic financial statements as listed in the table of contents.

In our opinion, the accompanying financial statements referred to above present fairly, in all material respects, the respective financial position of the governmental activities and each major fund of the District as of September 30, 2025, and the respective changes in financial position and the budgetary comparison for the General Fund for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS), and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States (*Government Auditing Standards)*. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the District and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

To the Board of Supervisors
Riverbend West Community Development District

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the District's ability to continue as a going concern for one year beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

Auditor's Responsibility for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinions. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore, is not a guarantee that an audit conducted in accordance with GAAS and *Government Auditing Standards* will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS and *Government Auditing Standards*, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts, and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the District's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the District's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

Required Supplementary Information

Accounting principles generally accepted in the United States of America require that the Management's Discussion and Analysis be presented to supplement the basic financial statements.

To the Board of Supervisors
Riverbend West Community Development District

Such information is the responsibility of management and, although not a part of the basic financial statements, is required by the *Governmental Accounting Standards Board* who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with GAAS, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Other Information

Management is responsible for the other information included in the financial report. The other information comprises the information for compliance with Florida Statutes 218.39(3)(c) but does not include the basic financial statements and our auditor's report thereon. Our opinions on the basic financial statements do not cover the other information, and we do not express an opinion or any form of assurance thereon. In connection with our audit of the basic financial statements, our responsibility is to read the other information and consider whether a material inconsistency exists between the other information and the basic financial statements, or the other information otherwise appears to be materially misstated. If, based on the work performed, we conclude that an uncorrected material misstatement of the other information exists, we are required to describe it in our report.

Other Reporting Required by *Government Auditing Standards*

In accordance with *Government Auditing Standards*, we have also issued a report dated June 8, 2026 on our consideration of the District's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations and contracts and grant agreements and other matters.

The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the District's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the District's internal control over financial reporting and compliance.

Berger Toombs Elam Gaines & Frank

Berger, Toombs, Elam, Gaines & Frank
Certified Public Accountants PL
Fort Pierce, Florida

June 8, 2026

Riverbend West Community Development District
MANAGEMENT'S DISCUSSION AND ANALYSIS
For the Year Ended September 30, 2025

Management's discussion and analysis of Riverbend West Community Development District's (the "District") financial performance provides an objective and easily readable analysis of the District's financial activities. The analysis provides summary financial information for the District and should be read in conjunction with the District's financial statements.

OVERVIEW OF THE FINANCIAL STATEMENTS

The District's basic financial statements comprise three components; 1) *Government-wide financial statements,* 2) *Fund financial statements,* and 3) *Notes to financial statements.* The *Government-wide financial statements* present an overall picture of the District's financial position and results of operations. The *Fund financial statements* present financial information for the District's major funds. The *Notes to financial statements* provide additional information concerning the District's finances.

The *Government-wide financial statements* are the **statement of net position** and the **statement of activities**. These statements use accounting methods similar to those used by private-sector companies. Emphasis is placed on the net position of governmental activities and the change in net position. Governmental activities are primarily supported by special assessments.

The **statement of net position** presents information on all assets and liabilities of the District, with the difference between assets and liabilities reported as net position. Net position is reported in three categories; 1) net investment in capital assets, 2) restricted, and 3) unrestricted. Assets, liabilities, and net position are reported for all Governmental activities.

The **statement of activities** presents information on all revenues and expenses of the District and the change in net position. Expenses are reported by major function and program revenues relating to those functions are reported, providing the net cost of all functions provided by the District. To assist in understanding the District's operations, expenses have been reported as governmental activities. Governmental activities financed by the District include general government, physical environment, culture/recreation and debt service.

Fund financial statements present financial information for governmental funds. These statements provide financial information for the major funds of the District. Governmental fund financial statements provide information on the current assets and liabilities of the funds, changes in current financial resources (revenues and expenditures), and current available resources.

OVERVIEW OF THE FINANCIAL STATEMENTS (CONTINUED)

Fund financial statements include a **balance sheet** and a **statement of revenues, expenditures and changes in fund balances** for all governmental funds. A **statement of revenues, expenditures, and changes in fund balances – budget and actual** is provided for the District's General Fund. *Fund financial statements* provide more detailed information about the District's activities. Individual funds are established by the District to track revenues that are restricted to certain uses or to comply with legal requirements.

The *government-wide financial statements* and the *fund financial statements* provide different pictures of the District. The *government-wide financial statements* provide an overall picture of the District's financial standing. These statements are comparable to private-sector companies and give a good understanding of the District's overall financial health and how the District paid for the various activities, or functions, provided by the District. All assets of the District, including infrastructure, are reported in the **statement of net position**. All liabilities, including principal outstanding on bonds are included. The **statement of activities** includes depreciation on all long-lived assets of the District, but transactions between the different functions of the District have been eliminated in order to avoid "doubling up" the revenues and expenses. The *fund financial statements* provide a picture of the major funds of the District. In the case of governmental activities, outlays for long lived assets are reported as expenditures and long-term liabilities, such as bonds payable, are not included in the fund financial statements. To provide a link from the *fund financial statements* to the *government-wide financial statements*, reconciliation is provided from the *fund financial statements* to the *government-wide financial statements.*

Notes to financial statements provide additional detail concerning the financial activities and financial balances of the District. Additional information about the accounting practices of the District, investments of the District, capital assets and long-term debt are some of the items included in the *notes to financial statements.*

Financial Highlights

The following are the highlights of financial activity for the year ended September 30, 2025.

- The District's total assets exceeded total liabilities by $1,320,279 (net position). Net investment in capital assets for the District was $955,307. Unrestricted net position for governmental activities was $168,190 and restricted net position was $196,782.

- Governmental activities revenues totaled $779,133 while governmental activities expenses totaled $864,480.

OVERVIEW OF THE FINANCIAL STATEMENTS (CONTINUED)

Financial Analysis of the District

The following schedule provides a summary of the assets, liabilities and net position of the District and is presented by category for comparison purposes.

Net Position

	Governmental Activities	
	2025	**2024**
Current assets	$ 205,837	$ 195,011
Restricted assets	472,827	450,812
Capital assets	6,271,988	6,546,949
Total Assets	6,950,652	7,192,772
Current liabilities	260,244	269,205
Non-current liabilities	5,370,129	5,517,941
Total Liabilities	5,630,373	5,787,146
Net position - net investment in capital assets	955,307	1,085,314
Net position - restricted	196,782	170,120
Net position - unrestricted	168,190	150,192
Total Net Position	$ 1,320,279	$ 1,405,626

The decrease in capital assets is due to depreciation in the current year.

The decrease in non-current liabilities is related to principal payments on the long-term debt in the current year.

OVERVIEW OF THE FINANCIAL STATEMENTS (CONTINUED)

Financial Analysis of the District (Continued)

The following schedule provides a summary of the changes in net position of the District and is presented by category for comparison purposes.

Change In Net Position

	Governmental Activities	
	2025	2024
Program Revenues		
Charges for services	$ 753,173	$ 754,936
General Revenues		
Miscellaneous revenues	271	-
Investment earnings	25,689	20,083
Total Revenues	779,133	775,019
Expenses		
General government	91,868	85,787
Physical environment	460,915	476,216
Culture/recreation	52,874	15,307
Interest and other charges	258,823	263,786
Total Expenses	864,480	841,096
Change in Net Position	(85,347)	(66,077)
Net Position - Beginning of Year	1,405,626	1,471,703
Net Position - End of Year	$ 1,320,279	$ 1,405,626

The increase in culture/recreation is due to an increase in repair and maintenance expenses in the current year.

OVERVIEW OF THE FINANCIAL STATEMENTS (CONTINUED)

Capital Assets Activity

The following schedule provides a summary of the District's capital assets as of September 30, 2025 and 2024.

Description	Governmental Activities 2025	2024
Capital asset, being depreciated		
Infrastructure	$ 8,248,815	$ 8,248,815
Less: accumulated depreciation	(1,976,827)	(1,701,866)
Governmental Activities Capital Assets	$ 6,271,988	$ 6,546,949

During the year, depreciation was $274,961.

General Fund Budgetary Highlights

Budgeted expenditures initially exceeded actual expenditures primarily due to fewer landscape replacement and landscape clean-up expenditures than anticipated. However, the separate recognition of current year insurance proceeds as other financing sources resulted in actual expenditures exceeding budgeted amounts.

The September 30, 2025 budget was amended to increase auditing, utilities and miscellaneous contingency expenditures which were higher than originally anticipated.

Debt Management

Governmental Activities debt includes the following:

- In February 2016, the District issued $4,852,000 Series 2016 Special Assessment Bonds. These bonds were issued to fund the costs of acquiring and constructing all or a portion of the Series 2016 project. The balance outstanding on the Series 2016 Bonds at September 30, 2025 was $3,979,000.

- In October 2019, the District issued $2,125,000 Series 2019 Special Assessment Bonds. These bonds were issued to fund the costs of acquiring and constructing all or a portion of the Series 2019 project. The balance outstanding on the Series 2019 Bonds at September 30, 2025 was $1,565,000.

OVERVIEW OF THE FINANCIAL STATEMENTS (CONTINUED)

Economic Factors and Next Year's Budget

Riverbend West Community Development District does not expect any economic factors to have any significant effect on the financial position or results of operations of the District in fiscal year 2026.

Request for Information

The financial report is designed to provide a general overview of Riverbend West Community Development District's finances for all those with an interest. Questions concerning any of the information provided in this report or requests for additional information should be addressed to the Riverbend West Community Development District, Inframark, LLC, 11555 Heron Bay Boulevard, Suite 201, Coral Springs, Florida 33076.

Riverbend West Community Development District
STATEMENT OF NET POSITION
September 30, 2025

	Governmental Activities
ASSETS	
Current Assets	
Cash	$ 183,656
Assessments receivable	5,103
Prepaid expenses	12,771
Deposits	4,307
Total Current Assets	205,837
Non-current Assets	
Restricted Assets	
Investments	472,827
Capital Assets, Being Depreciated	
Infrastructure	8,248,815
Less: accumulated depreciation	(1,976,827)
Total Non-current Assets	6,744,815
Total Assets	6,950,652
LIABILITIES	
Current Liabilities	
Accounts payable and accrued expenses	5,326
Bonds payable	149,000
Accrued interest	105,918
Total Current Liabilities	260,244
Non-current Liabilities	
Bonds payable, net	5,370,129
Total Liabilities	5,630,373
NET POSITION	
Net investment in capital assets	955,307
Restricted for debt service	196,782
Unrestricted	168,190
Total Net Position	$ 1,320,279

See accompanying notes to financial statements.

Riverbend West Community Development District
STATEMENT OF ACTIVITIES
For the Year Ended September 30, 2025

Functions/Programs	Expenses	Program Revenues: Charges for Services	Net (Expense) Revenues and Changes in Net Position: Governmental Activities
Governmental Activities			
General government	$ (91,868)	$ 74,830	$ (17,038)
Physical environment	(460,915)	151,466	(309,449)
Culture/recreation	(52,874)	117,354	64,480
Interest and other charges	(258,823)	409,523	150,700
Total Governmental Activities	$ (864,480)	$ 753,173	(111,307)
General Revenues			
Investment earnings			25,689
Miscellaneous revenues			271
Total General Revenues			25,960
Change in Net Position			(85,347)
Net Position - October 1, 2024			1,405,626
Net Position - September 30, 2025			$ 1,320,279

See accompanying notes to financial statements.

