

**ST. JOHNS FOREST  
COMMUNITY DEVELOPMENT  
DISTRICT**

**SEPTEMBER 25, 2025**

**AGENDA PACKAGE**

**Call-in Number: 1-646-838-1601  
Conference ID:891655875#**

# St. Johns Forest Community Development District

## Board of Supervisors

Philip Messana, Chairperson  
 Carly Weddle, Vice Chairperson  
 Angela Chapman, Assistant Secretary  
 Charles Kuehne, Assistant Secretary  
 Herbert Shaw, Assistant Secretary

## Staff:

Samantha Harvey, District Manager  
 Jennifer Goldyn, Director of District Services  
 Wesley S. Haber, Esq., District Counsel  
 Michael Yuro, P.E., District Engineer

## Meeting Agenda

Thursday, September 25, 2025 – 10:00 a.m.

Call-in number: 1-646-838-1601, Phone Conference ID: 891655875#

- 
1. Call to Order and Roll Call
  2. Approval of Agenda
  3. Audience Comments – *Three (3) Minute Time Limit*
  4. Staff Reports
    - A. District Counsel
    - B. District Engineer
    - C. District Manager
      - i. Field Updates
      - ii. Pond Service Reports .....Page 3
      - iii. The Greenery Inc. Irrigation Inspection June, July and August 2025 Report and Proposal .....Page 10
      - iv. The Greenery Inc. Client Communication Report .....Page 14
  5. Business Items
    - A. Discussion of Bank Account and Money Market Account Interest .....Page 26
    - B. Consideration of Brown and Brown Insurance Proposal - October 1, 2025 Through October 1, 2026 .....Page 27
    - C. Discussion of Entry and Exit Issues at CR210 and Arabella Gates
    - D. 2<sup>nd</sup> Quarter Website Audit .....Page 59
  6. Business Administration
    - A. Consideration of Minutes from the Meeting held July 24, 2025 .....Page 71
    - B. Consideration of the July 2025 Financial Statements and Approval of the July 2025 Check Register and Invoices.....Page 76
    - C. Consideration of the August 2025 Financial Statements and Approval of the August 2025 Check Register and Invoices.....Page 91
  7. New Business and Supervisor Requests
  8. Adjournment

*The next meeting is scheduled for Thursday, November 20, 2025, at 10:00 a.m.*

If you require an agenda package, please contact Kareen Baker at [kareen.baker@inframark.com](mailto:kareen.baker@inframark.com)

## Customer Service Report

Customer: St. Johns Forest  
Field Biologist: Cameron Ganim

Date of Visit: 7/22/2025  
Weather: 92 °F High  
60% ☁

### Waterway and Ditch Treatments

Site	4	6	8												
Algae		x	x												
Submersed Weeds															
Shoreline Grasses & Brush															
Floating Weeds															
Mosquito Larvicide															
Pond Dye															
Inspection	x														
Debris Removal															

Comments: Pond 4 was inspected for plant and algae growth. Pond 6 and 8 were treated for algae.

### Carp Program

- ☐ Carp Observed  
☒ Barriers Inspected

### Flow

- ☐ None  
☒ Slight  
☐ Visible

### Water Clarity

- ☐ < 1' ☐ 2-4'  
☒ 1-2' ☐ >4'

### Water Levels

- ☐ High  
☒ Normal  
☐ Low

### Fish/Wildlife Observations

- |  |                                    |   |   |   |
|--|------------------------------------|---|---|---|
| <input type="checkbox"/> Bass                | <input type="checkbox"/> Anhinga   | <input type="checkbox"/> Woodstork        | <input checked="" type="checkbox"/> Turtles | <input type="checkbox"/> Other Species: _____ |
| <input checked="" type="checkbox"/> Bream    | <input type="checkbox"/> Cormorant | <input checked="" type="checkbox"/> Ducks | <input type="checkbox"/> Snakes             | _____   |
| <input type="checkbox"/> Catfish             | <input type="checkbox"/> Egrets    | <input type="checkbox"/> Osprey           | <input type="checkbox"/> Alligator          | _____   |
| <input checked="" type="checkbox"/> Gambusia | <input type="checkbox"/> Herons    | <input type="checkbox"/> Ibis             | <input type="checkbox"/> Frogs              | _____   |

### Native/Beneficial Vegetation Noted

- |  |                                       |                                   |  |
|--|---------------------------------------|-----------------------------------|--|
| <input type="checkbox"/> Arrowhead         | <input type="checkbox"/> Bulrush      | <input type="checkbox"/> Lotus    | <input type="checkbox"/> Slender Spikerush |
| <input type="checkbox"/> Cordgrass         | <input type="checkbox"/> Lily         | <input type="checkbox"/> Chara    | <input type="checkbox"/> Blue Flag Iris    |
| <input checked="" type="checkbox"/> Bacopa | <input type="checkbox"/> Golden Canna | <input type="checkbox"/> Naiad    | <input type="checkbox"/> Bladderwort       |
| <input type="checkbox"/> Pickerelweed      | <input type="checkbox"/> Spatterdock  | <input type="checkbox"/> Eelgrass | <input type="checkbox"/> Pondweed          |

Did you know? The manatee is Florida's official marine mammal. Fossils indicate they have been in Florida waters for millions of years.

## Customer Service Report

Customer: St. Johns Forest

Date of Visit: 7/22/2025

Field Biologist: Cameron Ganim

Weather: 92 °F High  
60% ☁



4 (2)



6 (2)



8 (2)

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## Customer Service Report

Customer: St Johns Forest  
Field Biologist: Cameron Ganim

Date of Visit: 8/12/2025  
Weather: 91 °F High  
35% ☁

### Waterway and Ditch Treatments

Site	1	2	3	4	5	6	7	8	9	10	11				
Algae		x	x						x	x					
Submersed Weeds			x												
Shoreline Grasses & Brush				x	x	x		x							
Floating Weeds															
Mosquito Larvicide															
Pond Dye															
Inspection															
Debris Removal	x						x	x			x				

Comments: Algae was sprayed on ponds 2,3,9 and 10. Pond 3 was also treated for submersed weeds. Shoreline grasses were sprayed on ponds 4,5,6 and 8 and debris was removed from ponds 1,7,8 and 11.

### Carp Program

- ☐ Carp Observed  
☒ Barriers Inspected

### Flow

- ☐ None  
☒ Slight  
☐ Visible

### Water Clarity

- ☐ < 1' ☐ 2-4'  
☒ 1-2' ☐ >4'

### Water Levels

- ☐ High  
☐ Normal  
☒ Low

### Fish/Wildlife Observations

- |  |                                    |   |   |   |
|--|------------------------------------|---|---|---|
| <input checked="" type="checkbox"/> Bass     | <input type="checkbox"/> Anhinga   | <input type="checkbox"/> Woodstork        | <input checked="" type="checkbox"/> Turtles | <input type="checkbox"/> Other Species: |
| <input checked="" type="checkbox"/> Bream    | <input type="checkbox"/> Cormorant | <input checked="" type="checkbox"/> Ducks | <input type="checkbox"/> Snakes             | _____                                   |
| <input type="checkbox"/> Catfish             | <input type="checkbox"/> Egrets    | <input type="checkbox"/> Osprey           | <input type="checkbox"/> Alligator          | _____                                   |
| <input checked="" type="checkbox"/> Gambusia | <input type="checkbox"/> Herons    | <input type="checkbox"/> Ibis             | <input type="checkbox"/> Frogs              | _____                                   |

### Native/Beneficial Vegetation Noted

- |  |                                       |                                   |   |
|--|---------------------------------------|-----------------------------------|---|
| <input type="checkbox"/> Arrowhead         | <input type="checkbox"/> Bulrush      | <input type="checkbox"/> Lotus    | <input checked="" type="checkbox"/> Slender Spikerush |
| <input type="checkbox"/> Cordgrass         | <input type="checkbox"/> Lily         | <input type="checkbox"/> Chara    | <input type="checkbox"/> Blue Flag Iris               |
| <input checked="" type="checkbox"/> Bacopa | <input type="checkbox"/> Golden Canna | <input type="checkbox"/> Naiad    | <input type="checkbox"/> Bladderwort                  |
| <input type="checkbox"/> Pickerelweed      | <input type="checkbox"/> Spatterdock  | <input type="checkbox"/> Eelgrass | <input type="checkbox"/> Pondweed                     |

Did you know? The manatee is Florida's official marine mammal. Fossils indicate they have been in Florida waters for millions of years.

## Customer Service Report

Customer: St Johns Forest  
Field Biologist: Cameron Ganim

Date of Visit: 8/12/2025  
Weather: 91 °F High  
35% ☁



1



2



3



4



5



6

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## Customer Service Report

Customer: St Johns Forest  
Field Biologist: Cameron Ganim

Date of Visit: 8/12/2025  
Weather: 91 °F High  
35% ☁



7



8



9



10



11

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## Customer Service Report

Customer: St Johns Forest  
Field Biologist: Cameron Ganim

Date of Visit: 8/29/2025  
Weather: 84 °F High  
55% ☁

### Waterway and Ditch Treatments

Site	4	5	8												
Algae															
Submersed Weeds															
Shoreline Grasses & Brush															
Floating Weeds															
Mosquito Larvicide															
Pond Dye															
Inspection		x													
Debris Removal	x														
Cleaned Barrier			x												

Comments: During the second visit of the month, a drive through of the account was completed to ensure that the treatments from the first visit were successful. The Barrier on pond 8 was also cleaned during this visit to increase flow.

### Carp Program

- ☐ Carp Observed  
☒ Barriers Inspected

### Flow

- ☐ None  
☒ Slight  
☐ Visible

### Water Clarity

- ☐ < 1' ☐ 2-4'  
☒ 1-2' ☐ >4'

### Water Levels

- ☒ High  
☐ Normal  
☐ Low

### Fish/Wildlife Observations

- |  |                                    |                                    |                                    |  |
|--|------------------------------------|------------------------------------|------------------------------------|--|
| <input type="checkbox"/> Bass                | <input type="checkbox"/> Anhinga   | <input type="checkbox"/> Woodstork | <input type="checkbox"/> Turtles   | <input type="checkbox"/> Other Species:<br>_____<br>_____<br>_____ |
| <input checked="" type="checkbox"/> Bream    | <input type="checkbox"/> Cormorant | <input type="checkbox"/> Ducks     | <input type="checkbox"/> Snakes    |  |
| <input type="checkbox"/> Catfish             | <input type="checkbox"/> Egrets    | <input type="checkbox"/> Osprey    | <input type="checkbox"/> Alligator |  |
| <input checked="" type="checkbox"/> Gambusia | <input type="checkbox"/> Herons    | <input type="checkbox"/> Ibis      | <input type="checkbox"/> Frogs     |  |

### Native/Beneficial Vegetation Noted

- |                                       |                                       |                                   |  |
|---------------------------------------|---------------------------------------|-----------------------------------|--|
| <input type="checkbox"/> Arrowhead    | <input type="checkbox"/> Bulrush      | <input type="checkbox"/> Lotus    | <input type="checkbox"/> Slender Spikerush |
| <input type="checkbox"/> Cordgrass    | <input type="checkbox"/> Lily         | <input type="checkbox"/> Chara    | <input type="checkbox"/> Blue Flag Iris    |
| <input type="checkbox"/> Bacopa       | <input type="checkbox"/> Golden Canna | <input type="checkbox"/> Naiad    | <input type="checkbox"/> Bladderwort       |
| <input type="checkbox"/> Pickerelweed | <input type="checkbox"/> Spatterdock  | <input type="checkbox"/> Eelgrass | <input type="checkbox"/> Pondweed          |

Did you know? The manatee is Florida's official marine mammal. Fossils indicate they have been in Florida waters for millions of years.



## Customer Service Report

Customer: St Johns Forest  
Field Biologist: Cameron Ganim

Date of Visit: 8/29/2025  
Weather: 84 °F High  
55% ☁



4 (2)



5 (2)



8 (3)

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# Work Order Proposal



Proposal Date: 8/27/2025  
 Proposal Work Order #: 81215  
 Prepared By: WILLIAM FLANNERY

Property Name: St Johns Forest CDD  
 Address: 100 St. Johns Forest Boulevard, Jacksonville, FL 32259  
 Client Contact: Samantha Harvey samantha.harvey@inframark.com  
 Client Phone #: 904-327-6465

## St Johns Forest June/July/August 2025 Irrigation Service Call- JAX

CELEBRATING 50 YEARS the greenery, inc. 1973 2023 - EMPLOYEE OWNED -														Irrigation Systems Routine Inspection Report									
Site Name:				ST. John's forest										Controller Make/Model:				Rainbird esp-lx					
Technician:				William Moore										Controller Name:									
Date of Inspection:				6/27/2025										Location:				Behind pool					
Program A		Start Time:		Run Days:										Total Run Time:				Rain Sensor					
Program B		Start Time:		Run Days:										Total Run Time:				Existing					
Program C		Start Time:		Run Days:										Total Run Time:				Operational					
NECESSARY REPAIRS																							
Zone #	Zone Name	Run Time	Type	Plant Type	Pipe Type	Valves			Rotors		Sprays			Noz.	Notes:								
					Pipes	1"	1.5"	2"	6"	12"	4"	6"	12"	QTY									
1	Sprays center island		Spray	Annuals										3									
2	Battery nodes		Spray											3									
3	Sprays right side sidewalk		Spray	Shrubs										3									
4	Sprays island before guard shack		Spray	Annuals										3	Need to change 6" to 12" pop up spray head								
5	Sprays exit side roadway		Spray	Turf										1									
6	Sprays exit side roadway		Spray	Turf										5									
7	Sprays at arch roadway		Spray	Turf										4									
8	Na														Cut Bubbler								
9	Rotors around pond		Rotor	Turf											10 rotors in tree line back side of pond								
10	Sprays center island		Spray	Shrubs											small lateral break								
11	Sprays entrance walkway		Spray	Annuals										1									
12	Sprays by guard shack		Spray	Turf																			
NODE	BV Zone1 sprays exit		Spray	Shrubs																			
NODE	BV Zone 2 sprays exit flowers		Spray	Annuals											Need to change rotor to a spray head								

As of August 25 2025 our June & July 2025 Irrigation inspections proposal has not been approved. As per our contract we are required to do a monthly irrigation inspection on the property and that was completed on August 25, 2025. This is the updated proposal with updated information. All repairs and recommendations remain the same with the exception a valve that is not working and needs to be located. The June & July 2025 Inspection proposals are no longer valid and this August 2025 irrigation proposal is its replacement. All repair approvals will be based off this document.

DESCRIPTION	QTY	SIZE	UNIT PRICE	EXT PRICE	TOTAL PRICE
Irrigation Repair					\$2,283.66
Lateral Repair *	1.00	EA	\$246.50	\$246.50	

Move/Add Heads *	10.00	EA	\$168.05	\$1,680.50
Dripline Repairs *	1.00	EA	\$19.29	\$19.29
Spray Head Replacement *	2.00	EA	\$67.54	\$135.07
Valve Locate (NTL) *	1.00	EA	\$202.30	\$202.30
<b>Total for Work Order #81215</b>				<b>\$2,283.66</b>

# TERMS & CONDITIONS

1. **Plant Guarantee.** The Greenery, Inc. guarantees all plantings we supply and install for one year that are covered under an automated irrigation system and maintained under a continuous maintenance agreement by the Greenery, Inc.. This guarantee does not apply to plants that are lost due to abuse, vandalism, animals, fire, lightning, hail, vehicular damage, freeze, neglect, nor Acts of God.
2. **Exclusions.** Transplanted materials, annuals and flowers, plants in pots and planters, and all types of Sod are EXCLUDED from the Plant Guarantee.
3. **Deer.** Damage to or loss of plants due to deer is not covered by any guarantee, expressed or implied. The Greenery, Inc. makes every effort to use deer resistant material; however, due to the increase in their population and their changing habits, the Greenery, Inc. is not responsible for any resultant damage.
4. **Tree Work.** Stumps from tree removal will be cut to within approximately twelve inches above ground level. Stump grinding or removal is not included unless otherwise specified in this proposal. Wood will be left on the premises where lowered and dropped and will be cut into firewood length (approximately 16 to 24 inches lengthwise) unless specified otherwise in this proposal. Splitting, moving or hauling of wood or wood chips will be performed only if specifically stated in this proposal.
5. **Utility Locates.** The Greenery Inc. will call in the utility locates before starting the job. It is the responsibility of the Client/Owner to call in any private utilities that are outside normal location utilities. The Greenery Inc. is not responsible for damage to underground irrigation lines, wiring, pipes, utilities, invisible fencing, or lighting systems whose locations are not properly marked.
6. **Irrigation Pricing.** The existing automated irrigation system is checked at new landscaping areas, adjusted for proper coverage and broken heads and nozzles are replaced as needed. Irrigation adjustments, repairs and additions are billed on a Labor and Materials basis. Labor Rate is \$ 75 / hour. Any irrigation prices included in this bid are an estimation only.
7. **New Construction Irrigation Installation.** Sleeves under roads and sidewalks must be accurately marked and no deeper than 4 feet below surface grade. A water source must be provided by Client/Owner/Developer prior to commencement of irrigation installation. Any temporary irrigation pipe that needs to be installed to access water source, will be billed in addition. The connection of the backflow device to the water meter is the responsibility of the Client/Owner.
8. **Drainage.** Any drainage installation is meant to improve conditions, but does not guarantee a complete elimination of issues. Standing water, puddling, saturated soils and washouts may still occur. Additional work may be needed after initial work is completed. Standing water for up to 48 hours after a significant rainfall is typical for the Lowcountry.
9. **Access to Jobsite.** Client/Owner is to provide all utilities to perform the work. Client/Owner will furnish access to all parts of jobsite where Contractor is to perform work as required by the Contract or other functions related thereto, during normal business hours and other reasonable periods of time. Contractor will perform the work as reasonably practical after the owner makes the site available for the performance of the work.
10. **Invoicing.** Client/Owner will make payment to Contractor within fifteen (15) days upon receipt of invoice. In the event that the completion of work requires more than thirty (30) days, a progress bill will be presented by month end and will be paid within fifteen (15) days upon receipt of invoice.
11. **Disclaimer.** This proposal was estimated and priced based upon a site visit and visual inspection from ground level using ordinary means, at or about the time the proposal was prepared. The price quoted in this proposal for the work described is the result of that ground level visual inspection and therefore our company will not be liable for any additional costs or damages for additional work not described herein, or liable for any incidents/accidents resulting from conditions that were not ascertainable by said ground level visual inspection by ordinary means at the time said inspection was performed. Contractor cannot be held responsible for unknown or otherwise hidden defects. Any corrective work proposed herein cannot guarantee exact results. Professional engineering and/or certified landscape architectural design services are not included in this agreement and are not provided by the Contractor. Any design defects in the Contract Documents are the sole responsibility of the Owner. If the Client/Owner must engage a licensed engineer, architect and/or landscape design professional, any costs concerning these Design Services are to be paid by the Client/Owner directly to the designer involved.
12. **Promotional Clause.** The client hereby assigns the Contractor the irrevocable and unrestricted right to use and publish photographs of the work performed for editorial, trade, advertising, educational and any other purpose in any manner and medium; to alter the same without restriction; and to copyright the same without restriction. The Client releases all



claim to profits that may arise from use of images.

13. Payment. All unpaid balances over 30 days from date of invoice will be subject to the maximum finance charge allowable by law. The Greenery will be entitled to all costs of collection, including reasonable attorneys' fees and it shall be relieved of any obligation to continue performance under this or any other Contract with Client/Owner. Interest at a per annum rate of 1.5% per month (18% per year) or the highest rate permitted by law, may be charged on unpaid balance 30 days after billing. Failure to make payment when due for completed work may result in a mechanic's lien on the title of your property. Credit card payments are subject to a 3% processing fee.

14. A 50% deposit of the total project cost is required to initiate the work. Please refer to the work order number when making your payment. Upon receipt of the deposit, we will confirm the schedule and begin preparing for the installation.

15. The pricing outlined in this proposal is valid for 60 days from the date of issue. After this period, the proposal may be subject to revision based on market conditions and material costs.

**Property Name:** St Johns Forest CDD  
**Address:** 100 St. Johns Forest Boulevard, Jacksonville, FL 32259  
**Client Contact:** Samantha Harvey samantha.harvey@inframark.com  
**Client Phone #:** 904-327-6465

**Proposal Date:** 8/27/2025  
**Proposal Work Order #:** 81215  
**Prepared By:** WILLIAM FLANNERY

**Total:** \$2,283.66  
**Deposit Amount (50%):** \$1,141.83

**The pricing outlined in this proposal is valid for 60 days from the date of issue. After this period, the proposal may be subject to revision based on market conditions and material costs.**

**By** WILLIAM FLANNERY  
**Date** WILLIAM FLANNERY  
8/27/2025  
**The Greenery, Inc.**

**By** \_\_\_\_\_  
**Date** \_\_\_\_\_

**Dear St. John's Forest CDD,**

As part of our ongoing commitment to providing exceptional landscape maintenance services, I am pleased to provide our latest Client Communication Report. During my recent visit to your property, I was able to assess the following areas of recent accomplishment on your property.

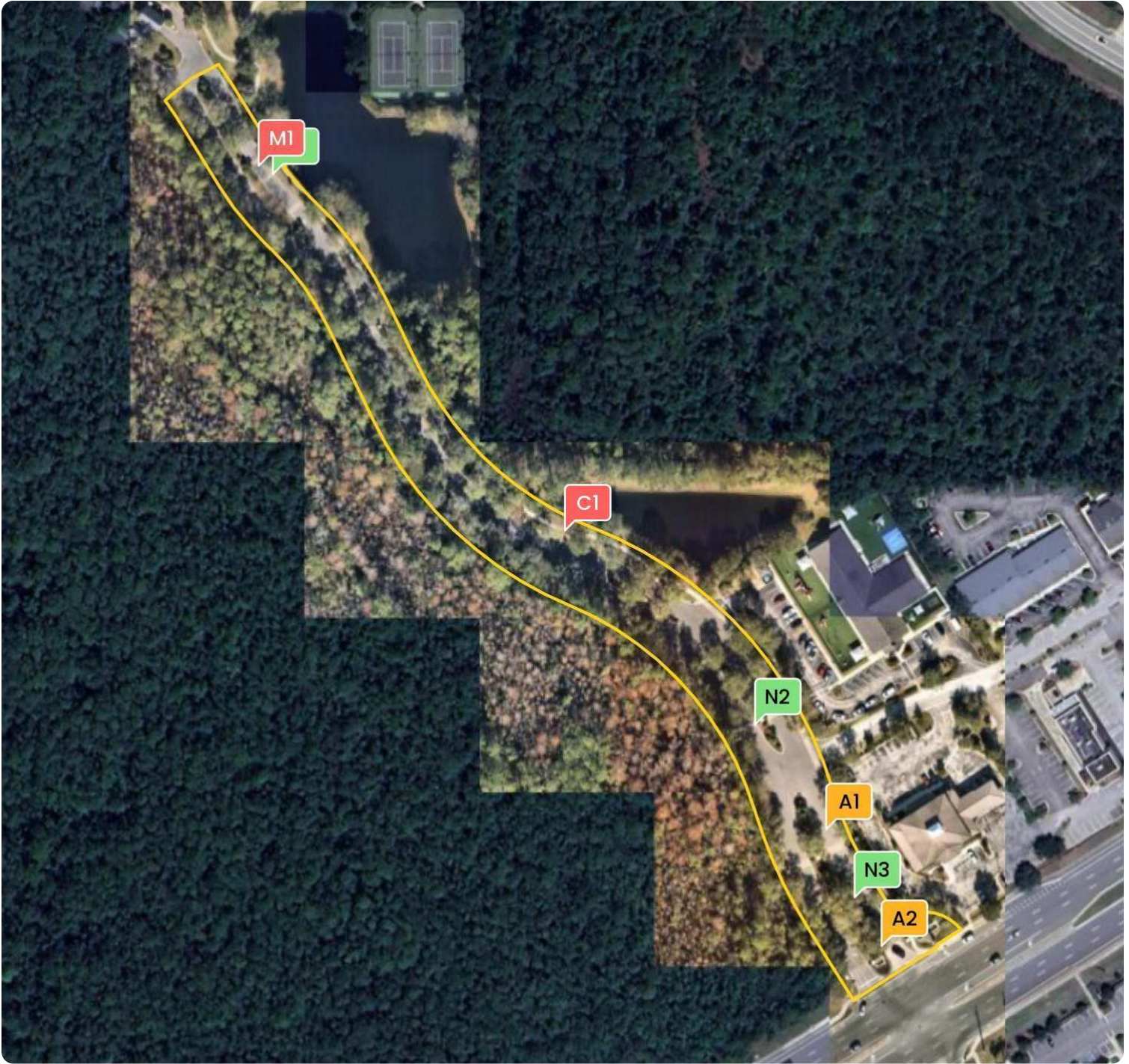
In this report, you will find a high-level overview of our recent accomplishments on your property, including the completion of specific projects and any notable highlights that showcase the beauty and health of your landscape. We also provide insights into ongoing tasks, giving you a clear picture of our continuous efforts to maintain and enhance your outdoor spaces.

Moreover, we have identified several opportunities that could further elevate the aesthetic and functional value of your property. These suggestions are carefully curated based on our expert assessment and your unique landscape needs, aiming to deliver the best possible outcomes for your environment.

As your trusted advisor, my goal is to ensure transparent and effective communication, offering you peace of mind that your landscape is in capable hands. Should you have any questions or wish to discuss any aspect of the report, please do not hesitate to reach out to me directly.

Thank you for your continued trust in our services. We look forward to working together to create and maintain a landscape that exceeds your expectations.

Warm regards,  
William Allen Flannery, CRM



# Client Communication Report

ST.

Reported On:  
**August 12, 2025**

Report By:  
**William Allen Flannery**

Property Size:  
**3.1 Acres**

Property Name:  
**100 St John's Forest Blvd, Jacksonville, FL 32259, USA**

## Client Communication Report

### MAINTENANCE ITEMS

1. We are seeing a flush of weeds with all of the afternoon showers that we have received recently. This will be brought to the attention of the production team to address promptly

### ACCOMPLISHMENTS

1. Our new dwarf, Oleander and Jasmine planting project is holding up quite nicely!  
2. I wanted to take a moment to comment on how vibrant and beautiful the annual flowers at the entrance look. The display is truly enhancing the overall appearance of the area, and the team's efforts are greatly appreciated.

### NOTES TO OWNER/CLIENT

1. Our PHC team is currently putting out a little bit of potash to help provide nutrients for plant materials  
2. There is a small Turf area that is obviously stressed. This could possibly be related to an issue with Irrigation, this will be brought to the attention of our Irrigation team immediately.  
3. I want to acknowledge that there are deficiencies in the landscape beds that need to be addressed. I have brought this to the attention of the production team by creating a work order for the Production Manager. I suspect that most of these deficiencies are directly related to recent rain storms, which likely slowed the production team down and caused them to fall behind schedule. Rest assured, the work order has been created to prioritize these issues, and we'll ensure they are addressed promptly.



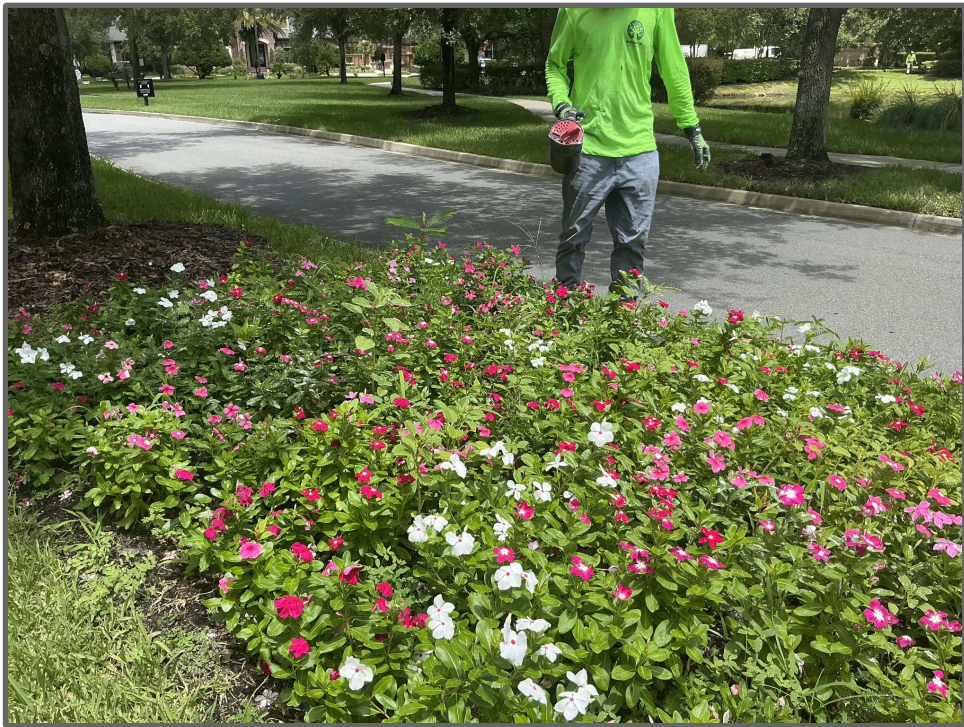
1. MAINTENANCE ITEM

Created On August 11, 2025 by William Allen Flannery  Created On Site

We are seeing a flush of weeds with all of the afternoon showers that we have received recently. This will be brought to the attention of the production team to address promptly



Note Attachments





1. ACCOMPLISHMENTS

Created On August 11, 2025 by William Allen Flannery Created On Site

Our new dwarf, Oleander and Jasmine planting project is holding up quite nicely!



Note Attachments





2. ACCOMPLISHMENTS

Created On August 11, 2025 by William Allen Flannery  Created On Site

I wanted to take a moment to comment on how vibrant and beautiful the annual flowers at the entrance look. The display is truly enhancing the overall appearance of the area, and the team’s efforts are greatly appreciated.



Note Attachments









1. NOTES TO OWNER/CLIENT

Created On August 11, 2025 by William Allen Flannery  Created On Site

Our PHC team is currently putting out a little bit of potash to help provide nutrients for plant materials



2. NOTES TO OWNER/CLIENT

Created On August 11, 2025 by William Allen Flannery  Created On Site

There is a small Turf area that is obviously stressed. This could possibly be related to an issue with Irrigation, this will be brought to the attention of our Irrigation team immediately.