Riverbend West Community Development District
BALANCE SHEET –
GOVERNMENTAL FUNDS
September 30, 2025

	General	Debt Service	Total Governmental Funds
ASSETS			
Cash	$ 183,656	$ -	$ 183,656
Assessments receivable	2,328	2,775	5,103
Due from other funds	-	29,546	29,546
Prepaid expenses	12,771	-	12,771
Deposits	4,307	-	4,307
Restricted assets			
Investments	-	472,827	472,827
Total Assets	$ 203,062	$ 505,148	$ 708,210
LIABILITIES AND FUND BALANCES			
LIABILITIES			
Accounts payable and accrued expenses	$ 5,326	$ -	$ 5,326
Due to other funds	29,546	-	29,546
Total Liabilities	34,872	-	34,872
FUND BALANCES			
Nonspendable			
Prepaid expenses	12,771	-	12,771
Deposits	4,307	-	4,307
Restricted			
Debt service	-	505,148	505,148
Unassigned	151,112	-	151,112
Total Fund Balances	168,190	505,148	673,338
Total Liabilities and Fund Balances	$ 203,062	$ 505,148	$ 708,210

See accompanying notes to financial statements.

Riverbend West Community Development District
RECONCILIATION OF TOTAL GOVERNMENTAL FUND BALANCES
TO NET POSITION OF GOVERNMENTAL ACTIVITIES
September 30, 2025

Total Governmental Fund Balances	$	673,338
Amounts reported for governmental activities in the Statement of Net Position are different because:		
Capital assets being depreciated, infrastructure, $8,248,815, net of accumulated depreciation, $(1,976,827), used in governmental activities are not current financial resources and, therefore, are not reported at the fund level.		6,271,988
Long-term liabilities, including bonds payable, $(5,544,000), net of bond discount, net, $24,871, are not due and payable in the current period and, therefore, are not reported at the fund level.		(5,519,129)
Accrued interest expense for long-term debt is not a current financial use and, therefore, is not reported at the fund level.		(105,918)
Net Position of Governmental Activities	$	1,320,279

See accompanying notes to financial statements.

Riverbend West Community Development District
STATEMENT OF REVENUES, EXPENDITURES AND CHANGES
IN FUND BALANCES – GOVERNMENTAL FUNDS
For the Year Ended September 30, 2025

	General	Debt Service	Total Governmental Funds
Revenues			
Special assessments	$ 343,650	$ 409,523	$ 753,173
Miscellaneous revenues	271	-	271
Investment earnings	4,773	20,916	25,689
Total Revenues	348,694	430,439	779,133
Expenditures			
Current			
General government	91,868	-	91,868
Physical environment	185,954	-	185,954
Culture/recreation	144,074	-	144,074
Debt service			
Principal	-	144,000	144,000
Interest	-	259,679	259,679
Total Expenditures	421,896	403,679	825,575
Revenues over/(under) expenditures	(73,202)	26,760	(46,442)
Other Financing Sources/(Uses)			
Insurance proceeds	91,200	-	91,200
Net Change in Fund Balances	17,998	26,760	44,758
Fund Balances - October 1, 2024	150,192	478,388	628,580
Fund Balances - September 30, 2025	$ 168,190	$ 505,148	$ 673,338

See accompanying notes to financial statements.

Riverbend West Community Development District
RECONCILIATION OF THE STATEMENT OF REVENUES, EXPENDITURES AND CHANGES IN FUND BALANCES OF GOVERNMENTAL FUNDS TO THE STATEMENT OF ACTIVITIES
For the Year Ended September 30, 2025

Net Change in Fund Balances - Total Governmental Funds	$	44,758
Amounts reported for governmental activities in the Statement of Activities are different because:		
Governmental funds report capital outlays as expenditures. However, in the Statement of Activities, the cost of those assets is allocated over their estimated useful lives as depreciation. This is the amount of depreciation in the current period.		(274,961)
Repayments of long-term liabilities are expenditures at the governmental fund level, but the repayment reduces long-term liabilities in the Statement of Net Position.		144,000
Amortization of bond discount does not require the use of current financial resources and therefore, is not reported at the fund level. This is the amount of amortization in the current period.		(1,188)
In the Statement of Activities, interest is accrued on outstanding bonds; whereas at the fund level, interest expenditures are reported when due. This is the change in accrued interest in the current period.		2,044
Change in Net Position of Governmental Activities	$	(85,347)

See accompanying notes to financial statements.

Riverbend West Community Development District
STATEMENT OF REVENUES, EXPENDITURES AND CHANGES IN FUND BALANCES – BUDGET AND ACTUAL – GENERAL FUND
For the Year Ended September 30, 2025

	Original Budget	Final Budget	Actual	Variance with Final Budget Positive (Negative)
Revenues				
Special assessments	$ 340,498	$ 340,498	$ 343,650	$ 3,152
Miscellaneous revenues	-	-	271	271
Investment earnings	-	-	4,773	4,773
Total Revenues	340,498	340,498	348,694	8,196
Expenditures				
Current				
General government	103,731	107,231	91,868	15,363
Physical environment	214,721	217,221	185,954	31,267
Culture/recreation	22,046	26,046	144,074	(118,028)
Total Expenditures	340,498	350,498	421,896	(71,398)
Revenues over/(under) expenditures	-	(10,000)	(73,202)	(63,202)
Other Financing Sources/(Uses)				
Insurance proceeds	-	-	91,200	91,200
Net Change in Fund Balances	-	(10,000)	17,998	27,998
Fund Balances - October 1, 2024	123,282	151,728	150,192	(1,536)
Fund Balances - September 30, 2025	$ 123,282	$ 141,728	$ 168,190	$ 26,462

See accompanying notes to financial statements.

NOTE A – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The financial statements of the District have been prepared in conformity with generally accepted accounting principles (GAAP) as applied to governmental units. The Governmental Accounting Standards Board (GASB) is the accepted standard-setting body for establishing governmental accounting and financial reporting principles. The District's more significant accounting policies are described below.

1. Reporting Entity

The District was established on November 6, 2014, pursuant to the Uniform Community Development District Act of 1980, Chapter 190, Florida Statutes, as amended (the "Act"), by Ordinance 14-36 of the Board of County Commissioners of Hillsborough County, as a Community Development District. The District was established for the purposes of financing and managing the acquisition, construction, maintenance and operation of the infrastructure necessary for community development within its jurisdiction. The District is authorized to issue bonds for the purpose, among others, of financing, funding, planning, establishing, acquiring, constructing district roads, landscaping, and other basic infrastructure projects within or outside the boundaries of the Riverbend West Community Development District. The District is governed by a Board of Supervisors who are elected to four year terms. The District operates within the criteria established by Chapter 190, Florida Statutes.

As required by GAAP, these financial statements present the Riverbend West Community Development District (the primary government) as a stand-alone government. The reporting entity for the District includes all functions of government in which the District’s Board exercises oversight responsibility including, but not limited to, financial interdependency, selection of governing authority, designation of management, significant ability to influence operations and accountability for fiscal matters.

Based upon the application of the above-mentioned criteria as set forth in Governmental Accounting Standards Board Statement Number 61, The Financial Reporting Entity, the District has identified no component units.

2. Measurement Focus and Basis of Accounting

The basic financial statements of the District are composed of the following:

- Government-wide financial statements
- Fund financial statements
- Notes to financial statements

NOTE A – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2. Measurement Focus and Basis of Accounting (Continued)

a. Government-wide Financial Statements

The government-wide financial statements are reported using the economic resources measurement focus and the accrual basis of accounting. Government-wide financial statements report all non-fiduciary information about the reporting government as a whole. These statements include all the governmental activities of the primary government. The effect of interfund activity has been removed from these statements.

Governmental activities are primarily supported by special assessments and interest. Program revenues are netted with program expenses in the Statement of Activities to present the net cost of each program.

Amounts paid to acquire capital assets are capitalized as assets, rather than reported as an expenditure. Proceeds of long-term debt are recorded as liabilities in the government-wide financial statements, rather than as an other financing source.

Amounts paid to reduce long-term indebtedness of the reporting government are reported as a reduction of the related liability, rather than as an expenditure.

b. Fund Financial Statements

The underlying accounting system of the District is organized and operated on the basis of separate funds, each of which is considered to be a separate accounting entity. The operations of each fund are accounted for with a separate set of self-balancing accounts that comprise its assets, liabilities, fund equity, revenues and expenditures or expenses, as appropriate. Governmental resources are allocated to and accounted for in individual funds based upon the purposes for which they are to be spent and the means by which spending activities are controlled.

Fund financial statements for the primary government's governmental funds are presented after the government-wide financial statements. These statements display information about major funds individually.

NOTE A – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2. Measurement Focus and Basis of Accounting (Continued)

b. Fund Financial Statements (Continued)

Governmental Funds

The District reports fund balance in accordance with Governmental Accounting Standards Board Statement 54 – Fund Balance Reporting and Governmental Fund Type Definitions. The Statement requires the fund balance for governmental funds to be reported in classifications that comprise a hierarchy based primarily on the extent to which the government is bound to honor constraints on the specific purposes for which amounts in those funds can be spent.

The District has various policies governing the fund balance classifications.

Nonspendable Fund Balance – This classification consists of amounts that cannot be spent because they are either not in spendable form or are legally or contractually required to be maintained intact.

Restricted Fund Balance – This classification includes amounts that can be spent only for specific purposes stipulated by constitution, external resource providers, or through enabling legislation.

Assigned Fund Balance – This classification consists of the Board of Supervisors' intent to be used for specific purposes, but are neither restricted nor committed. The assigned fund balances can also be assigned by the District's management company.

Unassigned Fund Balance – This classification is the residual classification for the government's general fund and includes all spendable amounts not contained in the other classifications. Unassigned fund balance is considered to be utilized first when an expenditure is incurred for purposes for which amounts in any of those unrestricted fund balance classifications could be used.

Fund Balance Spending Hierarchy – For all governmental funds except special revenue funds, when restricted, committed, assigned, and unassigned fund balances are combined in a fund, qualified expenditures are paid first from restricted or committed fund balance, as appropriate, then assigned and finally unassigned fund balances.

NOTE A – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2. Measurement Focus and Basis of Accounting (Continued)

b. Fund Financial Statements (Continued)

Governmental Funds (Continued)

Governmental fund financial statements are reported using the current financial resources measurement focus and the modified accrual basis of accounting. Revenues are considered to be available when they are collected within the current period or soon thereafter, to pay liabilities of the current period. For this purpose, the District considers revenues to be available if they are collected within 60 days of the end of the current fiscal period.

Expenditures generally are recorded when a liability is incurred, as under accrual accounting. Interest associated with the current fiscal period is considered to be an accrual item and so has been recognized as revenue of the current fiscal period.

Under the current financial resources measurement focus, only current assets and current liabilities are generally included on the balance sheet. The reported fund balance is considered to be a measure of "available spendable resources".

Governmental fund operating statements present increases (revenues and other financing sources) and decreases (expenditures and other financing uses) in net current assets. Accordingly, they are said to present a summary of sources and uses of "available spendable resources" during a period.

Because of their spending measurement focus, expenditure recognition for governmental fund types excludes amounts represented by non-current liabilities. Since they do not affect net current assets, such long-term amounts are not recognized as governmental fund type expenditures or fund liabilities.

Amounts expended to acquire capital assets are recorded as expenditures in the year that resources are expended, rather than as fund assets. The proceeds of long-term debt are recorded as an other financing source rather than as a fund liability.

Debt service expenditures are recorded only when payment is due.

3. Basis of Presentation

a. Governmental Major Funds

General Fund – The General Fund is the District's primary operating fund. It accounts for all financial resources of the general government, except those required to be accounted for in another fund.

NOTE A – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

3. Basis of Presentation (Continued)

a. Governmental Major Funds (Continued)

Debt Service Fund – The Debt Service Fund accounts for debt service requirements to retire the special assessment bonds which were used to finance the construction of District infrastructure improvements. The bonds are secured by a first lien on and pledge of the Pledged Revenues.

b. Non-current Governmental Assets/Liabilities

GASB Statement 34 requires that non-current governmental assets, such as capital assets, and non-current governmental liabilities, such as long-term debt, be reported in the governmental activities column in the government-wide Statement of Net Position.

4. Assets, Liabilities and Net Position or Equity

a. Cash and Investments

Florida Statutes require state and local governmental units to deposit monies with financial institutions classified as "Qualified Public Depositories," a multiple financial institution pool whereby groups of securities pledged by the various financial institutions provide common collateral from their deposits of public funds. This pool is provided as additional insurance to the federal depository insurance and allows for additional assessments against the member institutions, providing full insurance for public deposits.

The District is authorized to invest in those financial instruments as established by Section 218.415, Florida Statutes. The authorized investments consist of:

1. Direct obligations of the United States Treasury;

2. The Local Government Surplus Funds Trust or any intergovernmental investment pool authorized pursuant to the Florida Interlocal Cooperative Act of 1969;

3. Interest-bearing time deposits or savings accounts in authorized qualified public depositories;

4. Securities and Exchange Commission, registered money market funds with the highest credit quality rating from a nationally recognized rating agency.

Cash equivalents include time deposits and certificates of deposit with original maturities of three months or less and held in a qualified public depository as defined by Florida Statute 280.02.

NOTE A – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

4. Assets, Liabilities and Net Position or Equity (Continued)

b. Restricted Net Position

Certain net position of the District are classified as restricted on the Statement of Net Position because their use is limited either by law through constitutional provisions or enabling legislation; or by restrictions imposed externally by creditors. In a fund with both restricted and unrestricted net position, qualified expenses are considered to be paid first from restricted net position and then from unrestricted net position.

c. Capital Assets

Capital assets, which include infrastructure, are reported in the governmental activities column.

The District defines capital assets as assets with an initial, individual cost of $5,000 or more and an estimated useful life in excess of one year. The valuation basis for all assets is historical cost.

The costs of normal maintenance and repairs that do not add to the value of the asset or materially extend its useful life are not capitalized.

Major outlays for capital assets and improvements are capitalized as projects are constructed.

Depreciation of capital assets is computed and recorded by utilizing the straight-line method. Estimated useful lives of the various classes of depreciable capital assets are as follows:

Infrastructure	20 – 30 years

d. Bond Discount

Bond discounts are presented on the government-wide financial statements and amortized over the life of the bonds using the straight-line method. For financial reporting, the unamortized discounts are netted against the applicable long-term debt.

NOTE A – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

4. Assets, Liabilities and Net Position or Equity (Continued)

e. Budgets

Budgets are prepared and adopted after a public hearing for the governmental funds, pursuant to Chapter 190, Florida Statutes. The District utilizes the same basis of accounting for budgets as it does for revenues and expenditures in its various funds. The legal level of budgetary control is at the fund level. All budgeted appropriations lapse at year end. Formal budgets are adopted for the general and debt service funds. As a result, deficits in the budget columns of the accompanying financial statements may occur.

f. Use of Estimates

The preparation of the financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the financial statement date and the reported amounts of revenues and expenditures during the reporting period. Actual results could differ from those estimates.

g. Special Assessments

Special assessments revenues that fund the annual operating budget are levied annually at a public hearing prior to the beginning of each fiscal year. Special assessment revenues that repay the District's bond issuances were levied when the bonds were issued and are collected annually over the term of the bonds. Assessments collected utilizing the uniform method of collection per Section 197.3632 Florida Statutes are certified for collection to the County Tax Collector no later than September 15th of each year. The District's Special Assessments are included on the property owners' November 1st property tax bill which if paid in November receives an early payment discount of 4%, if paid in December payment discount is 3%, if paid in January discount is 2% and if paid in February is 1%. Property tax bills paid in March, receive no early payment discount. Discounts are in accordance with Section 197.162, Florida Statutes.

NOTE B – RECONCILIATION OF GOVERNMENT-WIDE AND FUND FINANCIAL STATEMENTS

1. Explanation of Differences Between the Governmental Fund Balance Sheet and the Government-wide Statement of Net Position

"Total fund balances" of the District's governmental funds, $673,338, differs from "net position" of governmental activities, $1,320,279, reported in the Statement of Net Position. This difference primarily results from the long-term economic focus of the Statement of Net Position versus the current financial resources focus of the governmental fund balance sheet. The effects of the difference are illustrated below.

Capital related items

When capital assets that are to be used in governmental activities are purchased or constructed, the cost of those assets is reported as expenditures at the fund level. However, the Statement of Net Position included those capital assets among the assets of the District as a whole.

Infrastructure	$ 8,248,815
Less: accumulated depreciation	(1,976,827)
Total	$ 6,271,988

Long-term debt transactions

Long-term liabilities applicable to the District's governmental activities are not due and payable in the current period and accordingly are not reported as fund level liabilities. All liabilities (both current and long-term) are reported in the Statement of Net Position. Balances at September 30, 2025 were:

Bonds payable	$ (5,544,000)
Bond discount, net	24,871
Bonds payable, net	$ (5,519,129)

Accrued interest

Accrued liabilities in the Statement of Net Position differ from the amount reported at the fund level due to the accrued interest on bonds.

Accrued interest	$ (105,918)

NOTE B – RECONCILIATION OF GOVERNMENT-WIDE AND FUND FINANCIAL STATEMENTS (CONTINUED)

2. Explanation of Differences Between the Governmental Fund Operating Statements and the Statement of Activities

The "net change in fund balances" for government funds, $44,758, differs from the "change in net position" for governmental activities, $(85,347), reported in the Statement of Activities. The differences arise primarily from the long-term economic focus of the Statement of Activities versus the current financial resources focus of the governmental funds. The effects of the difference are illustrated as follows.

Capital related items

When capital assets that are to be used in governmental activities are purchased or constructed, the resources expended for those assets are reported as expenditures at the fund level. However, in the Statement of Activities, the costs of those assets is allocated over their estimated useful lives and reported as depreciation. As a result, fund balances decrease by the amount of financial resources expended, whereas net position decreases by the amount of depreciation charged for the year.

Depreciation	$ (274,961)

Long-term debt transactions

Repayments of long-term debt are expenditures at the fund level, but the repayment reduces non-current liabilities at the government-wide level.

Repayments of long-term debt	$ 144,000

Amortization of the bond discount does not require the use of current financial resources and therefore is not reported at the fund level.

Amortization of bond discount	$ (1,188)

Some expenses reported in the statement of activities do not require the use of current financial resources, and therefore, are not reported as expenditures at the fund level.

Net change in accrued interest payable	$ 2,044

NOTE C – CASH AND INVESTMENTS

All deposits are held in qualified public depositories and are included on the accompanying balance sheet as cash and investments.

Custodial Credit Risk – Deposits

Custodial credit risk is the risk that in the event of a bank failure, the District's deposits may not be returned to it. The District does not have a formal deposit policy for custodial credit risk; however, they follow the provisions of Chapter 280, Florida Statutes regarding deposits and investments. As of September 30, 2025, the District's bank balance was $184,259 and the carrying value was $183,656. Exposure to custodial credit risk was as follows. The District maintains all deposits in a qualified public depository in accordance with the provisions of Chapter 280, Florida Statutes, which means that all deposits are fully insured by the Federal Deposit Insurance Corporation or collateralized under Chapter 280, Florida Statutes.

Investments

As of September 30, 2025, the District had the following investments and maturities:

Investment	Maturities	Fair Value
First American Government Obligations Fund	45 days*	$ 472,827

*Maturity is a weighted average maturity.

The District categorizes its fair value measurements within the fair value hierarchy recently established by generally accepted accounting principles. The fair value is the price that would be received to sell an asset, or paid to transfer a liability, in an orderly transaction between market participants at the measurement date. The hierarchy is based on the valuation inputs used to measure the fair value of the asset. The District uses a market approach in measuring fair value that uses prices and other relevant information generated by market transactions involving identical or similar assets, liabilities, or groups of assets and liabilities.

Assets or liabilities are classified into one of three levels. Level 1 is the most reliable and is based on quoted price for identical assets, or liabilities, in an active market. Level 2 uses significant other observable inputs when obtaining quoted prices for identical or similar assets, or liabilities, in markets that are not active. Level 3 is the least reliable and uses significant unobservable inputs that use the best information available under the circumstances, which includes the District’s own data in measuring unobservable inputs.

Based on the criteria in the preceding paragraph, the investment listed above is a Level 1 asset.

NOTE C – CASH AND INVESTMENTS (CONTINUED)

Interest Rate Risk

The District does not have a formal investment policy that limits investment maturities as a means of managing its exposure to fair value losses arising from increasing interest rates.

Credit Risk

The District's investments are limited by state statutory requirements and bond compliance. The District has no investment policy that would further limit its investment choices. As of September 30, 2025, the District's investments in First American Government Obligations Fund were rated AAAm by Standard & Poor's.

Concentration of Credit Risk

The District places no limit on the amount it may invest in any one fund. The investments in First American Government Obligations Fund are 100% of the District's total investments.

The types of deposits and investments and their level of risk exposure as of September 30, 2025 were typical of these items during the fiscal year then ended. The District considers any decline in fair value for certain investments to be temporary.

NOTE D – CAPITAL ASSETS

Capital asset activity for the year ended September 30, 2025 was as follows:

	Balance October 1, 2024	Additions	Deletions	Balance September 30, 2025
Governmental Activities:				
Capital assets, being depreciated:				
Infrastructure	$ 8,248,815	$ -	$ -	$ 8,248,815
Less accumulated depreciation for:				
Infrastructure	(1,701,866)	(274,961)	-	(1,976,827)
Capital Assets, Being Depreciated, Net	$ 6,546,949	$ (274,961)	$ -	$ 6,271,988

Depreciation of $274,961 was charged to physical environment.