Note Attachments



3. NOTES TO OWNER/CLIENT

Created On August 11, 2025 by William Allen Flannery  Created On Site

I want to acknowledge that there are deficiencies in the landscape beds that need to be addressed. I have brought this to the attention of the production team by creating a work order for the Production Manager. I suspect that most of these deficiencies are directly related to recent rain storms, which likely slowed the production team down and caused them to fall behind schedule. Rest assured, the work order has been created to prioritize these issues, and we'll ensure they are addressed promptly.



Note Attachments









Enhancing People’s Lives Through Beautiful Landscapes

**Cash and Investment Report**

*August 31, 2025*

**GENERAL FUND**

<u>Account Name</u>	<u>Bank Name</u>	<u>Investment Type</u>	<u>Maturity</u>	<u>Yield</u>	<u>Balance</u>
Checking Account	Valley Bank	Checking Account	n/a	4.33%	\$96,006
Money Market Account	BankUnited	Money Market Account	n/a	4.07%	\$482,698
<b>Subtotal</b>					<b><u>\$578,704</u></b>

**DEBT SERVICE FUND**

<u>Account Name</u>	<u>Bank Name</u>	<u>Investment Type</u>	<u>Maturity</u>	<u>Yield</u>	<u>Balance</u>
Series 2016 Prepayment Account	US Bank	Open-Ended Commercial Paper	n/a	4.25%	\$653
Series 2016 Reserve Fund	US Bank	Open-Ended Commercial Paper	n/a	4.25%	\$133,865
Series 2016 Revenue Fund	US Bank	Open-Ended Commercial Paper	n/a	4.25%	\$99,539
<b>Subtotal</b>					<b><u>\$234,057</u></b>
<b>Total</b>					<b><u>\$812,761</u></b>

PUBLIC SECTOR

# Insurance Proposal

October 1, 2025 – October 1, 2026

ST. JOHNS FOREST COMMUNITY DEVELOPMENT DISTRICT



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<i>Preferred Signature Page</i>	



## **Our Story**

The Brown & Brown, Public Sector team is a highly-specialized unit of insurance advisors 100% trained to deliver industry-leading services to public entities in the State of Florida. Since 1992, we have continuously refined that specialization and enhanced our services, while becoming the largest public entity brokerage in Florida. Our team provides Property & Casualty and Employee Benefits services to governments from Key West to the Panhandle and represents more than 200 clients.

We have built our reputation by empowering our governmental clients to outperform their industry peers, lower their cost of risk, and enhance their insurance programs - all while staying within their annual budgetary constraints. Our team is committed to serve those who serve the public – and provide superior service to our clients, their staff, and their employees.



- Dedicated service team working exclusively for Florida local governments in all capacities surrounding risk and human resources
- Access to highly experienced public entity resources including Claims Team, Panel Counsel, Loss Control, Disaster Planning and Recovery, and Risk Management Specialists.
- Only retail office in Florida 100% committed to Florida's public entities
- Brown & Brown, Public Sector currently represents over 200 of Florida's governmental entities
  - 22 Counties
  - 70 Cities
  - 20 Public Airports
  - 7 Public School Districts
  - State of Florida

## An Introduction to Your Service Team

### Account Executives

<b>Matt Montgomery</b> Executive Vice President	(386) 239-7245	Matt.Montgomery@bbrown.com
<b>Tiffany Hill, GBDS</b> Vice President / Client Services Leader	(386) 281-6846	Tiffany.Hill@bbrown.com
<b>Paul Dawson, ARM-P</b> Senior Vice President / Public Risk Advisor	(386) 239-4045	Paul.Dawson@bbrown.com
<b>Michelle Martin, CIC</b> Senior Vice President / Public Risk Advisor	(386) 239-4047	Michelle.Martin@bbrown.com
<b>Michelle Perry</b> Vice President / Business Development	(386) 366-6378	Michelle.Perry@bbrown.com
<b>Kyle Stoekel, ARM-P, CIC, CRM</b> Public Risk Advisor	(386) 944-5805	Kyle.Stoekel@bbrown.com
<b>Bill Wilson</b> Public Risk Advisor	(386) 333-6058	Bill.Wilson@bbrown.com
<b>Molly Grande, CPCU, ARM, AIDA</b> Public Risk Advisor	(386) 333-6084	Molly.Grande@bbrown.com
<b>Devyn Donley</b> Account Executive	(386) 239-4070	Devyn.Donley@bbrown.com
<b>Robin Russell, ARM-P, CISR, CSRM</b> Vice President / Account Executive	(386) 239-4044	Robin.Russell@bbrown.com
<b>Victoria "Tori" Reedy</b> Executive Coordinator	(386) 239-4043	Tori.Reedy@bbrown.com

### Service Representatives

<b>Emily Bailey</b> Public Risk Specialist	(386) 333-6085	Emily.Bailey@bbrown.com
<b>Melody Blake, ACSR</b> Senior Public Risk Specialist	(386) 239-4050	Melody.Blake@bbrown.com
<b>Taylor Brodeur</b> Public Risk Specialist	(386) 361-5225	Taylor.Brodeur@bbrown.com
<b>Jessica Conway</b> Public Risk & Claims Specialist	(386) 333-6001	Jessica.Conway@bbrown.com
<b>Megan Feinberg</b> Public Risk Specialist Assistant	(386) 281-6836	Megan.Feinberg@bbrown.com
<b>Patricia "Trish" Jenkins, CPSR</b> Senior Public Risk Specialist	(386) 239-4042	Trish.Jenkins@bbrown.com
<b>Mallory Moretti</b> Public Risk & Claims Specialist	(386) 800-1164	Mallory.Moretti@bbrown.com

**Certificate Requests:** 179.certificates@bbrown.com

**Claim Reporting:** 179.claims@bbrown.com

***Our Service Team philosophy focuses on accountability at all levels of account management. Our goal is not simply to meet your service needs, but to exceed them. All the employees at Brown & Brown are dedicated to achieving this goal and distinguishing ourselves from the competition.***

## Preferred Governmental Insurance Trust (*Preferred*) Overview

Several hundred members and millions in premiums prove that the *Preferred* Governmental Insurance Trust® fulfills what Florida needs: an insurance program exclusively customized and dedicated to the public sector. *Preferred* stays on the forefront of specialized insurance for property, casualty and workers' compensation because it is non-profit and self-governed with a membership comprised solely of Florida public entities.

*Preferred*'s history dates back to 1999. Its robust membership and financial strength, including consistent growth of surplus, stem from its conservative platform of managed risk. *Preferred* is just that: ***preferred*** for unmatched public entity experience, innovation, stability and personalized service.

### *Preferred's* Member Types

Municipalities	Counties	Special Districts
Public Schools	Charter Schools	Sheriff Departments
Housing Authorities	Aviation Authorities	Transit, Port & Utility Authorities

### *Preferred's* Comprehensive Coverages

Property	Workers' Compensation	General Liability
Automobile Liability	Automobile Physical Damage	Law Enforcement Liability
Public Officials Liability	Employment Practices Liability	Educators' Legal Liability

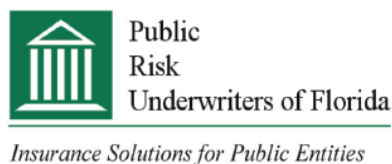
## The Power of Groups and People

What does a specialized insurance trust do for you? In the case of *Preferred*, it gives you the purchasing power of a very large trust with billions of covered property values—far more financial negotiating power than a single public entity can muster. As a *Preferred* member, you are part of a formidable Florida insurance trust.

The trust also transfers risks from any one public entity to the larger group. This provides all members of the trust better rating structures with less volatility. *Preferred*'s sole focus on government ensures that members' unique needs are met.

## Underwriting and Administration

Behind *Preferred's* underwriting platform are decades of success built on integrity and market relationships. Our team of underwriters' vast insurance expertise enhances the actuarial and scientific data used to underwrite individual risks within the trust. Services delivered are both broad and precise. Reliability is assured. The administrator for *Preferred* is Public Risk Underwriters of Florida, Inc.® (PRU), Florida's premier public entity specialist of its kind. Preferred's claims administrator is PGCS Claim Services. With more than 25 years in claims experience, PGCS is Florida's foremost governmental third-party administration company.



### Underwriting Highlights

- **Diverse risk financing options:** guaranteed cost, deductible, self-insured retention, all lines aggregate
- **Competitive premium discounts** based on favorable experience and sound safety practices
- **Flexibility of coverage design**, including mono-line or package basis
- **Dynamic financial analysis** conducted periodically to validate the trust's superior financial standing

### Administration

- **General counsel, defense counsel and litigation services** by specialists in governmental law
- **Membership relations** for networking and professional development
- **Legislative Pulse newsletter** from Tallahassee-based law firm
- **Professional marketing** that guarantees local agent support, governmental knowledge and an ever-growing group of members
- **Preferred News**—a quarterly publication covering the spectrum of government insurance issues
- **State filing, accounting and independent CPA audited financials** as needed

## ***Preferred's* Expert Boards Know Your Business**

Preferred is governed and guided by people working daily in all segments of Florida's public sector – from municipalities to counties to schools to special taxing districts.

The Board of Trustees is comprised of elected public officials who work wisely and diligently to set policy, keeping Preferred as the premier public entity insurer of its kind.

## ***Preferred Claims Administration***

Preferred Governmental Claim Solutions, Inc. ® (PGCS) is the premier governmental third-party claims administrator in the state of Florida and administers the claims for Preferred Governmental Insurance Trust (*Preferred*). Since its founding in 1956, PGCS has provided claims administration services exclusively to over 450 governmental entities including schools, cities, towns, counties, community development districts, and fire districts. Therefore, PGCS's adjusters are extremely qualified to handle governmental tort liability and public sector workers' compensation claims. They are experts at investigating and handling police and firefighters presumption claims. PGCS is sensitive to the politics involved in the handling of public entity claims.

PGCS's claims administration program consists of workers' compensation, general liability, bodily injury, personal injury, property, auto liability, auto physical damage, employment practices liability, school leaders/educators liability and public officials liability. Their claims staff has over 630 years of combined insurance experience and each has been with PGCS an average of 8 years. Claims are handled under strict supervision in accordance with the PGCS workers' compensation and liability claim handling procedure manuals and the PGCS claim best practices manual. A random sampling of each adjuster's claim files are audited on a monthly basis by a Quality Assurance Manager to ensure compliance.

PGCS provides their clients with a dedicated Subrogation Unit to pursue reimbursements from at-fault third parties. Their current recovery rate is fifty-nine (59) percent of the claim costs expended. PGCS also has a dedicated excess reporting and recovery unit for communication to and securing reimbursement from the excess and/or reinsurance carriers. In addition, PGCS provides a state-approved Special Investigation Unit (SIU) to prevent and pursue fraudulent claims. PGCS offers rewards up to \$10,000.00 for the arrest and conviction of persons committing workers' compensation fraud. This service is provided via a twenty-four hour seven day a week hotline.

PGCS utilizes the RiskMaster system for claims processing. This system captures a wide variety of data and allows the adjuster to enter an unlimited number of claim notes, process reserve changes, and issue claim payments. Customized reports can be obtained from PGCS's on-line system containing a multitude of data parameters that a client may choose to analyze. The system can be accessed by clients via their website at [www.pgcs-tpa.com](http://www.pgcs-tpa.com).

Communication with PGCS's clients is the cornerstone of their claims administration program. Professional adjusters, nurses, management, quarterly in-depth claim review meetings, 24/7 claim reporting, utilization of attorneys specializing in public entity defense, litigation management, and return to work programs are just a sample of how PGCS has set the standard for the industry.

PGCS is committed to partnering with their clients to provide professional and aggressive claim management programs. While they are recognized as the leader in the industry, PGCS is always striving to improve the quality of their programs and expand the services that they offer.



## ***Preferred* Safety and Risk Management Services**

The success of any public sector community is tied to its ability to protect and preserve its human physical assets. This basic premise serves as the cornerstone of an effective Safety Management program and underscores the importance of Safety and Risk Control to the community. *Preferred's* Safety and Risk Management Department is very aware of the valuable contribution a comprehensive safety and risk control program makes to the bottom-line of any organization.

At *Preferred*, Safety consultations originate with one basic thought—to recommend specific measures to minimize or eliminate the exposures that cause accidents. This does not mean that the workplace become no-risk utopias, but we expect our consultants to recommend measures to control and minimize all types of accidents, injuries and illnesses to our *Preferred* members' operations and premises.

*Preferred* is dedicated to meeting the challenge of the complex issues facing public sector organizations. Disarming these issues and converting them into solutions which work to the advantage of our goal. *Preferred's* approach to risk control incorporates the following elements:

- **Exposure Identification** – Assist management in determining areas where a chance of loss might exist through cause trend analysis, work site evaluations, and facility inspections.
- **Exposure Measurement and Loss Analysis** – Loss analysis and a review of the consequences of the exposures will be considered to develop alternative methods of control.
- **Determination and Selection of Appropriate Risk Control Methods** – Based on measurement and analysis, specific recommendations and/or custom designed risk control plan will be formulated. OSHA, as well as other Agency Standards will be applied and/or used as a "Best Practice" measure when designing and formulating safety and risk control plans.
- **Training and Safety Management Consulting** – After considering client needs specific services and/or training will be formulated and initiated to fit the client's need. Key Personnel or specialty consulting services with the knowledge and skills needed to meet those identified needs will be provided.
- **Additional Consulting Services Available** – *Preferred's* Safety & Risk Management has other services available that may benefit our clients. These services include security evaluations and review of existing safety and risk programs.

*Preferred's* Safety and Risk Management Department evaluates the unique needs to each client, ultimately designing a program that is capable of being integrated into the overall safety and risk control efforts of each client. *Preferred's* dedication to the problem-solving approach is the foundation of their Safety and Risk Management Service.

## Property – Inland Marine

Term: October 1, 2025 to October 1, 2026

Company: Preferred Governmental Insurance Trust (*Preferred*)

Covered Property (Per Schedule Provided)	
\$113,800	Blanket Value Buildings and Contents
Special Property Coverages	
Not Included	Flood
Not Included	Earth Movement
Not Included	TRIA Terrorism
Inland Marine (Per Schedule Provided)	
Not Included	Blanket Unscheduled Inland Marine***
Not Included	Communication Equipment***
Not Included	Contractor's / Mobile Equipment***
Not Included	Electronic Data Processing Equipment***
Not Included	Emergency Portable Service Equipment***
Not Included	Fine Arts***
\$10,000	Other Inland Marine
Not Included	Rented, Leased or Borrowed Equipment♦♦
Not Included	Valuable Papers
Not Included	Watercraft, Not Including Hull Coverage**

Deductibles: \$5,000 per Occurrence – Buildings and Contents

5% of TIV per Occurrence / Per Location for “Named Storm” subject to minimum of \$20,000 Per Occurrence. Location is defined by each itemized listing on the applicable schedule. Also applies to Inland Marine.

\$1,000 any one occurrence for Flood, except:  
Excess of maximum NFIP available whether purchased or not or 5% of the TIV at each affected location whichever is greater for Zones A & V

\*\*\*Unscheduled items are subject to a maximum value of \$25,000 or less per item. Items valued above this amount must be scheduled.

\*\*Watercraft, not exceeding 25 feet, coverage is not hull coverage. Limited to Specified Perils only, excluding collision with another object.

♦♦Unscheduled items are subject to a maximum value of \$250,000 or less per item, subject to the maximum per occurrence loss limit shown on the Inland Marine Schedule. Items valued above \$250,000 must be scheduled.