NOTE E – LONG-TERM DEBT

The following is a summary of activity in the long-term debt account group of the District for the year ended September 30, 2025:

Long-term debt at October 1, 2024	$ 5,688,000
Principal payments	(144,000)
Long-term debt at September 30, 2025	5,544,000
Less: bond discount, net	(24,871)
Long-term Debt, Net at September 30, 2025	$ 5,519,129

Long-term debt is comprised of the following:

Special Assessment Bonds

$4,852,000 Series 2016 Bonds, interest at various rates between 3.75% and 5.0% maturing thru May 1, 2046, payable on May 1 and November 1; collateralized by the pledged revenues of special assessments levied against the benefited property owners. Current portion is $114,000.	$ 3,979,000
$2,125,000 Series 2019 Bonds, interest at various rates between 3.250% and 4.125% maturing thru November 1, 2050, payable on May 1 and November 1; collateralized by the pledged revenues of special assessments levied against the benefited property owners. Current portion is $35,000.	$ 1,565,000

The annual requirements to amortize the principal and interest of bonded debt outstanding as of September 30, 2025 are as follows:

Year Ending September 30,	Principal	Interest	Total
2026	$ 149,000	$ 253,590	$ 402,590
2027	154,000	247,235	401,235
2028	165,000	240,568	405,568
2029	171,000	233,543	404,543
2030	177,000	226,248	403,248
2031-2035	1,020,000	1,005,543	2,025,543
2036-2040	1,276,000	749,293	2,025,293
2041-2045	1,621,000	414,628	2,035,628
2046-2050	716,000	78,737	794,737
2051	95,000	1,958	96,958
Totals	$ 5,544,000	$ 3,451,343	$ 8,995,343

NOTE E – LONG-TERM DEBT (CONTINUED)

Significant Bond Provisions

The Series 2016 and Series 2019 Bonds are subject to redemption at the option of the District prior to their maturity, in whole or in part, at any time after May 1, 2027 and November 1, 2019, respectively, at a redemption price set in the Bond indenture, together with accrued interest to the date of redemption. The Bonds are subject to extraordinary mandatory redemption prior to maturity in the manner determined by the Bond Registrar if certain events occurred as outlined in the Bond indenture.

The Bond Indenture established certain amounts be maintained in a reserve account. In addition, the Bond Indenture has certain restrictions and requirements relating principally to the use of proceeds to pay for the infrastructure improvements and the procedures to be followed by the District on assessments to property owners. The District agrees to levy special assessments in annual amounts adequate to provide payment of debt service and to meet the reserve requirements.

Depository Funds

The bond resolution establishes certain funds and determines the order in which revenues are to be deposited into these funds. A description of the significant funds, including their purposes, is as follows:

1. Reserve Fund – The 2016 and 2019 Reserve Accounts are funded from the proceeds of the Series 2016 and Series 2019 Bonds in an amount equal to fifty percent of the maximum annual debt service requirement for all outstanding Series 2016 and Series 2019 Bonds. Monies held in the reserve accounts will be used only for the purposes established in the Trust Indenture.

	Reserve Balance	Reserve Requirement
Special Assessment Bonds		
Series 2016	$ 181,704	$ 151,826
Series 2019	$ 50,622	$ 50,622

NOTE F – INTERFUND BALANCES

Interfund balances as of September 30, 2025, consisted of the following:

	Payable Fund
Receivable Fund	General Fund
Debt Service Fund	$ 29,546

Interfund balances are the result of the General Fund collecting funds on behalf of the Debt Service Fund that were not yet remitted as of year-end.

NOTE G – RISK MANAGEMENT

The District is exposed to various risks of loss related to torts; theft of, damage to and destruction of assets; errors and omissions; and natural disasters for which the government carries commercial insurance. Settled claims from these risks have not exceeded commercial insurance coverage over the past three years.

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INDEPENDENT AUDITORS' REPORT ON INTERNAL CONTROL OVER FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE WITH *GOVERNMENT AUDITING STANDARDS*

To the Board of Supervisors
Riverbend West Community Development District
Hillsborough County, Florida

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States (*Government Auditing Standards*), the financial statements, as listed in the table of contents, of Riverbend West Community Development District, as of and for the year ended September 30, 2025, and the related notes to the financial statements, which collectively comprise the basic financial statements and have issued our report thereon dated June 8, 2026.

Report on Internal Control Over Financial Reporting

In planning and performing our audit, we considered Riverbend West Community Development District's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinions on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of Riverbend West Community Development District's internal control. Accordingly, we do not express an opinion on the effectiveness of Riverbend West Community Development District's internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A *material weakness* is a deficiency, or combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented or detected and corrected on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses or significant deficiencies may exist that were not identified.

Berger, Toombs, Elam,
Gaines & Frank
Certified Public Accountants PL

To the Board of Supervisors
Riverbend West Community Development District

Report on Compliance and Other Matters

As part of obtaining reasonable assurance about whether Riverbend West Community Development District's financial statements are free of material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the financial statements. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

Purpose of this Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the entity's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the entity's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

Berger Toombs Elam
Gaines + Frank

Berger, Toombs, Elam, Gaines & Frank
Certified Public Accountants PL
Fort Pierce, Florida

June 8, 2026

Berger, Toombs, Elam,
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MANAGEMENT LETTER

To the Board of Supervisors
Riverbend West Community Development District
Hillsborough County, Florida

Report on the Financial Statements

We have audited the financial statements of Riverbend West Community Development District as of and for the year ended September 30, 2025, and have issued our report thereon dated June 8, 2026.

Auditor's Responsibility

We conducted our audit in accordance with auditing standards generally accepted in the United States of America; the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States and Chapter 10.550, Rules of the Florida Auditor General.

Other Reports and Schedule

We have issued our Independent Auditor's Report on Internal Control over Financial Reporting and on Compliance and Other Matters Based on an Audit of Financial Statements Performed in Accordance with *Government Auditing Standards* and our Independent Auditor's Report on an examination conducted in accordance with *AICPA Professional Standards*, AT-C Section 315, regarding compliance requirements in accordance with Chapter 10.550, Rules of the Auditor General. Disclosures in those reports, which are dated June 8, 2026, should be considered in conjunction with this management letter.

Prior Audit Findings

Section 10.554(1)(i)1., Rules of the Auditor General, requires that we determine whether or not corrective actions have been made to address findings and recommendations made in the preceding financial audit report. There were no findings or recommendations in the preceding financial audit report.

To the Board of Supervisors
Riverbend West Community Development District

Financial Condition and Management

Section 10.554(1)(i)5.a. and 10.556(7), Rules of the Auditor General, requires us to apply appropriate procedures and communicate the results of our determination as to whether or not Riverbend West Community Development District met one or more of the conditions described in Section 218.503(1), Florida Statutes, and to identify the specific condition(s) met. In connection with our audit, we determined that Riverbend West Community Development District did not meet any of the conditions described in Section 218.503(1), Florida Statutes.

Pursuant to Sections 10.554(1)(i)5.b. and 10.556(8), Rules of the Auditor General, we applied financial condition assessment procedures for Riverbend West Community Development District. It is management's responsibility to monitor Riverbend West Community Development District's financial condition; and our financial condition assessment was based in part on the representations made by management and the review of the financial information provided by the same.

Section 10.554(1)(i)2., Rules of the Auditor General, requires that we communicate any recommendations to improve financial management. In connection with our audit, we did not have any such recommendations.

Specific Information

The information below was provided by management and has not been audited by us; therefore, we do not express an opinion or provide any assurance on the information.

As required by Section 218.39(3)(c), Florida Statutes, and Section 10.554(1)(i)7, Rules of the Auditor General, Riverbend West Community Development District reported:

1) The total number of District employees compensated in the last pay period of the District's fiscal year as: 0
2) The total number of independent contractors, to whom nonemployee compensation was paid in the last month of the District's fiscal year as: 5
3) All compensation earned by or awarded to employees, whether paid or accrued, regardless of contingency as: $0
4) All compensation earned by or awarded to nonemployee independent contractors, whether paid or accrued, regardless of contingency: $18,495.93
5) Each construction project with a total cost of at least $65,000 approved by the District that is scheduled to begin on or after October 1, 2024, together with the total expenditures for such project as: None
6) A budget variance based on the budget adopted under Section 189.016(4), Florida Statutes, before the beginning of the fiscal year being reported if the District amends a final adopted budget under Section 189.016(6), Florida Statutes: The Board amended the budget, see comparison of original budget to actual activity below.

To the Board of Supervisors
Riverbend West Community Development District

	Original Budget	Actual	Variance with Original Budget Positive (Negative)
Revenues			
Special assessments	$ 340,498	$ 343,650	$ 3,152
Miscellaneous revenues	-	271	271
Interest income	-	4,773	4,773
Total Revenues	340,498	348,694	8,196
Expenditures			
Current			
General government	103,731	91,868	11,863
Physical environment	214,721	185,954	28,767
Culture/recreation	22,046	144,074	(122,028)
Total Expenditures	340,498	421,896	(81,398)
Revenues over/(under) expenditures	-	(73,202)	(73,202)
Other Financing Sources/(Uses)			
Insurance proceeds	-	91,200	91,200
Net changes in fund balances	-	17,998	17,998
Fund Balances - October 1, 2024	123,282	150,192	26,910
Fund Balances - September 30, 2025	$ 123,282	$ 168,190	$ 44,908

As required by Section 218.39(3)(c), Florida Statutes, and Section 10.554(1)(i)9, Rules of the Auditor General, Riverbend West Community Development District reported:

1) The rate or rates of non-ad valorem special assessments imposed by the District: $1,068.53 for the General Fund and $1,276.59 – $1,294.00 for the Debt Service Fund
2) The amount of special assessments collected by or on behalf of the District: $749,150.04
3) The total amount of outstanding bonds issued by the District and the terms of such bonds are as follows: Series 2016 Bonds, $3,979,000, maturing May 2046, and Series 2019 Bonds, $1,565,000, maturing November 2050

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Certified Public Accountants PL

To the Board of Supervisors
Riverbend West Community Development District

Additional Matters

Section 10.554(1)(i)3., Rules of the Auditor General, requires us to communicate noncompliance with provisions of contracts or grant agreements, or fraud, waste, or abuse, that has occurred or is likely to have occurred, that has an effect on the financial statements that is less than material, but which warrants the attention of those charged with governance. In connection with our audit, we did not note any such findings.

Purpose of this Letter

Our management letter is intended solely for the information and use of the Legislative Auditing Committee, members of the Florida Senate and the Florida House of Representatives, the Florida Auditor General, Federal and other granting agencies, the Board of Supervisors, and applicable management, and is not intended to be and should not be used by anyone other than these specified parties.

Berger Toombs Elam
Gaines + Frank

Berger, Toombs, Elam, Gaines & Frank
Certified Public Accountants PL
Fort Pierce, Florida

June 8, 2026

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INDEPENDENT ACCOUNTANTS' REPORT/COMPLIANCE WITH SECTION 218.415, FLORIDA STATUTES

To the Board of Supervisors
Riverbend West Community Development District
Hillsborough County, Florida

We have examined Riverbend West Community Development District's compliance with Section 218.415, Florida Statutes during the year ended September 30, 2025. Management is responsible for Riverbend West Community Development District's compliance with those requirements. Our responsibility is to express an opinion on Riverbend West Community Development District's compliance based on our examination.

Our examination was conducted in accordance with attestation standards established by the American Institute of Certified Public Accountants and, accordingly, included examining, on a test basis, evidence about Riverbend West Community Development District's compliance with those requirements and performing such other procedures as we considered necessary in the circumstances. We believe that our examination provides a reasonable basis for our opinion. Our examination does not provide a legal determination on Riverbend West Community Development District's compliance with the specified requirements.

In our opinion, Riverbend West Community Development District complied, in all material respects, with the aforementioned requirements during the year ended September 30, 2025.

Berger Toombs Elam Gaines & Frank

Berger, Toombs, Elam, Gaines & Frank
Certified Public Accountants PL
Fort Pierce, Florida

June 8, 2026



Riverbend West CDD May 2026

Monday, 18 May 2026

Prepared For Board Of Supervisors

13 Issues Identified

13 Issues Incomplete



Item 1

Assigned To: Inframark Maintenance

During the board meeting, it was requested to extend the chain-link fence and repair the existing vinyl with new fence material.



Issue 2

Assigned To: Board

Ditch 8

Observations:

Updated photo documentation obtained for Ditch 8 to reflect current site conditions.

Recommendations:

Continue monitoring ditch conditions and address any noted maintenance concerns as needed.



Issue 3

Assigned To: Pine Lake

21st Ave SW

Observations:

Cement/debris present within the landscape area.

Recommendations:

Pine Lake will remove the cement/debris from the site.



Issue 4

Assigned To: Board

21st Ave SW – Ditch Area

Observations:

Updated photo documentation obtained for the ditch area on 21st Ave SW to reflect current conditions.

Recommendations:

Continue monitoring ditch conditions and address any maintenance or drainage concerns as needed.



Issue 5

Assigned To: Pine Lake

21st Ave SW

Observations:

Arboricola plantings along 21st Ave SW are in decline and showing signs of stress.

Recommendations:

Evaluate irrigation coverage, soil conditions, and overall plant health to determine contributing factors.
Remove and replace declining plant material as needed to restore landscape appearance.
Continue monitoring surrounding plantings for additional signs of stress or decline.

Issue 6

Assigned To: Pine Lake

21st Ave SW – Landscape Areas

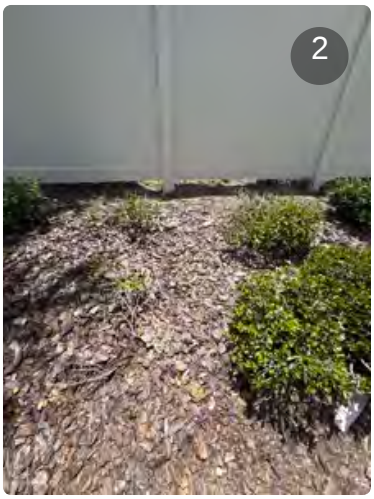
Observations:

Met with Pine Lake to discuss replacement options for plant material in decline along 21st Ave SW.
Ornamental grasses and Holly plantings are showing signs of stress and decline.

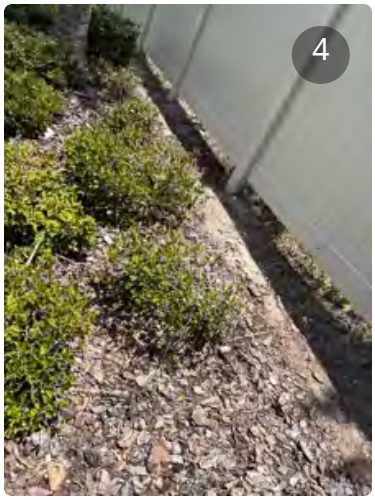
Recommendations:

Pine Lake will provide an estimate for enhancements.













Issue 7

Assigned To: Inframark Maintenance

21st Ave E & 1st St SW – Fence Area

Observations:

Fence at the corner of 21st Ave E and 1st St SW shows buildup and staining.

Recommendations:

Power wash fence to remove buildup, improve appearance, and maintain community standards.



Issue 8

Assigned To: Board/Pine Lake

Monument Area

Observations:

Area in front of the monument may benefit from additional color enhancement and visual interest.

Recommendations:

Consider installing seasonal annuals in front of the monument to enhance curb appeal and presentation.



Issue 10

Assigned To: Pine Lake

1st SW Ave – Landscape Beds

Observations:

Turf runners are encroaching into landscape bed areas.
Mulch is low or missing in certain bed sections.

Recommendations:

Remove turf runners at the next scheduled service to maintain clean bed edges and prevent further encroachment.
Provide a proposal to Install mulch to restore proper coverage, improve appearance, and support weed suppression and moisture retention.



Issue 11

Assigned To: Inframark Maintenance

255 Cascade Bend – Fence Line

Observations:

Fence along the home shows buildup and requires cleaning.

Recommendations:

Clean fence to remove dirt, algae, and buildup to restore appearance.
Continue routine monitoring and recommend periodic cleaning to maintain condition.



Issue 12

Assigned To: Pine Lake

1st Street – Irrigation Area

Observations:

Irrigation box cover is missing, exposing internal components.

Recommendations:

Replace missing irrigation box cover to ensure safety, prevent damage, and maintain proper system protection.

Issue 13

Assigned To: Advanced Aquatics

Pond 2

Observations:

Pond 2 is in good condition at the time of inspection.

Recommendations:

Continue routine maintenance and monitoring to maintain current conditions.





Issue 14

Assigned To: Advanced Aquatics

Pond 1

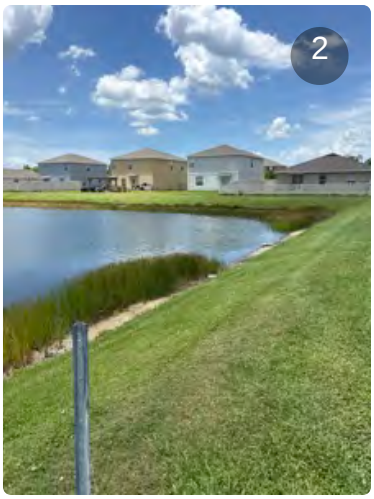
Observations:

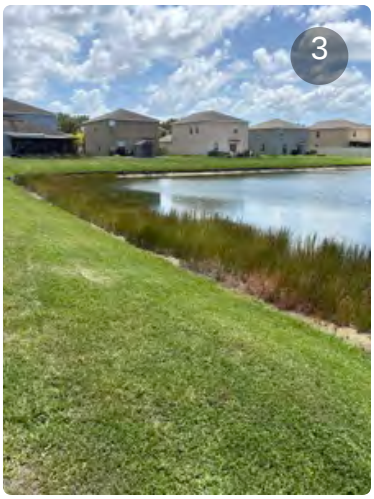
Pond 1 is in good condition at the time of inspection.

Recommendations:

Continue routine maintenance and monitoring to maintain current conditions.







2002 West Grand Parkway North | Suite 100 | Katy, Texas 77449
6562473501 | nmontagna@inframark.com |
www.inframark.com/maintenance

RECIPIENT:

Christina Fowler
Riverbend West CDD
2200 4th Street Southwest
Ruskin, Florida 33570

Estimate #338

Sent on _____

Total **$3,100.00**

Product/Service	Description	Qty.	Unit Price	Total
Labor and Material	**Riverbend West – Fence Repairs & Installation Proposal** **Riverbend West – Vinyl Fence Repairs and Chain Link Fence Installation** **Scope of Work:** - Replace eight (8) broken vinyl fence line posts. - Replace one (1) full panel of vinyl fence pickets. - Install approximately 100 linear feet of new chain link fencing. This proposal encompasses all necessary labor, materials, equipment, and mobilization required to successfully complete the outlined work.	1	$3,100.00	$3,100.00

Total **$3,100.00**

Unforeseen Conditions
Inframark is not responsible for hidden or unforeseen conditions including but not limited to structural defects, underground utilities, electrical issues,
plumbing lines, soil problems, code violations, or concealed damage discovered during construction.
This quote is valid for the next 30 days, after which values may be subject to change.

Signature: _____ **Date:** _____

Proposal #8754

Riverbend West CDD - 15 3gal Copper Plant Install at monument sign - Enhancement Proposal - 05/26

Date 5/21/2026
Customer Kristee Cole | Inframark | 313 Campus Street | Celebration, FL 34747
Property Riverbend West CDD | 368 Cascade Bend Dr. | Ruskin, FL 33570

Pine Lake Services, LLC would like to thank you for the opportunity to bid. We look forward to working with you on this project. If you have any questions, please feel free to contact us at any time at projects@pinelakeLLC.com or (813) 948-4736.

Enhancement work to be completed at the Riverbend West monument sign.

Remove 15 dead Hibiscus.
Install 15 3gal Copper plants.

Copper Plant Install

Copper Plant Install

Items	Quantity	Unit
At Monument Sign, Remove Dead Hibiscus and Install 15 3gal Copper Plants	15.00	EA

Copper Plant Install: $630.00

Fuel Surcharge

Fuel Surcharge

Items	Quantity	Unit
Fuel Surcharge	1.00	EA

Fuel Surcharge: $20.00

PROJECT TOTAL: **$650.00**

Terms & Conditions

Terms & Conditions

Payment Terms

Any proposal exceeding $5,000 for an enhancement to a Maintenance property, a 50% deposit will be required upon acceptance to schedule job. The remaining 50% balance will be due upon completion of job.

Payments made via credit card will be accepted up to $4,750 and will include an additional 3% credit card fee.

Fuel Surcharge. The monthly fee assumes a fuel cost of $3.50 per gallon (the "Baseline"), benchmarked to the U.S. Energy Information Administration's Weekly Retail Gasoline Prices, Lower Atlantic Region, All Grades, All Formulations (the "Index"), at www.eia.gov. If the Index value published for the first Monday of any invoiced month exceeds the Baseline by more than ten percent (10%), Contractor shall add a fuel surcharge to that month's invoice equal to two percent (2%) of the monthly fee for each $0.25 per gallon (or fraction thereof) by which the Index exceeds the Baseline. The surcharge will appear as a separate line item, with the calculation provided upon request.

Interest will accrue on all invoices over thirty days old. Past due amounts will accrue interest at a rate of 1.5% per month (18% APR). Client agrees to pay any costs associated with collection, including but not limited to court and attorney's fees as additional sums owed.

Exclusions

The Following matters are excluded from the Work, unless specified in writing to the contrary:

This Proposal price is valid for thirty (30) days. We reserve the right to modify pricing after that time to reflect current market prices.

Site work is excluded unless specified in writing within the Proposal. Site should be at finished grade (within 1" of final grade), with all soils in sod and planting areas to be loose, not compacted, and ready to install landscape material. If site is not at finished grade, Contractor reserves the right to delay until site is properly prepared.

Removal of base material and/or aggregate material within all landscape planting areas, sod areas and other green space areas that impedes or impacts proper planting of plant material and sod.

Soil replacement where base material and/or aggregate material was removed for proper planting

Drainage: Should the Client’s property be the lowest elevation in relation to surrounding property or buildings, the Contractor reserves the right to retain an expert to evaluate and propose drainage solutions. All costs for engineering services, as well as the actual drainage work will be at the Client’s expense. Unless the Client has a detailed Topographical survey completed, the above clause may come into effect.