## Property – Inland Marine

### Coverage:

1. Special form (formerly “All Risk”), subject to policy exclusions.
2. Replacement Cost applies to Buildings, Contents and EDP is subject to all terms and conditions of the coverage agreement the most we will pay for all loss, damage or costs in any one occurrence is the applicable limits of liability shown in the property declaration. **The blanket limit of coverage shown in the property declaration applies to all covered property unless a separate limit, lower limit or reduced amount of coverage is indicated elsewhere in the coverage agreement or in the property declaration.**
3. Inland Marine coverage paid at “Agreed Value” if the valuation type on the Inland Marine schedule is shown as agreed value; or the lesser of Actual Cash Value or 110% of the value reported on the schedule. See policy for complete details.
4. *Preferred* will pay for covered loss to your real property, inland marine or personal property:
  - a. At the location shown on the Schedule of the Declarations,
  - b. Property in the open within 1,000 feet of locations described in a. above,**
  - c. With respects to Inland Marine, at or away from your covered location.
5. No Coinsurance Clause.
6. Certain coverages subject to sub-limits stated in policy.
7. During the current Coverage Agreement period, *Preferred* will not charge an additional premium for **new locations** if the value of a **new location** or total value of all **new locations** at the same physical address that are acquired or newly constructed during the coverage agreement period **is less than \$15,000,000** and if the location is acquired after the inception date of the Coverage Agreement. If the newly added location was owned or acquired prior to the inception date of the Coverage Agreement then premium is due at the time the location is added.
8. The *Preferred* Property Program is a shared limit. The limits purchased are a per occurrence limit and in the event an occurrence exhaust the limit purchased by *Preferred* on behalf of the members, payment to you for a covered loss will be reduced pro-rata based on the amounts of covered loss by all members affected by the occurrence.
9. ***Preferred* will be appraising all property currently scheduled. At time of finalization of appraisal, building values are to be adjusted accordingly or Stated Value endorsement will be applied with immediate effect. In addition, trending will be provided every 3 years to ensure adequate Replacement values are insured.**



## Property – Inland Marine

<b>Sublimits of Coverage</b>	
Sublimits apply as part of, and not in addition to, the overall Total Insured Values coverage limit.	
\$500,000	Accounts Receivable, per occurrence
\$1,000,000	Additional Expense
\$40,000	Animals, annual aggregate
\$500,000	Business Income
\$250,000, or 25% of loss whichever is greater	Debris Removal, per occurrence
\$500,000	Demolition Cost, Ordinance & Increased Cost of Construction, per occurrence
\$250,000	Errors and Omissions, per occurrence
\$5,000	Expediting Expense, per occurrence
\$25,000	Fire Department Charges, per occurrence
\$50,000	Fungus Cleanup Expense, annual aggregate
\$25,000 Per Occurrence \$1,000 Max per Tree	Lawns, Plants, Trees and Shrubs, Excludes Wind (see policy form for additional restrictions)
\$2,000,000	New Locations, per occurrence – 60 days from the date new location(s) is first purchased, rented or occupied, whichever is earlier. See policy for details.
\$50,000	Personal Property of Employees, per occurrence
\$50,000	Pollution Cleanup Expense, annual aggregate
\$250,000	Preservation of Property, per occurrence
\$20,000	Professional Fees, per occurrence
\$150,000	Property at Miscellaneous Unnamed Locations
\$10,000	Recertification, per occurrence
\$100,000	Service Interruption Coverage, per occurrence
\$250,000	Transit, per occurrence

## Property – Inland Marine Major Exclusions

Property **Not** Covered includes but not limited to:

1. Animals, water, land including land on which the property is located, shrubs, trees, lawns, growing crops, or standing timber, except under conditions described in the “Extensions of Coverage” section of the policy.
2. Aircraft.
3. Property you sold under conditional sale, trust agreement, installment payment, or other deferred payment plan after such property has been delivered to the customer.
4. Caves, caverns, mines or any type, or any property contained within them.
5. Currency, money, notes or securities.
6. Dams, dikes or levees.
7. Contraband or property in the course of illegal transportation or trade.
8. Property covered under import or export ocean cargo policies.
9. Property you transport as a common carrier.
10. Property shipped by mail, unless sent registered or certified.
11. **Watercraft unless loss is from a specified peril and scheduled on the inland marine schedule.**
12. Vehicles licensed or designed for highway use, unless shown on the Property Declaration, Extensions of Coverage item U, and then no coverage for any **over the road coverage**, or collision with another vehicle or object. The AOP deductible applies per occurrence and in the event of a Named Storm the Named Storm deductible applies per vehicle rather than per location. This coverage is paid at actual cash value at time of loss.
13. Bulkheads, docks, piers, wharves, retaining walls, boardwalks or underwater conduits from: freezing and thawing; impact of watercraft; waves, or debris driven by waves; pressure or weight of ice or water, whether driven by wind or not; or sinking or settling.
14. Dune walkovers, unless loss is at a covered location and from a specified peril other than collapse. **No wind coverage is afforded for dune walkovers.**
15. Electrical or communication lines, towers, and poles you own that are not located on a “covered location” insured under this policy.
16. Personal property of volunteers.
17. Underground pipes, unless loss is from a specified peril.
18. If building has been vacant for more than 90 consecutive days before a loss or damage, the following perils will be excluded: Vandalism, Sprinkler leakage, unless the system has been protected against freezing, building glass breakage, water damage, theft or attempted theft.
19. Loss or damage to any portion of the roof, roof surfacing, awnings, or covered walkways that alters only the appearance of any portion of the roof, roof coverings, awnings or covered walkways (including but not limited to marring, pitting, scratches, or dents) but does not result in damage that allows the penetration of water through the roof covering or result in the failure of the roof covering to perform its intended function to keep out elements over an extended period of time. Roof coverings means shingles, tiles, cladding, metal or synthetic sheeting or similar materials covering the roof, and includes all materials used in securing the roof surface and all materials applied to or used under the roof surface for moisture protection.

## Property – Inland Marine Major Exclusions

Excluded Risks of Direct Physical Loss include but not limited to:

1. War, invasion, acts of foreign enemies, hostilities or war like operations, civil war, rebellion, revolution, insurrection, civil commotion, military, usurped power, or any act of terrorism
2. Biological or Chemical Materials
3. Electronic Data or Electronic Data Recognition Exclusion
4. Asbestos
5. Damage caused by electronic currents artificially generated.
6. Pollution, except as provided under “Extensions of Coverage”
7. Building ordinance enforcement or Government action
8. Nuclear reaction
9. Utility failure
10. Fungus, except as provided under “Extensions of Coverage”
11. Any offshore oil well or oil shipping/tanker incident and the ensuing oil spill
12. Earth movement, whether sudden or gradual
13. Flood

**“Named Storm”** Definition: “...*the direct action of wind, including wind driven water and storm surge when associated with or occurring in conjunction with a storm or weather disturbance which is named...*” Wind driven water and storm surge loss are NOT subject to Flood Sublimit and are included to the blanket limits.

Flood coverage in zones A or V, or within a 100 Year Flood Plain as designated by the United States Army Corps of Engineers, will have a special flood deductible equal to all flood insurance available for such property under the NFIP, whether purchased or not or 5% of the Total Insured Value at each affected location whichever is greater. If such property is not eligible for the National Flood Insurance Program because the community in which the property is located does not participate in the NFIP, the Special Flood Deductible will be \$1,000,000 per insured location damaged in the flood occurrence or 5% of the Total Insured Value at each affected location whichever is greater.

Flood zones A will include, but not be limited to all the sub-classifications of AO, AH, AE, AR, A1 through A99, or any other sub-classification with the A prefix or designation. Flood zones V will include, but not be limited to all the sub-classifications of VO, VH, VE, VR V1 through V99, or any other sub-classification with the V prefix or designation. See policy form for special deductible restrictions.

## Equipment Breakdown

Term: October 1, 2025 to October 1, 2026

Company: Preferred Governmental Insurance Trust (*Preferred*)

Covered Equipment: Covered Property built to operate under vacuum or pressure, other than weight of contents, or used for the generation, transmission or utilization of energy.

Coverage	Limit
Property Damage / Loss of Business Income / Additional Expense per accident	\$113,800
Water Damage	\$1,000,000
Ammonia Contamination	\$1,000,000
Hazardous Substance Coverage	\$1,000,000
Utility Interruption (24 Hour Waiting Period)	\$2,000,000
Spoilage Damage	\$250,000
Ordinance or Law	\$1,000,000
Expediting Expenses	\$1,000,000
Data or Media	\$250,000
Fungus, Wet Rot, Dry Rot	\$15,000

Deductibles: Same as Property – Building and Contents  
24 Hours – Utility Interruption

## General Liability

Term: October 1, 2025 to October 1, 2026

Company: Preferred Governmental Insurance Trust (*Preferred*)

Form: Occurrence

Coverage	Limit	Deductible
General Liability		
Bodily Injury and Property Damage, per Occurrence	\$1,000,000	\$0 Per Occurrence
Personal Injury and Advertising Injury, per Person/Occurrence	Included	
Products/Completed Operations, Aggregate	Included	
Fire Damage, per Occurrence	Included	
Medical Payments	\$2,500	
Employee Benefits Liability, per Occurrence	\$1,000,000	
Sublimits		
Vicarious Law Enforcement Liability, per Occurrence	\$1,000,000	Same as General Liability
Principle of Eminent Domain Including Inverse Condemnation, “Bert J. Harris, Jr., Private Property Rights Protection Act” per Occurrence / Annual Aggregate.	\$100,000	
Sewer Backup and Water Damage: Non-Negligent Claims Negligent Claims.	\$10,000/\$200,000 \$200,000/\$200,000	
Herbicide and Pesticide, per Occurrence	\$1,000,000	

Additional Coverages Included:

1. EMT/Paramedic Professional Services
2. Premises Operations
3. "Insured" Contracts
4. Host Liquor Liability
5. Broad Form Property Damage Subject to \$2,500 Personal Property of Others Sublimit
6. Watercraft Liability (under 52 feet). See policy form for limitations
7. Limited Worldwide Coverage
8. Failure to Supply Water
9. Communicable Disease (Correctional Facilities and Health Care Facilities - \$300,000 Limit)

Notes of Importance:

1. Premium is not audited.
2. Defense Costs are paid in addition to policy limits.
3. In the event an occurrence, accident or offense continues beyond the policy period, the applicable deductible would apply separately to each policy period in which the occurrence, accident or offense was committed or was alleged to have been committed.
4. Limits of Liability are subject to Florida Statute 768.28.
5. Deductible does not apply to claims expense.

## **General Liability**

Exclusions, include but not limited to:

- Expected or intended injury
- Contractual Liability
- Liquor Liability
- Workers' Compensation and similar laws
- Employer's Liability
- Pollution
- Aircraft, Auto or Watercraft
- Mobile Equipment
- War
- Damage to Your Property, Product or Work
- Damage to Impaired Property or Property Not Physically Injured
- Recall of Products, Work or Impaired Property
- Racketeering
- Law Enforcement, except for vicarious liability arising out of an act or omission by a law enforcement agency that is not owned, operated or controlled by the "Covered party" if there is a contract with an outside agency to provide law enforcement for your entity.
- Asbestos, Mold, Fungi, or Bacteria
- Liability arising out of or caused or contributed to by any ownership, maintenance, operation, use, loading, unloading or control of or responsibility for any airfield, airport, aircraft, runway, hangar, building or other property or facility designed for, used, connected, associated or affiliated with or in any way related to aviation or aviation activities; this exclusion does not apply to premises exposure for those common areas open to the public including but not limited to parking areas, sidewalks, and terminal buildings.
- Failure or inability to supply or any interruption of any adequate quantity of power, steam, pressure, or fuel
- Subsidence, erosion or earth movement.
- Hospital / Clinic Medical Malpractice or Health Care Facilities
- Professional Health Care Services, but not including emergency medical services for first aid performed by emergency medical technicians, paramedics or Medical Director while in the course and scope of their duties.
- ERISA
- Actual or alleged illegal discrimination
- Injunctive, declaratory or equitable relief
- Actual or alleged deterioration, bursting breaking, leaking, inadequacy, design of, control of, maintenance of, or any other alleged responsibility for any structure device, or water course, natural or man-made, including, but not limited to: dams, reservoirs, levees, banks, embankments, gates, canals, ditches, gutters, sewers, aqueducts, channels, culvert, retaining walls, drains, tanks, watershed, or drains, a purpose of which is the containing, carrying, impeding, channeling, diverting, or draining of water or other liquid. Does not apply only as to the bursting or failure of man-made sewer, storm water, grey water or potable water supply pipes owned and maintained by Covered Party.
- Sexual abuse after initial discovery
- Perfluoroalkyl and Polyfluoroalkyl group of manufactured chemicals including, but not limited to the PFAS sub-groups: perfluorooctane sulfonate (PFOS), perfluorooctanoic acid (PFOA), and Perfluorohexane sulfonate acids (PFHxS).



## Deadly Weapon Protection

Term: October 1, 2025 to October 1, 2026

Company: Preferred Governmental Insurance Trust (*Preferred*)

Form: Claims Made

Deadly Weapon Protection – Claims Made		
Retroactive Date: 10/1/2019		
Coverage	Limit	Deductible
Deadly Weapon Event (Including Claims Expenses), per event	\$1,000,000	\$0 Per Event
Deadly Weapon Protection – Sublimits		
Business Interruption	Included	\$0 Per Event
Demolition, Clearance, and Memorialization, per event	\$250,000	
Extra Expense, per event	\$250,000	
Crisis Management	Included	
Property Damage Extension, per event	Included	
Counseling Services, per event	\$250,000	
Funeral Expenses, per event	\$250,000	
Claims Expenses	Included	
Medical Expense, per person	\$25,000	
Accidental Death & Dismemberment, per person	\$50,000	

Notes of Importance:

1. **Coverage limited to scheduled locations only.**
2. Premium is not audited.
3. Defense Costs are paid within the policy limits.
4. Deductible does not apply to claims expense.

**Any Event that occurs at a Location which has been specifically leased or loaned by the District to any other entity or individual to host a permitted event planned and ticketed for more than 15,000 attendees over the duration of the event, MUST BE reported to AND APPROVED by *Preferred* PRIOR to event. The Trust may, at their discretion, charge an additional premium and/or impose additional conditions specifically for that event.**

## **Deadly Weapon Protection**

Exclusions include but are not limited to:

- Loss of market, income or use at the property physically lost or physically damaged.
- Confiscation, nationalization, requisition, destruction or damage to property by any authority.
- Criminal, dishonest, fraudulent or malicious conduct by the Covered Party.
- Negligent act, error, omission, misstatement, misleading statement, neglect or breach of duty by the Directors or Officers
- Euthanasia.
- Explosive devices unless used in conjunction with a Deadly Weapon Event.
- Vehicle not defined as a Road Vehicle;
- Weapon mounted (or designed to be mounted) on a vehicle;
- Weapon, device or substance delivered by an airborne weapon delivery system including, but not limited to, fixed wing aircraft, helicopter or drone.
- Injury or death to employees of the Covered Party, except for Crisis Management Services, Counselling Services, and Funeral Expenses endorsed by Extension to this Coverage Agreement.
- Claim or Claims made by, or on behalf of, any Assailant(s).
- Use or operation, as a means for inflicting harm, of any computer, computer system, computer software program, malicious code, computer virus or process or any other electronic system.
- Nuclear, Chemical, Biological, Bio-Chemical, Electromagnetic or Radioactive Weapons.
- Mental injury or mental anguish related claim where no actual Bodily Injury has occurred to the claimant.
- Covered Party's recklessness or deliberate misconduct.
- Mercy Killing(s).
- Covered Party except for employee while they are a recipient of Business Services being provided by the Covered Party.
- Pollutant or Contaminant.
- Goods or products designed, manufactured, constructed, altered, repaired, serviced, treated, sold, supplied or distributed by the Covered Party.
- Property Damage in respect of property:
  - owned, leased, rented or occupied by the Covered Party.
  - in the care, custody or control of the Covered Party or the care, custody or control of any person under contract with the Covered Party.
- Punitive or exemplary damages, sanctions or any additional damages resulting from the multiplication of compensatory damages.
- Strikes, labor unrest, riots or civil commotion.
- Suicide.
- War, invasion, acts of foreign enemies, hostilities or warlike operations, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of, or amounting to, an uprising, military power.