Soil, Sod and/or Mulch quantities are estimates only. They do not account for disturbed construction areas or other fluctuations. Invoices will reflect actual quantities used at proposed price per unit.

Conduit and connections for electrical, gas, and all other utilities and services

Site Unknowns: Including, but not limited to, sub-surface conditions/obstacles that create unforeseen labor

Site Unknowns: Including, but not limited to, sub-surface conditions/obstacles that create unforeseen labor, equipment, material, or disposal charges
MOT for temporary traffic control
Any Irrigation or utility trenching thru roads, road base, concrete, or rock will incur additional costs
Any cutting or repairing of any hard surface such as asphalt, concrete, pavers or curbs for irrigation or landscape
We need 72 hours' notice prior to road base material or concrete work is installed so that sleeves and/or road bores are installed
Backflow Connection
Water source for irrigation is based on specifications at the dedicated meter of the location marked on irrigation plan sheet. If a different location of the dedicated water source is established during construction a change order will be entered into to adjust for the costs associated with the new route for mainline and connections.
Man hours required to find installed buried irrigation sleeves or irrigation piping in areas where asphalt, concrete, curbs, or other hard surfaces are installed prior to completing the irrigation system and where markings or stubs have been placed to show location of irrigation sleeves or piping and these markers have been damaged, buried, or removed by others.
Additional man hours required to maintain plant material and/or sod of a landscape and irrigation installation project that:
Has been started by Pine Lake Nursery and Landscape and/or its subcontractors and is interrupted, delayed, impeded, or prohibited, by others from being worked on continuously until the landscape and irrigation project is completed. Pine Lake Nursery and Landscaper and its subcontractors are excluded.
Upon completion of the landscape and irrigation installation project as specified in the landscape and irrigation plan sets is considered complete but will not be accepted as completed until the project as a whole is accepted as complete.
Existing tree preservation, barricading, pruning, root pruning, or inventory
Repairs to any erosion control measures that are damaged or inoperative prior to commencement of landscape and irrigation work
Any planting of sod or other ground cover as required by any municipality when construction of landscape and irrigation has ceased or been suspended for more than 30 days that is no fault of the landscape or irrigation contractor or subcontractors
Warranty on transplanted plant material from the project site
Warranty on plant material that is not rated to grow in established USDA plant hardiness growth zone(s)

Procedure for Extra Work, Changes and Escalation
If it shall become necessary for the Contractor to make changes in any designs, drawings, plans, or specifications for any part of the project or reasons over which we have no control, or we are put to any extra

specifications for any part of the project or reasons over which we have no control, or we are put to any extra work, cost or expense by reason of any act or matter over which it has no control, the Customer will pay to the Contractor a fee for such changed or extra Work calculated on a time and materials basis. All changes to Work or pricing or the terms of this Agreement will be read and understood within the context and meanings of this Agreement unless stated explicitly to the contrary.

Change Order: The quantities or specifications of material as outlined in the Proposal could be adjusted at any time with approval in the form of a signed Change Order. Change Orders will be executed using current market prices

Escalation Clause

In the event of significant delay or price increase of material, equipment, or energy occurring during the performance of the contract through no fault of the Construction Manager, the Contract Sum, time of completion or contract requirements shall be equitably adjusted by Change Order in accordance with the procedures of the Contract Documents. A change in price of an item of material, equipment, or energy will be considered significant when the price of an item increases 5% percent between the date of this Contract and the date of installation

Warranty and Tolerances

Payments Received: The Warranty for the contract is only valid if payment is received in full on acceptance of the work

Diligence: The Contractor agrees to carry out its Work diligently and to provide sufficient supervision and inspection of its staff and subcontractors and that it's work will be of proper and professional quality, and in full conformity with the requirements of the contract

Competence: The Contractor warrants that it is competent to perform the Work and that it has the necessary qualifications including knowledge and skill with the ability to use them effectively.

Site Unknowns: It is the responsibility of the Client or the Client's Representative to fully inform the Contractor of all the information regarding site unknowns that may include difficult buried materials, cables, and pipes, tree stumps, drainage or water table issues, rock, and shale sub surfaces and/or other impediments, issues or factors that could otherwise impact the quality, cost and timeliness of project completion. Failure to notify the Contractor may lead to additional costs to the Client (at the Contractor's discretion) and schedule time not included in the proposal and may require changes in design and construction to overcome such problems – all for which the Client will be responsible. Client can avoid such risks by permitting the Contractor to do appropriate soil and ground tests, review the site, and to secure additional required site information from appropriate government and other authorities.

Damaged Utilities: Should damage occur to utilities during construction, the Contractor is only liable for the cost

of the repair. the Contractor is not liable in any way for inconvenience to the Client caused by damage to the utilities
Damage to neighbors buried utilities, on the Client's property, are the responsibility of the Client
Damage to installed material (plants, trees, sod, etc.) by foot traffic, machinery, equipment, other trades, owner neglect or acts of nature will be excluded from any warranty and will not be replaced at the cost of Contractor
Damage due to pest infestation is excluded from warranty and any damaged material will not be replaced at the cost of the Contractor. If, however, the Contractor has a separate maintenance contract with the client, pest control would fall under that contract and would be subject to those warranty parameters.
Damage due to improper watering after final acceptance will not be replaced at the cost of the Contractor

Material Tolerances
Wood: Pressure treated wood cannot be guaranteed against warp age, checking, or cupping.
Stone: Natural stone has color variations that vary from stone to stone. In addition, mineral deposits such as lime, iron, etc. can change the stone and even bleed. This is the nature of the product, and the Client accepts this as a natural and acceptable quality of the stone
Metal: Metal, which is not galvanized, is not guaranteed form rusting commencing immediately after installation
Concrete: Spider cracks (hairline stress-fractures) are considered a normal characteristic of all types of concrete. Concrete may crack substantially over time due to proximity of tree roots.
Warranty Time Period: The Contractor warrants all construction and installation for a period of one (1) year, providing that they have been maintained properly. All construction materials are subject to manufacturer's specific warranties/guarantees. Planting is warranted for one (1) year if there is an approved irrigation system
Client Responsibilities: The Client recognizes and agrees that they have a responsibility to maintain constructions, plants, bushes, trees, and other installations in keeping with standard quality maintenance requirements for the Warranty to remain in effect. Failure to properly maintain materials or horticulture installations will void the warranty. Client further recognizes and agrees that damage to construction, materials, horticulture elements and other warrantable items of the project will not be warranted if the damage or loss is due to elements beyond the control of the Contractor. For example, flooding eaves, troughs that damage plants, fallen branches, animal caused damage, damaged/ burst irrigation or drainage pipes that were not maintained properly, use of improper chemicals, improper maintenance, extreme or unusual weather conditions, and similar and/or related situations – void all warranties provided by the Contractor

By		**By**	
	Michael Dunbar		**Kristee Cole**
Date	5/21/2026	**Date**	
	Pine Lake Services, LLC		**Inframark**

Proposal #8945

Riverbend West CDD Entry Enhancement 6.8.26

Date 6/9/2026
Customer Heather Jackson | 368 Cascade Bend Dr. | Ruskin, FL 33570
Property Riverbend West CDD | 368 Cascade Bend Dr. | Ruskin, FL 33570

Pine Lake Services, LLC would like to thank you for the opportunity to bid. We look forward to working with you on this project. If you have any questions, please feel free to contact us at any time at projects@pinelakeLLC.com or (813) 948-4736.

Remove all Indian Hawthorne from the landscape beds located between the roadway and sidewalk at both entrances and install 200 Loropetalum in their place.

Demo/Prep/Install

Material Installation

Items	Quantity	Unit
Install 200 Loropetalum 3g	200.00	EA
Freight	1.00	EA
Dumping Charge	1.00	EA
Miscellaneous Irrigation	1.00	EA

Material Installation: $4,916.67

Fuel Surcharge

Fuel Surcharge

Items	Quantity	Unit
Fuel Surcharge	1.00	EA

Fuel Surcharge: $46.30

PROJECT TOTAL: **$4,962.97**

Terms & Conditions

Terms & Conditions

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Warranty Time Period: The Contractor warrants all construction and installation for a period of one (1) year, providing that they have been maintained properly. All construction materials are subject to manufacturer's specific warranties/guarantees. Planting is warranted for one (1) year if there is an approved irrigation system
Client Responsibilities: The Client recognizes and agrees that they have a responsibility to maintain constructions, plants, bushes, trees, and other installations in keeping with standard quality maintenance requirements for the Warranty to remain in effect. Failure to properly maintain materials or horticulture installations will void the warranty. Client further recognizes and agrees that damage to construction, materials, horticulture elements and other warrantable items of the project will not be warranted if the damage or loss is due to elements beyond the control of the Contractor. For example, flooding eaves, troughs that damage plants, fallen branches, animal caused damage, damaged/ burst irrigation or drainage pipes that were not maintained properly, use of improper chemicals, improper maintenance, extreme or unusual weather conditions, and similar and/or related situations – void all warranties provided by the Contractor

By 	**By**
Michael Dunbar	**Heather Jackson**
Date 6/9/2026	**Date**
Pine Lake Services, LLC	

June 1, 2026

Dear Valued Customer,

There is a possibility that you or your property will be affected by a major storm this season. Please be aware that Pine Lake Services has a response action plan to address the landscape needs of your customers. We are preparing now to effectively respond to any landscape damage left behind by a potential storm.

Please make an appointment with your account manager to schedule a property assessment to identify any hazards or potential risks that could exist. A small amount of maintenance can prevent much more damage in the unfortunate event we are in the path of a large storm.

If a named storm is predicted to make landfall at or near your site, your account manager will also provide documentation and approval forms granting us permission to immediately service and address your property should the need arise. We will send out the pricing rates once a relevant storm is imminent. With your agreement, our staff will initially canvas every property that Pine Lake provides landscape maintenance services to and then will dispatch to pre-authorized/approved customers a clean-up team based on the following priorities:

- 1st Objective: Clearing vehicle access to allow emergency personnel access to your property.
- 2nd Objective: Clearing debris from structural dwellings/vehicles that may pose immediate risk or danger.
- 3rd Objective: Remove hazardous/damaged limbs remaining in trees versus on the ground.
- 4th Objective: Re=planting plant material that may have chance of surviving if root balls can be planted and watered in very soon.

As a company, we will be prepared to mobilize additional Pine Lake Services resources from our extensive sub-contractor if needed to help expedite clean-up response efforts.

Once the priorities detailed above have been met, we will address chipping and removing tree limbs left on the ground from initial clearing efforts, as well as removal of root balls and large wood trunks or branches remaining on properties. The final phase would include restoration of damages or losses resulting from the storm and associated clean-up. We would anticipate a return to expected maintenance operations the following week for all but the most severely impacted properties.

We encourage you to be as prepared as you can to help ensure a timely and effective response should we suffer an unfortunate event.

Sincerely,

Your Pine Lake Services Management

Pine Lake Services Hurricane/Storm Response Pre-Approval Form

In our effort to provide a faster response to our customers in assessing potential damage, Pine Lake Services, is soliciting approval commitments from our customers. This pre-approval will give us permission to come onto your properties as soon as it is safe for our team to dispatch. Our managers will inspect your site, photo document any damage or concerns and generate an estimate for clean-up/repair. The pre-approval will allow us to complete emergency repair only (priority 1 damage only) in the event we cannot get a hold of your or your representatives). If clean-up/repairs are needed above the priority 1 issues, your Pine Lake Services. Account Manager will contact you for approval. Many of our customers that have used this service in the past have enjoyed the quick response and priority given to their properties and the reduced risk of potential related liabilities that may compound if not acted upon quickly.

Client Name: _____

Property Name: _____

Special Notes: _____

Authorized Signature: _____

Date: _____

If you have any questions or comments, please feel free to contact your Account Manager. Thank you.

Respectfully,

John Amarosa

Pine Lake Services

Pine Lake Services 2026 Storm/Disaster Response Rates

Cleanup Labor Rates

1) **General Labor: $75/hour**
2) **Chainsaw Labor: $85/hour**
3) **Heavy Equipment Labor (Loader, Bucket Truck, etc.): $145/hour**
4) **Mobilization: $700/crew (within 45 miles of office location, add $50 for every 10 miles further)**
5) **Dump Fees (Dump Truck): $300/load**
6) **Dump Fees (Grapple Truck): $850/load**
7) **After Hours/Weekend Additional Hourly Rate: $30/hour**

Equipment Daily Rates (½ Day Minimum)

1) **Truck and Trailer: $600.00**
2) **Dump Truck: $965.00**
3) **Dump Trailer: $450.00**
4) **Chipper: $650.00**
5) **Grapple Truck: $1200.00**
6) **CAT Loader: $600.00**

May be subject to additional fuel surcharge of 2%

Please provide me Storm/Disaster services

Property name: _____

Signature of authorized representative: _____

Name of authorized representative: _____

Date: _____

Please sign and email to your Account Manager.

Memorandum

To: Heather Jackson, District Manager, Riverbend West CDD

From: Phil Chang, P.E.

Date: June 7, 2026

Subject: Tract D Ditch and Pipe Extension Update and Schedule

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As you are aware, on May 21, 2026, BGE received the signed/approved Work Authorization 26-001 authorizing us to undertake topographic survey, construction documents and services to prepare and submit a minor modification to the existing Southwest Water Management District (SWFWMD) ERP No. 43042238.00 to allow for the extension of a 48-inch storm pipe within Tract D of Riverbend West Phase 1. Topographic survey services have commenced.

BGE attended a pre-application meeting with SWFWMD staff on April 30, 2026. At that time, they indicated that the ditch in Tract D was specifically modeled as part of the Mill Bayou Watershed Basin model. They indicated that any proposed improvements and/or modifications to the existing ditch may impact the floodplain. Therefore, the watershed basin model will need to be remodeled to reflect the ditch and pipe improvements. In addition, the permit modification will no longer be a minor modification.

Work Authorization 26-001 specifically excluded stormwater modeling. As such, Work Authorization 26-002 is attached summarizing the proposed additional effort for BGE to prepare a post-construction stormwater model utilizing AdICPR/Stormwise. BGE is requesting approval of the attached Work Authorization 26-002 so that we may continue with the project.

Assuming Work Authorization 26-002 is approved by the District, we anticipate the following schedule will be applicable:

Description	Date/Start	End	Duration
Work Authorization 26-001 Received	5/21/2026		
SWFWMD Pre-application meeting	4/30/2026		
Topographic Survey	5/22/2026	6/19/2026	4 weeks
Basin Stormwater Modeling & Report	6/15/2026	7/27/2026	6 weeks
Construction Plans	6/29/2026	7/27/2026	4 weeks
Submit to SWFWMD	7/27/2026	7/27/2026	1 day
SWFWMD Review and RAI	7/27/2026	9/21/2026	8 weeks
Respond to RAI	9/21/2026	10/19/2026	4 weeks
SWFWMD Review and Permit	10/19/2026	11/16/2026	4 weeks
By others:			
Advertise RFP	11/16/2026	12/11/2026	3+ weeks
Award at December meeting	12/21/2026		
Contract Negotiation	12/21/2026	1/18/2027	4 weeks
Construction	2/15/2027	3/15/2027	4 weeks
Permit close out	3/15/2027	4/12/2027	4 weeks

June 5, 2026

Riverbend West Community Development District
313 Campus Street
Celebration, FL 34747

RE: Work Authorization Number 26-002
Drainage Basin Modeling and Floodplain Review
Storm Pipe Improvements and Permitting
Tract D – Riverbend West Phase 1
Riverbend West Community Development District

Dear Chairperson, Board of Supervisors:

BGE, Inc. (BGE) is pleased to submit this work authorization for Drainage Basin Modeling and Floodplain Review relating to the Storm Pipe Improvements and Permitting at the Riverbend West Community Development District ("District"). We will provide these services pursuant to our current agreement dated May 27, 2025 ("Engineering Agreement") as follows:

1.0 OVERVIEW

On May 21, 2026, BGE received the signed/approved Work Authorization 26-001 that consists of topographic survey, construction documents and services to prepare and submit a minor modification to the existing Southwest Florida Water Management District (SWFWMD) ERP No. 43042238.000 in support of the extension of a 48-inch storm pipe within Tract D of Riverbend West Phase 1.

At the SWFWMD pre-application meeting on April 30, 2026, SWFWMD staff indicated that the ditch in Tract D was specifically modeled as part of the Mill Bayou Watershed Basin (WBID 1760) model. In their opinion, any proposed improvements and/or modifications to the existing ditch may impact the floodplain. As such, the watershed basin model will need to be remodeled to reflect the improved ditch and extended 48-inch pipe. Therefore, this will not be a minor modification to ERP No. 43042238.000.

Since Work Authorization 26-001 specifically excluded stormwater modeling, Work Authorization 26-002 is being submitted to the District as an amendment to Work Authorization 26-001. All other terms and conditions of Work Authorization 26-001 remain unchanged.

2.0 SCOPE OF SERVICES

2.6 Drainage Basin Modeling and Floodplain Review

BGE will obtain the latest regional stormwater model for the Mill Bayou Watershed Basin (WBID 1760) from the Southwest Florida Water Management District (SWFWMD). This model will be considered as the most representative data for the existing stormwater conditions at the project site and surrounding area. Using this information, BGE will prepare a post-construction stormwater model with the proposed pipe extension and filling

of the ditch.

AdICPR/Stormwise software will be used to determine the effect of the pipe extension and filling of the ditch on the floodplain limits by comparing the results to the pre-construction values. If the proposed dynamic modeling results in the need for additional floodplain compensation, BGE will identify a potential location and the amount of floodplain volume required to mitigate the floodplain impacts as a result of the project.

If it is determined that modifications at locations outside the project limits are required to address identified floodplain compensation requirements, BGE will provide an amendment to this Work Authorization for the District's review and written approval prior to proceeding with such services.

3.0 GENERAL CONDITIONS AND UNDERSTANDINGS

The general conditions and understandings of Work Authorization 26-001 remain unchanged.

3.1 This proposal is valid for 60 days from the date of this Work Authorization.

4.0 EXCLUDED SERVICES

All excluded services of Work Authorization 26-001 remain unchanged unless otherwise noted and are applicable to this Work Authorization.

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4.0 FEES

ITEM	SERVICE	FEE BASIS	FEE AMOUNT
2.6	Drainage Basin Modeling and Floodplain Review	Lump Sum	$6,800
		Total:	**$6,800**

This proposal, together with the Engineering Agreement, represents the entire understanding between Riverbend West Community Development District and BGE with regard to the referenced work authorization. If this outlined proposal meets your acceptance, please approve by signing below and returning a copy for our files. We appreciate the opportunity to provide these services and look forward to working with you on this project.

Sincerely,

BGE, Inc.



Philip Chang, P.E.
Director, Public Works – Tampa

6/5/26
Date

ACCEPTED
Riverbend West Community Development District

Signature

Printed Name and Title

Date

2025 Form 1 Instructions

Statement of Financial Interests

Notice

The annual Statement of Financial Interests is due July 1. If the annual form is not submitted via the electronic filing system created and maintained by the Commission by September 1, an automatic fine of $25 for each day late will be imposed, up to a maximum penalty of $1,500. Failure to file also can result in removal from public office or employment. [s. 112.3145, F.S.]

In addition, failure to make any required disclosure constitutes grounds for and may be punished by one or more of the following: disqualification from being on the ballot, impeachment, removal or suspension from office or employment, demotion, reduction in salary, reprimand, or a civil penalty not exceeding $20,000. [s. 112.317, F.S.]

Instructions for Completing and Filing Form 1 Statement of Financial Interests

WHEN TO FILE: ***Initially***, each local officer/employee, state officer, and specified state employee must file **within 30 days** of the date of his or her appointment or of the beginning of employment. Appointees who must be confirmed by the Senate must file prior to confirmation, even if that is less than 30 days from the date of their appointment.

Candidates must file at the same time they file their qualifying papers.

Thereafter, file by July 1 following each calendar year in which they hold their positions.

Finally, file a final disclosure form (Form 1F) within 60 days of leaving office or employment. Filing a CE Form 1F (Final Statement of Financial Interests) does not relieve the filer of filing a CE Form 1 if the filer was in his or her position on December 31, 2025.

WHO MUST FILE FORM 1:

1. Elected public officials not serving in a political subdivision of the state and any person appointed to fill a vacancy in such office, unless required to file full disclosure on Form 6.
2. Appointed members of each board, commission, authority, or council having statewide jurisdiction, excluding those required to file full disclosure on Form 6 as well as members of solely advisory bodies, but including judicial nominating commission members; Directors of Enterprise Florida, Scripps Florida Funding Corporation, and Career Source Florida; and members of the Council on the Social Status of Black Men and Boys; the Executive Director, Governors, and senior managers of Citizens Property Insurance Corporation; Governors and senior managers of Florida Workers' Compensation Joint Underwriting Association; board members of the Northeast Fla. Regional Transportation Commission; board members of Triumph Gulf Coast, Inc; board members of Florida Is For Veterans, Inc.; and members of the Technology Advisory Council within the Agency for State Technology.
3. The Commissioner of Education, members of the State Board of Education, the Board of Governors, the local Boards of Trustees and Presidents of state universities, and the Florida Prepaid College Board.
4. Persons elected to office in any political subdivision (such as municipalities, counties, and special districts) and any person appointed to fill a vacancy in such office, unless required to file Form 6.
5. Appointed members of the following boards, councils, commissions, authorities, or other bodies of county, municipality, school district, independent special district, or other political subdivision: the governing body of the subdivision; community college or junior college district boards of trustees; boards having the power to enforce local code provisions; boards of adjustment; community redevelopment agencies; planning or zoning boards having the power to recommend, create, or modify land planning or zoning within a political subdivision, except for citizen advisory committees, technical coordinating committees, and similar groups who only have the power to make recommendations to planning or zoning boards, and except for representatives of a military installation acting on behalf of all military installations within that jurisdiction; pension or retirement boards empowered to invest pension or retirement funds or determine entitlement to or amount of pensions or other retirement benefits, and the Pinellas County Construction Licensing Board.
6. Any appointed member of a local government board who is required to file a statement of financial interests by the appointing authority or the enabling legislation, ordinance, or resolution creating the board.