## Deadly Weapon Protection

### Claims Made Policy:

When a policy is on a claims-made basis, coverage triggers based on the actual filing date or receipt of the claim, in addition to the date of loss or injury. It handles any insured loss or claim filed during the policy period, regardless of when the actual loss or injury occurred, subject to the retroactive date on the declarations. Claims-made coverage applies only to covered losses that occur after the retroactive date.

### Extended Reporting Periods:

*Preferred* provides the following Extended Reporting Periods options in the event coverage is cancelled or non-renewed:

**Automatic Extended Reporting Period** – continued coverage granted for a period of 90 days following the effective date of termination or nonrenewal, but only for Claims first made during the 90 days and arising from Wrongful Acts taking place prior to the effective date of the termination or nonrenewal.

## Public Officials Liability/Employment Practices Liability

Term: October 1, 2025 to October 1, 2026

Company: Preferred Governmental Insurance Trust (*Preferred*)

Form: **POL/EPLI: Claims Made – Duty to Defend**

Coverage	Limit	Deductible
<b>Public Officials Liability</b> Retroactive Date: Full Prior Acts		
Per Claim	\$1,000,000	\$0 Per Claim
<b>Employment Practices Liability</b> Retroactive Date: Full Prior Acts		
Per Claim	\$1,000,000	\$0 Per Claim
<b>Sublimits</b>		
Employee Pre-Termination Legal Consultation Services		
Per Employee	\$2,500	
Aggregate	\$5,000	
Non-Monetary Claims Defense Costs, Aggregate	\$100,000	

Notes of Importance:

1. Defense Costs are paid in addition to policy limits.
2. Deductible does not apply to claims expense.
3. Broadened definition of "Who is an Insured."
4. Limits of Liability are subject to Florida Statute 768.28.

## **Public Officials Liability/Employment Practices Liability**

Exclusions, include but not limited to:

- Criminal Acts
- Non-Monetary relief except as provided in the Supplementary Payments
- Bodily Injury, Personal Injury, Property Damage, Advertising Injury
- Damages arising out of Inverse Condemnation, Eminent Domain, Temporary or Permanent taking, Adverse Possession, Dedication by adverse Use, Condemnation Proceedings, or claims brought under Florida Statute 70.001 the "Bert J. Harris Jr., Private Property Rights Protection Act" or any similar claim by whatever named called.
- War, Invasion, Acts of foreign enemies, hostiles or warlike operations, strike, lock-out, riot, civil war, rebellion, revolution, insurrection or civil commotion
- Failure to effect and maintain insurance
- Fiduciary Liability
- Pollution
- Workers' Compensation, Employers Liability and similar laws
- Nuclear
- ERISA of 1974, any similar state or local laws, and any rules and regulations promulgated thereunder and amendments thereto.
- Infringement of copyright, trademark, plagiarism, piracy or misappropriation of any ideas or other intellectual property
- Contractual Liability
- Health Care Professional or Health Care Facilities
- Prior and Pending claims
- Workers' Adjustment and Retraining Notification Act, OSHA, RICO, or ADA
- Law Enforcement Activities
- Insured vs. Insured
- Bonds, Taxes or Construction contracts
- Collective Bargaining Agreements
- Capital Improvement to make property more accessible or accommodating to disabled persons
- Punitive Damages
- Return or improper assessment of taxes, assessments, penalties, fines, fees
- Activities of any attorney-at-law, medical personnel, architect, engineer or accountant, in the scope of their professional duties, except for claims made against them as Public Officials or Employees
- Media Wrongful Act
- Access or Disclosure of Confidential or Personal Information and Data-related Liability
- Perfluoroalkyl and Polyfluoroalkyl group of manufactured chemicals including, but not limited to the PFAS sub-groups: perfluorooctane sulfonate (PFOS), perfluorooctanoic acid (PFOA), and Perfluorohexane sulfonate acids (PFHxS).



## Public Officials Liability/Employment Practices Liability

### Claims Made Policy:

When a policy is on a claims-made basis, coverage triggers based on the actual filing date or receipt of the claim, in addition to the date of loss or injury. It handles any insured loss or claim filed during the policy period, regardless of when the actual loss or injury occurred, subject to the retroactive date on the declarations. Claims-made coverage applies only to covered losses that occur after the retroactive date.

### Extended Reporting Periods:

*Preferred* provides the following Extended Reporting Periods options in the event coverage is cancelled or non-renewed:

**Automatic Extended Reporting Period** – continued coverage granted for a period of 60 days following the effective date of termination or nonrenewal, but only for Claims first made during the 60 days and arising from Wrongful Acts taking place prior to the effective date of the termination or nonrenewal.

**Optional Extended Reporting Period** – The Public Entity shall have the right, upon payment of up to 200% of the expiring premium, to purchase an Optional Extended Reporting Period, for the period of 12 months following the effective date of the cancellation or nonrenewal, but only for Claims first made during the Optional Extended Reporting Period and arising from Wrongful Acts taking place prior to the effective date of the termination or nonrenewal.

## Cyber Liability

Term: October 1, 2025 to October 1, 2026

Company: Preferred Governmental Insurance Trust (*Preferred*)

Form: Claims Made – Duty to Defend

Cyber Liability		
Retroactive Date: 10/1/2018		
Coverage	Limit	Deductible
<b>Policy Limit – Annual Aggregate</b>	<b>\$2,000,000</b>	<b>Per Below</b>
<b>Third Party Liability Coverage</b>		
Privacy & Security Liability, each claim	\$2,000,000	\$25,000
Media Content Services Liability, each claim	\$2,000,000	\$25,000
PCI DSS, sublimit	\$1,000,000	\$25,000
<b>First Party Liability Coverage</b>		
Cyber Extortion & Ransomware, each claim	\$500,000	\$25,000
Data Breach & Crisis Management, each claim	\$2,000,000	\$25,000
Data Recovery, each claim	\$2,000,000	\$25,000
Business Interruption / Extra Expense, each claim	\$2,000,000	\$25,000/12 Hr.
<b>Cyber Crime, refer to form for sublimits – Annual Aggregate</b>	<b>\$350,000</b>	<b>\$25,000</b>
Social Engineering Financial Fraud*	\$350,000	\$25,000
Funds Transfer Fraud	\$350,000	\$25,000
Invoice Manipulation	\$350,000	\$25,000
<b>Utility Fraud, refer to form for sublimits – Annual Aggregate</b>	<b>\$350,000</b>	<b>\$25,000</b>
Crypto Jacking	\$350,000	\$25,000
Telecommunications Fraud	\$350,000	\$25,000
System Failure – BI/EE, sublimit	\$2,000,000	\$25,000/12 Hr.
Dependent Business Interruption – System Failure, BI/EE, sublimit	\$2,000,000	\$25,000/12 Hr.
Bricking Coverage, sublimit	\$1,000,000	\$25,000
Consequential Reputation Loss Period of Restoration	\$1,000,000 6 Months	14 Days

\*Social Engineering Financial Fraud – Coverage shall only apply if you verify the instruction to transfer money or securities by following a pre-arranged callback or other established procedural method to authenticate the validity or the request prior to acting upon any transfer instructions.

## **Cyber Liability**

### Notes of Importance:

1. Defense Costs are included in the policy limits.
2. Deductible does apply to claims expense.

### Exclusions, include but not limited to:

- Deliberate Acts / Personal Profit
- Prior Acts
- Bodily Injury / Property Damage
- Employment Practices
- Ownership
- Covered Party vs. Covered Party
- ERISA/Securities
- Pollution
- Contractual except when assumed under contract
- Guarantees
- Advertising
- Business Practice
- Patent
- Privacy
- Governmental Action
- Software Responsibility
- Act of God
- Recover of Profits, Royalties and Fees
- RICO
- Trade Secrets
- War
- Infrastructure Failure electrical, mechanical, Internet, telecommunication, cable or satellite failure, fluctuation or outage not under the operational control of the Insured, however caused, including any electrical power interruption, short circuit, surge, brownout or blackout, however this exclusion shall not apply to a telecommunications fraud event.
- Governmental Orders any court order or damaged requiring the Covered Party to provide law enforcement, any administrative, regulatory or judicial body or any other governmental authority access to personally identifiable information, protected health information, or confidential business information.
- Over-Redemption price discounts, prizes, awards, coupons, or any other valuable consideration given in excess of the contracted or expected amount.
- Perfluoroalkyl and Polyfluoroalkyl group of manufactured chemicals including, but not limited to the PFAS sub-groups: perfluorooctane sulfonate (PFOS), perfluorooctanoic acid (PFOA), and Perfluorohexane sulfonate acids (PFHxS).

## Cyber Liability

### Claims Made Policy:

When a policy is on a claims-made basis, coverage triggers based on the actual filing date or receipt of the claim, in addition to the date of loss or injury. It handles any insured loss or claim filed during the policy period, regardless of when the actual loss or injury occurred, subject to the retroactive date on the declarations. Claims-made coverage applies only to covered losses that occur after the retroactive date.

### Extended Reporting Periods:

*Preferred* provides the following Extended Reporting Periods options in the event coverage is cancelled or non-renewed:

**Automatic Extended Reporting Period** – continued coverage granted for a period of 60 days following the effective date of termination or nonrenewal, but only for Claims first made during the 60 days and arising from Wrongful Acts taking place prior to the effective date of the termination or nonrenewal.

**Optional Extended Reporting Period** – The Covered Party shall have the right to purchase an Optional Extended Reporting Period for up to 6 years following the effective date of the cancellation or nonrenewal, as shown below:

- Option 1 – 100% for 1 Year
- Option 2 – 150% for 2 Years
- Option 3 – 175% for 3 Years
- Option 4 – 250% for 6 Years

but only for Claims first made during the Optional Extended Reporting Period and arising from Wrongful Acts taking place prior to the effective date of the termination or nonrenewal.

## Premium Recapitulation

	<u>Annual Premium</u>	<u>Check Option</u>	
		<u>Accept</u>	<u>Reject</u>
<b><i>Preferred Package</i></b>			
Property including Equipment Breakdown	\$1,019.00	<input type="checkbox"/>	<input type="checkbox"/>
Inland Marine	\$50.00	<input type="checkbox"/>	<input type="checkbox"/>
General Liability	\$5,564.00	<input type="checkbox"/>	<input type="checkbox"/>
Deadly Weapon Protection*	Included		
Public Officials / Employment Practices Liability	\$1,050.00	<input type="checkbox"/>	<input type="checkbox"/>
Cyber Liability	\$1,575.00	<input type="checkbox"/>	<input type="checkbox"/>
Package Payment Plan:	Annual		

**\*Deadly Weapon Protection Coverage:** Any Event that occurs at a Location which has been specifically leased or loaned by the District to any other entity or individual to host a permitted event planned and ticketed for more than 15,000 attendees over the duration of the event, **MUST BE** reported to **AND APPROVED** by *Preferred* **PRIOR** to event. The Trust may, at their discretion, charge an additional premium and/or impose additional conditions specifically for that event.

**All lines of coverage must be accepted in order to bind coverage with *Preferred*.**

I authorize Brown & Brown to request the underwriters to bind coverage on the items indicated above and acknowledge receipt of the Compensation and Financial Condition Disclosure(s) provided in this proposal.

\_\_\_\_\_  
(Signature)

**SIGN HERE**

\_\_\_\_\_  
(Name & Title)

\_\_\_\_\_  
(Date)



**Notes of Importance:**

1. Quotes provided in the proposal are valid until 10/01/2025. After this date terms and conditions are subject to change by the underwriters.
2. *Preferred* is not subject to the Florida Insurance Guaranty Act, in the event it becomes unable to meet its claims payment obligations. However, insured is named on excess of loss policies.
3. Some of the Carriers of the *Preferred* excess of loss policies are issued pursuant to the FL Surplus Lines laws. Entities insured by surplus lines carriers do not have the protection of the FL Insurance Guaranty Act to the extent of any right of recovery for the obligation of an insolvent, unlicensed insurer.
4. Quote is subject to review and acceptance by *Preferred* Board of Trustees.
5. Premiums are subject to change if all lines of coverage quoted are not bound. **Premiums are subject to 25% minimum premium upon binding.**
6. Not all coverages requested may be provided in this quotation.
7. Flood quotes from NFIP may be available. Please advise your agent if you have property located in zones A or V and would like to have separate NFIP quotes.
8. Property values are based on information supplied by you. You should have reviewed your property schedule and as you deem necessary have appraisals done to verify your reported values are accurate based on current market conditions.
9. The Trust requires all Members to maintain valid and current certificates of workers' compensation insurance for all work performed by persons other than its employees.
10. **The total premium is due within 30 days of inception. Premium financing can be arranged if needed.**
11. Quote is not bound until written orders to bind are received from the insured and the Trust subsequently accepts the risk.
12. Should signed application reveal differing details/data than original application received, the entire quote/binder is subject to revision and possible retraction.
13. Higher limits of liability may be available. Please consult with your agent.
14. This proposal is based upon exposures to loss made known to the Brown & Brown. Any changes in exposures (i.e. new operations, new acquisitions of property or change in liability exposure) need to be promptly reported to us in order that proper coverage may be put into place.
15. **This proposal is intended to give a brief overview. Please refer to coverage agreements for complete information regarding definition of terms, deductibles, sub-limits, restrictions and exclusions that may apply. In the event of any differences, the policy will prevail.**

## **Retail Compensation Disclosure**

In addition to the commissions or fees received by us for assistance with the placement, servicing, claims handling, or renewal of your insurance coverages, other parties, such as excess and surplus lines brokers, wholesale brokers, reinsurance intermediaries, underwriting managers and similar parties, some of which may be owned in whole or in part by Brown & Brown, Inc., may also receive compensation for their role in providing insurance products or services to you pursuant to their separate contracts with insurance or reinsurance carriers. That compensation is derived from your premium payments. Additionally, it is possible that we, or our corporate parents or affiliates, may receive contingent payments or allowances from insurers based on factors which are not client-specific, such as the performance and/or size of an overall book of business produced with an insurer. We generally do not know if such a contingent payment will be made by a particular insurer, or the amount of any such contingent payments, until the underwriting year is closed. That compensation is partially derived from your premium dollars, after being combined (or "pooled") with the premium dollars of other insureds that have purchased similar types of coverage. We may also receive invitations to programs sponsored and paid for by insurance carriers to inform brokers regarding their products and services, including possible participation in company-sponsored events such as trips, seminars, and advisory council meetings, based upon the total volume of business placed with the carrier you select. We may, on occasion, receive loans or credit from insurance companies. Additionally, in the ordinary course of our business, we may receive and retain interest on premiums you pay from the date we receive them until the date of premiums are remitted to the insurance company or intermediary. In the event that we assist with placement and other details of arranging for the financing of your insurance premium, we may also receive a fee from the premium finance company.

If an intermediary is utilized in the placement of coverage, the intermediary may or may not be owned in whole or part by Brown & Brown, Inc. or its subsidiaries. Brown & Brown entities operate independently and are not required to utilize other companies owned by Brown & Brown, Inc., but routinely do so. In addition to providing access to the insurance company, the Wholesale Insurance Broker/Managing General Agent may provide additional services including, but not limited to: underwriting; loss control; risk placement; coverage review; claims coordination with insurance company; and policy issuance. Compensation paid for those services is derived from your premium payment, which may on average be 15% of the premium you pay for coverage, and may include additional fees charged by the intermediary.

Questions and Information Requests. Should you have any questions, or require additional information, please contact this office at (386) 252-6176 or, if you prefer, submit your question or request online at <http://www.bbinsurance.com/customerinquiry/>.

## ***PREFERRED* Compensation Disclosure**

We appreciate the opportunity to assist with your insurance needs. Information concerning compensation paid to other entities for this placement and related services appears below. Please do not hesitate to contact us if any additional information is required.

Our office is owned by Brown & Brown, Inc. Brown & Brown entities operate independently and are not required to utilize other companies owned by Brown & Brown, Inc., but routinely do so.

For the 2024 – 2025 policy year, your insurance was placed with Preferred Governmental Insurance Trust (*Preferred*). *Preferred* is an insurance trust formed by Florida public entities through an Interlocal Agreement for the purpose of providing its members with an array of insurance coverages and services. *Preferred* has contracted with entities owned by Brown & Brown, Inc. to perform various services. As explained below, those Brown & Brown entities are compensated for their services.

*Preferred* has contracted with Public Risk Underwriters (PRU), a company owned by Brown & Brown, Inc., to administer *Preferred*'s operations. The administrative services provided by PRU to *Preferred* include:

- Underwriting
- Coverage review
- Marketing
- Policy Review
- Accounting
- Issuance of *Preferred* Coverage Agreements
- *Preferred* Member Liaison
- Risk Assessment and Control

Pursuant to its contract with *Preferred*, Public Risk Underwriters of Florida, Inc. (PRU) receives an administration fee, based on the size and complexity of the account, of up to 10% of the *Preferred* premiums billed and collected.

*Preferred* has also contracted with Preferred Governmental Claims Solutions (PGCS), a company owned by Brown & Brown, Inc., for purposes of administering the claims of *Preferred* members. The services provided by PGCS to *Preferred* may include:

- Claims Liaison with Insurance Company
- Claims Liaison with *Preferred* Members
- Claims Adjustment

Pursuant to its contract with *Preferred*, PGCS receives a claims administration fee for those accounts which PGCS services of up to 5% of the non-property portion of the premiums you pay to *Preferred*.

*Preferred* also utilizes wholesale insurance brokers, some of which (such as Peachtree Special Risk Brokers and Apex Insurance Services) are owned by Brown & Brown, Inc., for the placement of *Preferred*'s insurance policies. The wholesale insurance broker may provide the following services:

- Risk Placement
- Coverage review
- Claims Liaison with Insurance Company
- Policy Review
- Current Market Intelligence

The wholesale insurance broker's compensation is largely dictated by the insurance company. It typically ranges between 10% and 17% of the premiums you pay to *Preferred* for your coverage.

## Notice of Carrier Financial Status

Risk Management Associates, Inc., and its parent company, Brown & Brown, Inc. (collectively “Brown & Brown”) do not certify, warrant or guarantee the financial soundness or stability of any insurance carrier or alternative risk transfer or pooling entity. We endeavored to place your coverage with an insurance carrier with an AM Best Company financial rating of “A-” or better.\* While Brown & Brown cannot certify, warrant or guarantee the financial soundness or stability of any insurance carrier or alternative risk transfer or pooling entity or otherwise predict whether the financial condition of any such entity might improve or deteriorate, we are hereby providing you with notice and disclosure of financial condition so that you can make an informed decision regarding the placement of coverage. Accordingly, with receipt of this notice you acknowledge the following with regard to the placement and any subsequent renewal of the coverage indicated below:

- Brown & Brown may have other options for your insurance placement, including quotations with insurance carriers holding an “A-” or better rating from AM Best Company. Alternative quotes may be available with an A- or better rated carrier upon your request.
- Coverage is being renewed through **Preferred Governmental Insurance Trust (“Preferred”)**, which is as a Florida local government self-insurance fund established pursuant to Section 624.4622, Florida Statutes, as such **Preferred** is not rated by the AM Best Company.
- **Preferred** is not subject to the protections afforded by any state guaranty fund or association.
- The financial condition of insurance companies and other coverage providers including local government self-insurance funds like **Preferred** may change rapidly and that such changes are beyond the control of Brown & Brown.
- You should review the financial and membership information from **Preferred** and agree to abide by the conditions of membership established by **Preferred**.
- You should consider the information provided, including the **Preferred** coverage quote and coverage placement and review it with your accountants, legal counsel and advisors.

<b>Named Insured:</b>	St. Johns Forest Community Development District
<b>Line of Coverage(s):</b>	Property, Inland Marine, General Liability, Public Officials and Employment Practices Liability, Cyber Liability, Deadly Weapon
<b>Policy Number(s):</b>	PK FL1 0554014 25-19 01
<b>Policy Period(s):</b>	10/01/2025 to 10/01/2026
<b>Date of Notice:</b>	8/6/2025

\* AM Best Rating Guide: Rating for Stability: A++ to F = Highest to lowest rating  
Financial Size Category: XV to I - Largest to smallest rating



Guide to Bests Ratings		
Best Category	Rating	Description
Secure	A++	Superior
Secure	A+	Superior
Secure	A	Excellent
Secure	A-	Excellent
Secure	B++	Very Good
Secure	B+	Very Good
Vulnerable	B	Fair
Vulnerable	B-	Fair
Vulnerable	C++	Marginal
Vulnerable	C+	Marginal
Vulnerable	C	Weak
Vulnerable	C-	Weak
Vulnerable	D	Poor
Vulnerable	E	Under Regulatory Supervision
Vulnerable	F	In Liquidation
Vulnerable	S	Rating Suspended
Not Rated	NR-1	Insufficient Data
Not Rated	NR-2	Insufficient Size and/or operating experience
Not Rated	NR-3	Rating Procedure Inapplicable
Not Rated	NR-4	Company Request
Not Rated	NR-5	Not Formally Followed
Rating Modifier	u	Under Review
Rating Modifier	q	Qualified
Affiliation Code	g	Group
Affiliation Code	p	Pooled
Affiliation Code	r	Reinsured

Guide to Best's Financial Size Categories		
Reflects size of insurance company based on their capital, surplus and conditional reserve funds in U.S. dollars.	I	Less than \$1,000,000
	II	\$1,000,000 - \$2,000,000
	III	\$2,000,000 - \$5,000,000
	IV	\$5,000,000 - \$10,000,000
	V	\$10,000,000 - \$25,000,000
	VI	\$25,000,000 - \$50,000,000
	VII	\$50,000,000 - \$100,000,000
	VIII	\$100,000,000 - \$250,000,000
	IX	\$250,000,000 - \$500,000,000
	X	\$500,000,000 - \$750,000,000
	XI	\$750,000,000 - \$1,000,000,000
	XII	\$1,000,000,000 - \$1,250,000,000
	XIII	\$1,250,000,000 - \$1,500,000,000
	XIV	\$1,500,000,000 - \$2,000,000,000
	XV	Greater than \$2,000,000,000

Brown & Brown always strives to place your coverage with highly secure insurance companies. We cannot, however, guarantee the financial stability of any carrier.

## Signature Page

I hereby confirm that the limits/coverages as shown here, corresponding with the Coverage Agreement, are correct:

<b>X</b>	<b>Property</b> <b>TIV: \$113,800 Building and Contents combined</b>
<b>X</b>	<b>Inland Marine</b> <b>Blanket Unscheduled IM: Not Included</b> <b>Scheduled Inland Marine: \$10,000</b> <b>Total All Inland Marine: \$10,000</b>
<b>N/A</b>	<b>Property TRIA (Terrorism Risk Insurance Act) coverage</b>
<b>N/A</b>	<b>Crime</b>
<b>X</b>	<b>General Liability</b> <b>Ratable Payroll: Not Included</b>
<b>N/A</b>	<b>Law Enforcement Liability</b> <b>Officers: Not Included</b>
<b>X</b>	<b>Professional Liability</b> <b>Employees: Not Included</b>
<b>N/A</b>	<b>Automobile</b> <b>0 Units - Auto Liability</b> <b>0 Units - Comprehensive</b> <b>0 Units - Collision</b>
<b>N/A</b>	<b>Stop Loss Aggregate:</b> <b>Applies to:</b> <b>Not Included</b>
<b>N/A</b>	<b>Excess Workers' Compensation</b> <b>Payroll: Not Included</b>
<b>N/A</b>	<b>I confirm that I have received a copy of Preferred's Current Interlocal Agreement (last amended October 1, 2004) and Amendment A (effective October 1, 2013).</b>
<b>N/A</b>	<b>I confirm having read and agreed to the terms as laid out in the attached Preferred Participation Agreement (which also requires a signature).</b>

A signed copy of the following is also required where applicable: First Page of Preferred Application; Professional Liability Application; Uninsured Motorist Rejection/Election Form; SIR Signature Page.

**Signature** \_\_\_\_\_ **Title** \_\_\_\_\_  
**Name** \_\_\_\_\_ **Date** \_\_\_\_\_

**SIGN HERE**

Coverage is provided by Preferred Governmental Insurance Trust

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

Service is the heart of what we do

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 Page 1



# Quarterly Compliance Audit Report

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## St Johns Forest

**Date:** July 2025 - 2nd Quarter

**Prepared for:** Sandra Demarco

**Developer:** Inframark

**Insurance agency:**



**Preparer:**

Susan Morgan - *SchoolStatus Compliance*

*ADA Website Accessibility and Florida F.S. 189.069 Requirements*

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# Compliance Audit Overview

The Community Website Compliance Audit (CWCA) consists of a thorough assessment of Florida Community Development District (CDD) websites to assure that specified district information is available and fully accessible. Florida Statute Chapter 189.069 states that effective October, 2015, every CDD in the state is required to maintain a fully compliant website for reporting certain information and documents for public access.

The CWCA is a reporting system comprised of quarterly audits and an annual summary audit to meet full disclosure as required by Florida law. These audits are designed to assure that CDDs satisfy all compliance requirements stipulated in Chapter 189.069.

## Compliance Criteria

The CWCA focuses on the two primary areas – website accessibility as defined by U.S. federal laws, and the 16-point criteria enumerated in [Florida Statute Chapter 189.069](#).



### ADA Website Accessibility

Several federal statutes (American Disabilities Act, Sec. 504 and 508 of the Rehabilitation Act of 1973) require public institutions to ensure they are not discriminating against individuals on the basis of a person's disability. Community websites are required to conform to web content accessibility guidelines – [WCAG 2.1](#), which is the international standard established to keep websites barrier-free and the recognized standard for ADA-compliance.



## Florida Statute Compliance

Pursuant to F.S. [189.069](#), every CDD is required to maintain a dedicated website to serve as an official reporting mechanism covering, at minimum, 16 criteria. The information required to report and have fully accessible spans: establishment charter or ordinance, fiscal year audit, budget, meeting agendas and minutes and more. For a complete list of statute requirements, see page 3.

## Audit Process

The Community Website Compliance Audit covers all CDD web pages and linked PDFs.\* Following the [WCAG 2.1](#) levels A, AA, and AAA for web content accessibility, a comprehensive scan encompassing 312 tests is conducted for every page. In addition, a human inspection is conducted to assure factors such as navigation and color contrasts meet web accessibility standards. See page 4 for complete accessibility grading criteria.

In addition to full ADA-compliance, the audit includes a 16-point checklist directly corresponding with the criteria set forth in Florida Statute Chapter 189.069. See page 5 for the complete compliance criteria checklist.

\* **NOTE:** Because many CDD websites have links to PDFs that contain information required by law (meeting agendas, minutes, budgets, miscellaneous and ad hoc documents, etc.), audits include an examination of all associated PDFs. **PDF remediation** and ongoing auditing is critical to maintaining compliance.



# ADA Website Accessibility

Result: **PASSED**

## Accessibility Grading Criteria

Passed	Description
Passed	<b>Website errors*</b> 0 WCAG 2.1 errors appear on website pages causing issues**
Passed	<b>Keyboard navigation</b> The ability to navigate website without using a mouse
Passed	<b>Website accessibility policy</b> A published policy and a vehicle to submit issues and resolve issues
Passed	<b>Color contrast</b> Colors provide enough contrast between elements
Passed	<b>Video captioning</b> Closed-captioning and detailed descriptions
Passed	<b>PDF accessibility</b> Formatting PDFs including embedded images and non-text elements
Passed	<b>Site map</b> Alternate methods of navigating the website

\*Errors represent less than 5% of the page count are considered passing

\*\*Error reporting details are available in your Campus Suite Website Accessibility dashboard



# Florida F.S. 189.069 Requirements

Result: **PASSED**

## Compliance Criteria

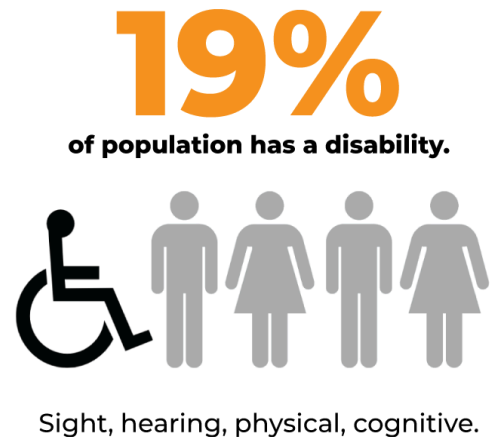
Passed	Description
Passed	Full Name and primary contact specified
Passed	Public Purpose
Passed	Governing body Information
Passed	Fiscal Year
Passed	Full Charter (Ordinance and Establishment) Information
Passed	CDD Complete Contact Information
Passed	District Boundary map
Passed	Listing of taxes, fees, assessments imposed by CDD
Passed	Link to Florida Commission on Ethics
Passed	District Budgets (Last two years)
Passed	Complete Financial Audit Report
Passed	Listing of Board Meetings
Passed	Public Facilities Report, if applicable
Passed	Link to Financial Services
Passed	Meeting Agendas for the past year, and 1 week prior to next



# Accessibility overview

## Everyone deserves equal access.

With nearly 1-in-5 Americans having some sort of disability – visual, hearing, motor, cognitive – there are literally millions of reasons why websites should be fully accessible and compliant with all state and federal laws. Web accessibility not only keeps board members on the right side of the law, but enables the entire community to access all your web content. The very principles that drive accessible website design are also good for those without disabilities.



## The legal and right thing to do

Several federal statutes (American Disabilities Act, Sec. 504 and 508 of the Rehabilitation Act of 1973) require public institutions to ensure they are not discriminating against individuals on the basis of a person's disability. Community websites are required to conform to web content accessibility guidelines, WCAG 2.1, the international standard established to keep websites barrier-free. Plain and simple, any content on your website must be accessible to everyone.