7. Persons holding any of these positions in local government: county or city manager; chief administrative employee or finance director of a county, municipality, or other political subdivision; county or municipal attorney; chief county or municipal building inspector; county or municipal water resources coordinator; county or municipal pollution control director; county or municipal environmental control director; county or municipal administrator with power to grant or deny a land development permit; chief of police; fire chief; municipal clerk; appointed district school superintendent; community college president; district medical examiner; purchasing agent (regardless of title) having the authority to make any purchase exceeding $35,000 for the local governmental unit.
8. Officers and employees of entities serving as chief administrative officer of a political subdivision.
9. Members of governing boards of charter schools operated by a city or other public entity.
10. Employees in the office of the Governor or of a Cabinet member who are exempt from the Career Service System, excluding secretarial, clerical, and similar positions.
11. The following positions in each state department, commission, board, or council: Secretary, Assistant or Deputy Secretary, Executive Director, Assistant or Deputy Executive Director, and anyone having the power normally conferred upon such persons, regardless of title.
12. The following positions in each state department or division: Director, Assistant or Deputy Director, Bureau Chief, and any person having the power normally conferred upon such persons, regardless of title.
13. Assistant State Attorneys, Assistant Public Defenders, criminal conflict and civil regional counsel, and assistant criminal conflict and civil regional counsel, Public Counsel, full-time state employees serving as counsel or assistant counsel to a state agency, administrative law judges, and hearing officers.
14. The Superintendent or Director of a state mental health institute established for training and research in the mental health field, or any major state institution or facility established for corrections, training, treatment, or rehabilitation.
15. State agency Business Managers, Finance and Accounting Directors, Personnel Officers, Grant Coordinators, and purchasing agents (regardless of title) with power to make a purchase exceeding $35,000.
16. The following positions in legislative branch agencies: each employee (other than those employed in maintenance, clerical, secretarial, or similar positions

and legislative assistants exempted by the presiding officer of their house); and each employee of the Commission on Ethics.

17. Each member of the governing body of a "large-hub commercial service airport," as defined in Section 112.3144(1)(c), Florida Statutes, except for members required to comply with the financial disclosure requirements of s. 8, Article II of the State Constitution.

ATTACHMENTS: A filer may include and submit attachments or other supporting documentation when filing disclosure.

PUBLIC RECORD: The disclosure form is a public record and is required by law to be posted to the Commission's website. ~~Your Social Security number, bank account, debit, charge, and credit card numbers, mortgage or brokerage account numbers, personal identification numbers, or taxpayer identification numbers are not required and should not be included.~~ If such information is included in the filing, it may be made available for public inspection and copying unless redaction is required by the filer, without any liability to the Commission. If you are an active or former officer or employee listed in Section 119.071, F.S., whose home address or other information is exempt from disclosure, the Commission will maintain that confidentiality ~~*if you submit a written and notarized request.*~~

QUESTIONS about this form or the ethics laws may be addressed to the Commission on Ethics, Post Office Drawer 15709, Tallahassee, Florida 32317-5709; physical address: 325 John Knox Road, Building E, Suite 200, Tallahassee, FL 32303; telephone (850) 488-7864.

Instructions for Completing Form 1

Primary Sources of Income

[112.3145(3)(b)1, F.S]

This section is intended to require the disclosure of your principal sources of income during the disclosure period. ~~You do not have to disclose any public salary or public position(s).~~ The income of your spouse need not be disclosed; however, if there is joint income to you and your spouse from property you own jointly (such

as interest or dividends from a bank account or stocks), you should disclose the source of that income if it exceeded the threshold.

Please list in this part of the form the name, address, and principal business activity of each source of your income which exceeded $2,500 of gross income received by you in your own name or by any other person for your use or benefit.

"Gross income" means the same as it does for income tax purposes, even if the income is not actually taxable, such as interest on tax-free bonds. Examples include: compensation for services, income from business, gains from property dealings, interest, rents, dividends, pensions, IRA distributions, social security, distributive share of partnership gross income, and alimony if considered gross income under federal law, but not child support.

If disclosure of a primary source of income will place you in violation of confidentiality or privilege pursuant to law or rules governing attorneys, you may write "Legal Client" in each of the disclosure fields without providing any further information.

Examples:

- If you were employed by a company that manufactures computers and received more than $2,500, list the name of the company, its address, and its principal business activity (computer manufacturing).
- If you were a partner in a law firm and your distributive share of partnership gross income exceeded $2,500, list the name of the firm, its address, and its principal business activity (practice of law).
- If you were the sole proprietor of a retail gift business and your gross income from the business exceeded $2,500, list the name of the business, its address, and its principal business activity (retail gift sales).
- If you received income from investments in stocks and bonds, list each ~~individual company~~ from which you derived more than $2,500. Do not aggregate all of your investment income.
- If more than $2,500 of your gross income was gain from the sale of property (not just the selling price), list as a source of income the purchaser's name, address and principal business activity. If the purchaser’s identity is unknown, such as where securities listed on an exchange are sold through a brokerage firm, the source of income should be listed as "sale of (name of company) stock," for example.
- If more than $2,500 of your gross income was in the form of interest from one particular financial institution (aggregating interest from all CD's, accounts,

etc., at that institution), list the name of the institution, its address, and its principal business activity.

Secondary Sources of Income

[Required by s. 112.3145(3)(b)2, F.S.]

This part is intended to require the disclosure of major customers, clients, and other sources of income to businesses in which you own an interest. It is not for ~~reporting income from second jobs.~~ That kind of income should be reported in "Primary Sources of Income," if it meets the reporting threshold. You will not have anything to report unless, during the disclosure period:

1. You owned (either directly or indirectly in the form of an equitable or beneficial interest) more than 5% of the total assets or capital stock of a business entity (a corporation, partnership, LLC, limited partnership, proprietorship, joint venture, trust, firm, etc., doing business in Florida); **and,**
2. You received more than $5,000 of your gross income during the disclosure period from that business entity.

If your interests and gross income exceeded these thresholds, then for that business entity you must list every source of income to the business entity which exceeded 10% of the business entity's gross income (computed on the basis of the business entity's most recently completed fiscal year), the source's address, and the source's principal business activity.

If disclosure of a secondary source of income will place you in violation of confidentiality or privilege pursuant to law or rules governing attorneys, you should disclose the name of the business entity for which your ownership and gross income exceeded the two thresholds above, and then write "Legal Client" in the remaining disclosure fields without providing any further information.

Examples:

- You are the sole proprietor of a dry cleaning business, from which you received more than $5,000. If only one customer, a uniform rental company, provided more than 10% of your dry cleaning business, you must list the name

of the uniform rental company, its address, and its principal business activity (uniform rentals).
- You are a 20% partner in a partnership that owns a shopping mall and your partnership income exceeded the above thresholds. List each tenant of the mall that provided more than 10% of the partnership's gross income and the tenant's address and principal business activity.

Real Property

[Required by s. 112.3145(3)(b)3, F.S.]

In this part, list the location or description of all real property in Florida in which you owned directly or indirectly at any time during the disclosure period in excess of 5% of the property's value. ~~You are not required to list your residences. You should list any vacation homes if you derive income from them.~~

Indirect ownership includes situations where you are a beneficiary of a trust that owns the property, as well as situations where you own more than 5% of a partnership or corporation that owns the property. The value of the property may be determined by its market value for ad valorem tax purposes, in the absence of a more accurate fair market value.

The location or description of the property should be sufficient to enable anyone who looks at the form to identify the property. A street address should be used, if one exists.

Intangible Personal Property

[Required by s. 112.3145(3)(b)3, F.S.]

Describe any intangible personal property that, at any time during the disclosure period, was worth more than $10,000 and state the business entity to which the property related. Intangible personal property includes things such as cash on hand, stocks, bonds, certificates of deposit, vehicle leases, interests in businesses, beneficial interests in trusts, money owed you (including, but not limited to, loans made as a candidate to your own campaign), Deferred Retirement Option Program (DROP) accounts, the Florida Prepaid College Plan, and bank accounts in which you have an ownership interest. Intangible personal property also includes

investment products held in IRAs, brokerage accounts, and the Florida College Investment Plan. ~~Note that the product~~ contained in ~~a brokerage account, IRA, or the Florida College Investment Plan is your asset - not the account or plan itself.~~ Things like automobiles and houses you own, jewelry, and paintings are not intangible property. Intangibles relating to the same business entity may be aggregated; for example, CDs and savings accounts with the same bank. Property owned as tenants by the entirety or as joint tenants with right of survivorship, including bank accounts owned in such a manner, should be valued at 100%. The value of a leased vehicle is the vehicle's present value minus the lease residual (a number found on the lease document).

Liabilities

[Required by s. 112.3145(3)(b)4, F.S.]

List the name and address of each creditor to whom you owed more than $10,000 at any time during the disclosure period. The amount of the liability of a vehicle lease is the sum of any past-due payments and all unpaid prospective lease payments. You are not required to list the amount of any debt. You do not have to disclose credit card and retail installment accounts, taxes owed (unless reduced to a judgment), indebtedness on a life insurance policy owed to the company of issuance, or contingent liabilities. A "contingent liability" is one that will become an actual liability only when one or more future events occur or fail to occur, such as where you are liable only as a guarantor, surety, or endorser on a promissory note. If you are a "co-maker" and are jointly liable or jointly and severally liable, then it is not a contingent liability.

Interests in Specified Businesses

[Required by s. 112.3145(7), F.S.]

The types of businesses covered in this disclosure include: state and federally chartered banks; state and federal savings and loan associations; cemetery companies; insurance companies; mortgage companies; credit unions; small loan companies; alcoholic beverage licensees; pari-mutuel wagering companies, utility companies, entities controlled by the Public Service Commission; and entities granted a franchise to operate by either a city or a county government.

Disclose in this part the fact that you owned during the disclosure period an interest in, or held any of certain positions with the types of businesses listed above. You must make this disclosure if you own or owned (either directly or indirectly in the form of an equitable or beneficial interest) at any time during the disclosure period more than 5% of the total assets or capital stock of one of the types of business entities listed above. You also must complete this part of the form for each of these types of businesses for which you are, or were at any time during the disclosure period, an officer, director, partner, proprietor, or agent (other than a resident agent solely for service of process).

If you have or held such a position or ownership interest in one of these types of businesses, list the name of the business, its address and principal business activity, and the position held with the business (if any). If you own(ed) more than a 5% interest in the business, indicate that fact and describe the nature of your interest.

Training Certification

[Required by s. 112.3142, F.S.]

If you are a Constitutional or elected municipal officer, appointed school superintendent, a commissioner of a community redevelopment agency created under Part III, Chapter 163, or an elected local officer of an independent special district, including any person appointed to fill a vacancy on an elected independent special district board, whose service began on or before March 31 of the year for which you are filing, you are required to complete four hours of ethics training which addresses Article II, Section 8 of the Florida Constitution, the Code of Ethics for Public Officers and Employees, and the public records and open meetings laws of the state. You are required to certify on this form that you have taken such training.

CE FORM 1 - Effective: January 1, 2026

Incorporated by reference in Rules 34-8.001 and 34-8.202, F.A.C