# ADA Compliance Categories

Most of the problems that occur on a website fall in one or several of the following categories.



## Contrast and colors

Some people have vision disabilities that hinder picking up contrasts, and some are color blind, so there needs to be a distinguishable contrast between text and background colors. This goes for buttons, links, text on images – everything. Consideration to contrast and color choice is also important for extreme lighting conditions.

*Contract checker:* <http://webaim.org/resources/contrastchecker>



## Using semantics to format your HTML pages

When web page codes are clearly described in easy-to-understand terms, it enables broader sharing across all browsers and apps. This ‘friendlier’ language not only helps all the users, but developers who are striving to make content more universal on more devices.



## Text alternatives for non-text content

Written replacements for images, audio and video should provide all the same descriptors that the non-text content conveys. Besides helping with searching, clear, concise word choice can make vivid non-text content for the disabled.

*Helpful article:* <http://webaim.org/techniques/alttext>



## Ability to navigate with the keyboard

Not everyone can use a mouse. Blind people with many with motor disabilities have to use a keyboard to make their way around a website. Users need to be able to interact fully with your website by navigating using the tab, arrows and return keys only. A “skip navigation” option is also required. Consider using [WAI-ARIA](#) for improved accessibility, and properly highlight the links as you use the tab key to make sections.

**Helpful article:** [www.nngroup.com/articles/keyboard-accessibility](http://www.nngroup.com/articles/keyboard-accessibility)

**Helpful article:** <http://webaim.org/techniques/skipnav>



## Easy to navigate and find information

Finding relevant content via search and easy navigation is a universal need. Alt text, heading structure, page titles, descriptive link text (no ‘click here’ please) are just some ways to help everyone find what they’re searching for. You must also provide multiple ways to navigate such as a search and a site map.

**Helpful article:** <http://webaim.org/techniques/sitetools/>



## Properly formatting tables

Tables are hard for screen readers to decipher. Users need to be able to navigate through a table one cell at a time. In addition to the table itself needing a caption, row and column headers need to be labeled and data correctly associated with the right header.

**Helpful article:** <http://webaim.org/techniques/tables/data>



## Making PDFs accessible

PDF files must be tagged properly to be accessible, and unfortunately many are not. Images and other non-text elements within that PDF also need to be ADA-compliant. Creating anew is one thing; converting old PDFs – called PDF remediation – takes time.

**Helpful articles:** <http://webaim.org/techniques/acrobat/acrobat>



## Making videos accessible

Simply adding a transcript isn't enough. Videos require closed captioning and detailed descriptions (e.g., who's on-screen, where they are, what they're doing, even facial expressions) to be fully accessible and ADA compliant.

**Helpful article:** <http://webaim.org/techniques/captions>



## Making forms accessible

Forms are common tools for gathering info and interacting. From logging in to registration, they can be challenging if not designed to be web-accessible. How it's laid out, use of labels, size of clickable areas and other aspects need to be considered.

**Helpful article:** <http://webaim.org/techniques/forms>



## Alternate versions

Attempts to be fully accessible sometimes fall short, and in those cases, alternate versions of key pages must be created. That is, it is sometimes not feasible (legally, technically) to modify some content. These are the 'exceptions', but still must be accommodated.





## Feedback for users

To be fully interactive, your site needs to be able to provide an easy way for users to submit feedback on any website issues. Clarity is key for both any confirmation or error feedback that occurs while engaging the page.



## Other related requirements

### ***No flashing***

Blinking and flashing are not only bothersome, but can be disorienting and even dangerous for many users. Seizures can even be triggered by flashing, so avoid using any flashing or flickering content.

### ***Timers***

Timed connections can create difficulties for the disabled. They may not even know a timer is in effect, it may create stress. In some cases (e.g., purchasing items), a timer is required, but for most school content, avoid using them.

### ***Fly-out menus***

Menus that fly out or down when an item is clicked are helpful to dig deeper into the site's content, but they need to be available via keyboard navigation, and not immediately snap back when those using a mouse move from the clickable area.

### ***No pop-ups***

Pop-up windows present a range of obstacles for many disabled users, so it's best to avoid using them altogether. If you must, be sure to alert the user that a pop-up is about to be launched.

# Web Accessibility Glossary

Assistive technology	Hardware and software for disabled people that enable them to perform tasks they otherwise would not be able to perform (e.g., a screen reader)
WCAG 2.0	Evolving web design guidelines established by the W3C that specify how to accommodate web access for the disabled
504	Section of the Rehabilitation Act of 1973 that protects civil liberties and guarantees certain rights of disabled people
508	An amendment to the Rehabilitation Act that eliminates barriers in information technology for the disabled
ADA	American with Disabilities Act (1990)
Screen reader	Software technology that transforms the on-screen text into an audible voice. Includes tools for navigating/accessing web pages.
Website accessibility	Making your website fully accessible for people of all abilities
W3C	World Wide Web Consortium – the international body that develops standards for using the web

# **MINUTES OF MEETING ST. JOHNS FOREST COMMUNITY DEVELOPMENT DISTRICT**

The regular meeting of the Board of Supervisors of the St. Johns Forest Community Development District was held on Thursday, July 24, 2025 at 10:00 a.m. at First Florida Credit Union, 1950 County Road 210 West, St. Johns, Florida.

Present and constituting a quorum were:

Philip Messana	Chairperson
Carly Weddle	Vice Chairperson
Angela Chapman	Assistant Secretary
Charles Kuehne	Assistant Secretary
Herbert Shaw	Assistant Secretary

Also present were:

Samantha Harvey	District Manager
Wes Haber	District Counsel
Michael Yuro, P.E.	District Engineer
Jim	Florida Waterways, Inc.

*The following is a summary of the discussions and actions taken.*

## **FIRST ORDER OF BUSINESS**

## **Call to Order and Roll Call**

- Ms. Harvey called the meeting to order and called the roll. A quorum was established.

## **SECOND ORDER OF BUSINESS**

## **Approval of Agenda**

On MOTION by Ms. Weddle seconded by Mr. Kuehne, with all in favor, the agenda was approved as presented. 5-0

## **THIRD ORDER OF BUSINESS**

## **Audience Comments**

- None.

## **FOURTH ORDER OF BUSINESS**

## **Staff Reports**

### **A. District Counsel**

- No report.

### **B. District Engineer**

- There is a drainage backup occurring in the inlet located at 352-356 Alvar Circle. Ms. Harvey will coordinate with Roto-Rooter to schedule an inspection and obtain an estimate for the clean-out service.

**C. District Manager**

**i. Field Updates**

- The Board reviewed the Field Reports.

**ii. Pond Service Reports**

- The Board reviewed the Pond Service reports. Jim presented the report and discussed options for posting the “*No Fishing and Wildlife*” signage. Mr. Messana expressed disagreement with the District providing the signage, noting that the signs have not effectively influenced resident behavior. Mr. Haber clarified that the District is not responsible by law to install signage at the ponds, and currently the District does not have policies relating to the usage of the ponds. Ms. Harvey will follow up with the HOA manager on CDD policies.

On MOTION by Mr. Messana seconded by Mr. Shaw, with Mr. Messana, Mr. Shaw and Mr. Kuehne voting AYE, and Ms. Chapman and Ms. Weddle voting NAY, not to have signage at the ponds was approved. 3-2
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- The signs are at the HOA office and will be made available as gifts to any resident who wishes to place one in their yard.

**iii. Florida Waterways, Inc. to Address Maintenance Services**

- FWC stocked the ponds upon receiving the contract. There are issues with the PVC barriers which require repairs. FWC is scheduled to address this in August. The algae present is the result of weeds growing from the bottom to the top of the ponds. FWC provided the Board with information on lake trophic status biological productivity, which was explained to the Board. Cameron, the assigned technician, performs algae treatments on a bi-weekly basis. Mr. Kuehne inquired about possible algae treatment options. Jim responded a liquid phosphoric acid formula is used at a cost. He will submit a proposal for consideration. Mr. Messana inquired about immediate actions which could be taken to resolve the issue now,

and noted there is no access for the equipment to be hauled out. He emphasized the need to stock the ponds with carp and requested a new strategy, stating that the current approach is ineffective. When asked about the cost of harvesting, Jim responded \$2,000 per day. Mr. Messana recommended obtaining an estimate on harvesting the ponds with the most severe algae issues.

On MOTION by Mr. Messana seconded by Mr. Kuehne, with all in favor, harvesting for two days starting with Ponds 5, 6 and 8 in an amount not to exceed \$4,000, was approved. 5-0

#### **FIFTH ORDER OF BUSINESS**

#### **Business Items**

##### **C. Consideration of CLG Electrical Contractors LLC Proposal for Street Light Electrical Repairs**

- Carlos from CLG Electrical Contractors LLC reviewed the proposal for landscape lighting repairs. He stated the work could be completed within 30 days, and he will schedule monthly preventative inspections to ensure the lighting remains in good working condition.

On MOTION by Mr. Messana seconded by Ms. Weddle, with all in favor, CLG Electrical Contractors LLC proposal for landscape lighting repairs in an amount not to exceed \$42,800 to be taken from Reserves, was approved. 5-0

#### **FOURTH ORDER OF BUSINESS**

#### **Staff Reports (Continued)**

##### **iv. Implementation of Financials Being Presented to the Board**

- The Board would like to continue receiving their financials in the agenda packages.

#### **FIFTH ORDER OF BUSINESS**

#### **Business Items (Continued)**

##### **A. Public Hearings to Consider Adoption of the Fiscal Year 2026 Budget and Levy of Non-Valorem Assessments**

- Ms. Harvey requested a motion to open the public hearing.

On MOTION by Ms. Weddle seconded by Mr. Kuehne, with all in favor, the public hearing was opened. 5-0

##### **i. Consideration of Resolution 2025-04, Annual Appropriations and Adopting the Fiscal Year 2026 Budget**

- Ms. Harvey outlined the resolution.



On MOTION by Mr. Messana seconded by Ms. Weddle, with all in favor, Resolution 2025-04, Relating to the Annual Appropriations and Adopting the Budget(s) for the Fiscal Year Beginning October 1, 2025, and Ending September 30, 2026; Authorizing Budget Amendments; and Providing an Effective Date, was adopted.

- ii. **Consideration of Resolution 2025-05, Levying Non-Ad Valorem Assessments**
- Ms. Harvey outlined the resolution.

On MOTION by Mr. Messana seconded by Ms. Chapman, with all in favor, Resolution 2025-05, Levying Non-Ad Valorem Assessments, was adopted.

**B. Consideration of Resolution 2025-06, Adopting Fiscal Year 2026 Meeting Schedule**

On MOTION by Mr. Kuehne seconded by Ms. Chapman, with all in favor, Resolution 2025-06, Adopting Fiscal Year 2026 Meeting Schedule was adopted as presented.

**SIXTH ORDER OF BUSINESS**

**Business Administration**

**A. Consideration of Minutes from the Meeting held May 22, 2025**

On MOTION by Mr. Shaw seconded by Ms. Weddle, with all in favor, the minutes of the May 22, 2025 meeting were approved as presented. 5-0

**B. Consideration of Minutes from the Special Meeting held June 20, 2025**

On MOTION by Mr. Shaw seconded by Ms. Weddle, with all in favor, the minutes of the Special Meeting held on June 20, 2025 meeting were approved as presented. 5-0

**C. Consideration of the May 2025 Financial Statements and Approval of the May 2025 Check Register and Invoices**

On MOTION by Ms. Weddle seconded by Mr. Messana, with all in favor, the May 2025 Financial Statements were accepted, and the May 2025 Check Registers were approved. 5-0

**D. Consideration of the June 2025 Financial Statements and Approval of the June 2025 Check Register and Invoices**

On MOTION by Ms. Weddle seconded by Mr. Messana, with all in favor, the June 2025 Financial Statements were accepted, and the June 2025 Check Registers were approved. 5-0

**SEVENTH ORDER OF BUSINESS**

**New Business and Supervisor Requests**

- Ms. Chapman acknowledged the recent updates to the website changes and stated they looked great.

**EIGHTH ORDER OF BUSINESS**

**Adjournment**

- There being no further business,

On MOTION by Mr. Kuehne seconded by Mr. Shaw, with all in favor, the meeting was adjourned at 11:09 a.m.

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Secretary/Assistant Secretary

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Chairperson/Vice Chairperson

## MEMORANDUM

**TO:** Board of Supervisors, St. Johns Forest CDD  
**FROM:** Fernand Thomas, District Accountant  
**CC:** Samantha Harvey, District Manager, Helena Schneider, Accounting Supervisor  
**DATE:** August 11, 2025  
**SUBJECT:** July Financial Report

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Attached, please find the July Financial Report. During your review, please keep in mind that the goal is for revenue to meet or exceed the year-to-date budget and for expenditures to be at or below the year-to-date budget. To assist with your review, an overview of each of the district's funds is provided below. If you have any questions or require additional information, please contact me at [Fernand.Thomas@inframark.com](mailto:Fernand.Thomas@inframark.com).

### **General Fund:**

- Total revenues are 105.05% of the annual adopted budget.
- Non-Ad Valorem Assessments are collected at 100%.
- R&M-General is holiday decorating 2024.
- R&M-Other Landscape is storm drain cleaning and jet vacuum cleaning.
- Through the current month, expenditures are at 67.13% of the annual budget.

### **Debt Service Fund:**

#### **Series 2016**

- Total revenues are 103.71% of the annual adopted budget.
- Non-Ad Valorem Assessments are collected 100%.
- The interest and principal debt service installment payments have been made.

# **ST. JOHNS FOREST**

## **Community Development District**

*Financial Report*

*July 31, 2025*

**Prepared by:**



ST JOHNS FOREST CDD

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**ST. JOHNS FOREST**  
**Community Development District**

**Financial Statements**

**(Unaudited)**

**July 31, 2025**

## Balance Sheet

July 31, 2025

ACCOUNT DESCRIPTION	GENERAL FUND	SERIES 2016 DEBT SERVICE FUND	TOTAL
<b>ASSETS</b>			
Cash - Checking Account	\$ 110,277	\$ -	\$ 110,277
Due From Other Funds	-	4,401	4,401
Investments:			
Money Market Account	481,064	-	481,064
Prepayment Account	-	653	653
Reserve Fund	-	133,865	133,865
Revenue Fund	-	98,702	98,702
Prepaid Items	2,074	-	2,074
<b>TOTAL ASSETS</b>	<b>\$ 593,415</b>	<b>\$ 237,621</b>	<b>\$ 831,036</b>
<b>LIABILITIES</b>			
Accounts Payable	\$ 4,066	\$ -	\$ 4,066
Accrued Expenses	1,685	-	1,685
Due To Other Funds	4,401	-	4,401
<b>TOTAL LIABILITIES</b>	<b>10,152</b>	<b>-</b>	<b>10,152</b>
<b>FUND BALANCES</b>			
<b>Nonspendable:</b>			
Prepaid Items	2,074	-	2,074
<b>Restricted for:</b>			
Debt Service	-	237,621	237,621
<b>Assigned to:</b>			
Operating Reserves	63,962	-	63,962
Reserves-Entr. Signs/Columns	165,369	-	165,369
Reserves - Entry Fountain	6,168	-	6,168
Reserves- Stormwater&Roads	45,798	-	45,798
Reserves - Streetlights	29,286	-	29,286
<b>Unassigned:</b>	<b>270,606</b>	<b>-</b>	<b>270,606</b>
<b>TOTAL FUND BALANCES</b>	<b>\$ 583,263</b>	<b>\$ 237,621</b>	<b>\$ 820,884</b>
<b>TOTAL LIABILITIES &amp; FUND BALANCES</b>	<b>\$ 593,415</b>	<b>\$ 237,621</b>	<b>\$ 831,036</b>

**Statement of Revenues, Expenditures and Changes in Fund Balances**  
For the Period Ending July 31, 2025

ACCOUNT DESCRIPTION	ANNUAL ADOPTED BUDGET	YEAR TO DATE BUDGET	YEAR TO DATE ACTUAL	VARIANCE (\$) FAV(UNFAV)	YTD ACTUAL AS A % OF ADOPTED BUD
<b><u>REVENUES</u></b>					
Interest - Investments	\$ 10,000	\$ 8,333	\$ 21,548	\$ 13,215	215.48%
Interest - Tax Collector	-	-	1,726	1,726	0.00%
Special Assmnts- Tax Collector	281,919	281,919	281,919	-	100.00%
Special Assmnts- Discounts	(11,277)	(11,277)	(10,493)	784	93.05%
Other Miscellaneous Revenues	-	-	107	107	0.00%
<b>TOTAL REVENUES</b>	<b>280,642</b>	<b>278,975</b>	<b>294,807</b>	<b>15,832</b>	<b>105.05%</b>
<b><u>EXPENDITURES</u></b>					
<b><u>Administration</u></b>					
P/R-Board of Supervisors	6,000	5,000	3,800	1,200	63.33%
FICA Taxes	459	382	291	91	63.40%
ProfServ-Arbitrage Rebate	600	600	-	600	0.00%
ProfServ-Dissemination Agent	1,000	1,000	-	1,000	0.00%
ProfServ-Engineering	9,000	7,500	4,403	3,097	48.92%
ProfServ-Legal Services	15,000	12,500	4,017	8,483	26.78%
ProfServ-Mgmt Consulting	59,280	49,400	49,400	-	83.33%
ProfServ-Special Assessment	6,136	6,136	6,136	-	100.00%
ProfServ-Trustee Fees	4,000	4,000	4,286	(286)	107.15%
Auditing Services	4,000	4,000	3,770	230	94.25%
Website Compliance	2,500	2,328	1,553	775	62.12%
Postage and Freight	600	500	471	29	78.50%
Insurance - General Liability	9,561	9,561	8,822	739	92.27%
Printing and Binding	1,000	833	202	631	20.20%
Legal Advertising	1,200	1,000	202	798	16.83%
Miscellaneous Services	2,000	1,667	266	1,401	13.30%
Misc-Assessment Collection Cost	5,638	5,638	5,429	209	96.29%
Misc-Web Hosting	1,200	1,000	1,000	-	83.33%
Annual District Filing Fee	175	175	175	-	100.00%
<b>Total Administration</b>	<b>129,349</b>	<b>113,220</b>	<b>94,223</b>	<b>18,997</b>	<b>72.84%</b>
<b><u>Field</u></b>					
ProfServ-Field Management	8,000	6,667	6,667	-	83.34%
Contracts-Lake and Wetland	13,000	10,833	10,150	683	78.08%
Contracts-Landscape	57,000	47,500	40,090	7,410	70.33%
Electricity - General	9,500	7,917	2,135	5,782	22.47%
R&M-General	9,000	7,500	7,862	(362)	87.36%
R&M-Fountain	5,000	4,167	1,603	2,564	32.06%
R&M-Other Landscape	14,000	11,667	22,338	(10,671)	159.56%
R&M-Irrigation	5,000	4,167	4,825	(658)	96.50%
R&M-Streetlights	3,000	2,500	1,986	514	66.20%
Capital Outlay	3,000	2,500	-	2,500	0.00%
<b>Total Field</b>	<b>126,500</b>	<b>105,418</b>	<b>97,656</b>	<b>7,762</b>	<b>77.20%</b>

**Statement of Revenues, Expenditures and Changes in Fund Balances**  
For the Period Ending July 31, 2025

ACCOUNT DESCRIPTION	ANNUAL ADOPTED BUDGET	YEAR TO DATE BUDGET	YEAR TO DATE ACTUAL	VARIANCE (\$) FAV(UNFAV)	YTD ACTUAL AS A % OF ADOPTED BUD
<b><u>Reserves</u></b>					
Reserve -Entrance Signs/Columns	12,987	-	-	-	0.00%
Reserve - Entry Fountain	2,821	-	-	-	0.00%
Reserves-Stormwater&Roads	10,714	-	-	-	0.00%
Reserve - Streetlights	3,478	-	-	-	0.00%
<b>Total Reserves</b>	<b>30,000</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.00%</b>
<b>TOTAL EXPENDITURES &amp; RESERVES</b>	<b>285,849</b>	<b>218,638</b>	<b>191,879</b>	<b>26,759</b>	<b>67.13%</b>
Excess (deficiency) of revenues Over (under) expenditures	(5,207)	60,337	102,928	42,591	0.00%
<b><u>OTHER FINANCING SOURCES (USES)</u></b>					
Contribution to (Use of) Fund Balance	(5,207)	-	-	-	0.00%
<b>TOTAL FINANCING SOURCES (USES)</b>	<b>(5,207)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.00%</b>
Net change in fund balance	\$ (5,207)	\$ 60,337	\$ 102,928	\$ 42,591	0.00%
<b>FUND BALANCE, BEGINNING (OCT 1, 2024)</b>	<b>480,335</b>	<b>480,335</b>	<b>480,335</b>		
<b>FUND BALANCE, ENDING</b>	<b>\$ 475,128</b>	<b>\$ 540,672</b>	<b>\$ 583,263</b>		

**Statement of Revenues, Expenditures and Changes in Fund Balances**  
For the Period Ending July 31, 2025

ACCOUNT DESCRIPTION	ANNUAL ADOPTED BUDGET	YEAR TO DATE BUDGET	YEAR TO DATE ACTUAL	VARIANCE (\$) FAV(UNFAV)	YTD ACTUAL AS A % OF ADOPTED BUD
<b><u>REVENUES</u></b>					
Interest - Investments	\$ 200	\$ 167	\$ 9,617	\$ 9,450	4808.50%
Special Assmnts- Tax Collector	287,646	287,646	287,646	-	100.00%
Special Assmnts- Discounts	(11,545)	(11,545)	(10,706)	839	92.73%
<b>TOTAL REVENUES</b>	<b>276,301</b>	<b>276,268</b>	<b>286,557</b>	<b>10,289</b>	<b>103.71%</b>
<b><u>EXPENDITURES</u></b>					
<b><u>Administration</u></b>					
Misc-Assessment Collection Cost	5,773	5,773	5,539	234	95.95%
<b>Total Administration</b>	<b>5,773</b>	<b>5,773</b>	<b>5,539</b>	<b>234</b>	<b>95.95%</b>
<b><u>Debt Service</u></b>					
Principal Debt Retirement	190,000	190,000	190,000	-	100.00%
Principal Prepayments	-	-	10,000	(10,000)	0.00%
Interest Expense	78,800	78,800	78,105	695	99.12%
<b>Total Debt Service</b>	<b>268,800</b>	<b>268,800</b>	<b>278,105</b>	<b>(9,305)</b>	<b>103.46%</b>
<b>TOTAL EXPENDITURES</b>	<b>274,573</b>	<b>274,573</b>	<b>283,644</b>	<b>(9,071)</b>	<b>103.30%</b>
Excess (deficiency) of revenues Over (under) expenditures	1,728	1,695	2,913	1,218	0.00%
<b><u>OTHER FINANCING SOURCES (USES)</u></b>					
Contribution to (Use of) Fund Balance	1,728	-	-	-	0.00%
<b>TOTAL FINANCING SOURCES (USES)</b>	<b>1,728</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.00%</b>
Net change in fund balance	\$ 1,728	\$ 1,695	\$ 2,913	\$ 1,218	0.00%
<b>FUND BALANCE, BEGINNING (OCT 1, 2024)</b>	<b>234,708</b>	<b>234,708</b>	<b>234,708</b>		
<b>FUND BALANCE, ENDING</b>	<b>\$ 236,436</b>	<b>\$ 236,403</b>	<b>\$ 237,621</b>		



**ST. JOHNS FOREST**  
**Community Development District**

**Supporting Schedules**

**July 31, 2025**

**Non-Ad Valorem Special Assessments - St Johns County Tax Collector**

(Monthly Assessment Collection Distributions)

For the Fiscal Year Ending September 30, 2025

					ALLOCATION BY FUND	
Date Received	Net Amount Received	Discount / (Penalty) Amount	Collection Cost	Gross Amount Received	General Fund	Series 2016 Debt Service Fund
<b>Assessments Levied FY 2025</b>				<b>\$ 569,565</b>	<b>\$ 281,919</b>	<b>\$ 287,646</b>
<b>Allocation %</b>				<b>100%</b>	<b>49%</b>	<b>51%</b>
11/06/24	\$ 3,827	\$ 271	\$ 78	\$ 4,176	\$ 2,067	\$ 2,109
11/18/24	\$ 18,503	\$ 787	\$ 378	\$ 19,668	\$ 9,735	\$ 9,933
11/21/24	\$ 21,253	\$ 904	\$ 434	\$ 22,590	\$ 11,182	\$ 11,409
12/09/24	\$ 41,826	\$ 1,778	\$ 854	\$ 44,458	\$ 22,005	\$ 22,452
12/19/24	\$ 33,096	\$ 1,407	\$ 675	\$ 35,178	\$ 17,412	\$ 17,766
01/10/25	\$ 334,936	\$ 14,240	\$ 6,835	\$ 355,939	\$ 176,180	\$ 179,759
02/21/25	\$ 58,598	\$ 2,136	\$ 1,196	\$ 61,930	\$ 30,653	\$ 31,276
04/09/25	\$ 13,888	\$ 73	\$ 283	\$ 14,244	\$ 7,051	\$ 7,194
06/13/25	\$ 2,759	\$ (82)	\$ 56	\$ 2,733	\$ 1,353	\$ 1,380
07/11/25	\$ 8,714	\$ (244)	\$ 178	\$ 8,648	\$ 4,280	\$ 4,367
<b>TOTAL</b>	<b>\$ 537,399</b>	<b>\$ 21,270</b>	<b>\$ 10,967</b>	<b>\$ 569,565</b>	<b>\$ 281,919</b>	<b>\$ 287,646</b>

<b>% Collected</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>TOTAL OUTSTANDING</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>

## Cash and Investment Report

*July 31, 2025***GENERAL FUND**

<u>Account Name</u>	<u>Bank Name</u>	<u>Investment Type</u>	<u>Maturity</u>	<u>Yield</u>	<u>Balance</u>
Checking Account	Valley Bank	Checking Account	n/a	4.33%	\$110,277
Money Market Account	BankUnited	Money Market Account	n/a	3.99%	\$481,064
<b>Subtotal</b>					<b>\$591,341</b>

**DEBT SERVICE FUND**

<u>Account Name</u>	<u>Bank Name</u>	<u>Investment Type</u>	<u>Maturity</u>	<u>Yield</u>	<u>Balance</u>
Series 2016 Prepayment Account	US Bank	Open-Ended Commercial Paper	n/a	4.25%	\$653
Series 2016 Reserve Fund	US Bank	Open-Ended Commercial Paper	n/a	4.25%	\$133,865
Series 2016 Revenue Fund	US Bank	Open-Ended Commercial Paper	n/a	4.25%	\$98,702
<b>Subtotal</b>					<b>\$233,220</b>
<b>Total</b>					<b>\$824,561</b>

# Bank Account Statement

St Johns Forest CDD

Bank Account No. 1244  
Statement No. 07-25

Statement Date 07/31/2025

<b>G/L Account No. 101003 Balance</b>		110,277.13	<b>Statement Balance</b>	110,277.13
<b>Positive Adjustments</b>		0.00	<b>Outstanding Deposits</b>	0.00
			<b>Subtotal</b>	110,277.13
<b>Subtotal</b>		110,277.13	<b>Outstanding Checks</b>	0.00
<b>Negative Adjustments</b>		0.00		
			<b>Ending Balance</b>	110,277.13
<b>Ending G/L Balance</b>		110,277.13		

**ST. JOHNS FOREST**  
**Community Development District**

**Check Register**  
**6/01/2025 - 7/31/2025**

## ST. JOHNS FOREST COMMUNITY DEVELOPMENT DISTRICT

## Payment Register by Fund

For the Period from 6/01/2025 to 7/31/2025

(Sorted by Check / ACH No.)

Fund No.	Date	Payee	Invoice No.	Payment Description	Invoice / GL Description	G/L Account #	Amount Paid
<b>GENERAL FUND - 001</b>							
<b>CHECK # 100053</b>							
001	06/04/25	INFRAMARK LLC	150786	June 2025 District Management	JUNE 2025 ADMIN MGMNT SVCS	531027-51201	\$4,940.00
001	06/04/25	INFRAMARK LLC	150786	June 2025 District Management	JUNE 2025 FIELD OP SVCS	531016-53901	\$666.67
001	06/04/25	INFRAMARK LLC	150786	June 2025 District Management	JUNE 2025 WEB ADMIN	549915-51301	\$100.00
<b>Check Total</b>							<b>\$5,706.67</b>
<b>CHECK # 100054</b>							
001	06/04/25	TIGRIS AQUATIC SERVICES LLC	3987561	Jet Vac cleaning for 251 St Johns Forest Blvd	Reserves-Stormwater&Roads	568168-53901	\$3,340.00
<b>Check Total</b>							<b>\$3,340.00</b>
<b>CHECK # 100055</b>							
001	06/06/25	FEDEX	8-874-49704	May 19, 2025 2-Day Mail	Postage and Freight	541006-51301	\$64.50
<b>Check Total</b>							<b>\$64.50</b>
<b>CHECK # 100056</b>							
001	06/06/25	THE GREENERY INC	785164	June 2025 Landscape Contract	JUNE 2025 LANDSCAPE MAINT	534050-53901	\$4,009.00
<b>Check Total</b>							<b>\$4,009.00</b>
<b>CHECK # 100057</b>							
001	06/13/25	THE GREENERY INC	785787	June 2025 Irrigation repair	R&M-Irrigation	546041-53901	\$828.57
<b>Check Total</b>							<b>\$828.57</b>
<b>CHECK # 100058</b>							
001	06/18/25	YURO & ASSOCIATES LLC	3806	May 2025 Engineering Fees	May 2025 ENGINEERING SERVICE	531013-51501	\$290.00
<b>Check Total</b>							<b>\$290.00</b>
<b>CHECK # 100059</b>							
001	07/02/25	KUTAK ROCK LLP	3584497	March/April Prof legal services	ProfServ-Legal Services	531023-51401	\$1,699.22
<b>Check Total</b>							<b>\$1,699.22</b>
<b>CHECK # 100060</b>							
001	07/02/25	THE GREENERY INC	786139	June 2025 Landscape Update Enhancements	R&M-Other Landscape	546036-53901	\$7,963.04
<b>Check Total</b>							<b>\$7,963.04</b>
<b>CHECK # 100061</b>							
001	07/02/25	INFRAMARK LLC	152989	July 2025 Management Fee	JULY 2025 ADMIN MGMNT SVCS	531027-51301	\$4,940.00
001	07/02/25	INFRAMARK LLC	152989	July 2025 Management Fee	JULY 2025 FIELD OP SVCS	531016-53901	\$666.67
001	07/02/25	INFRAMARK LLC	152989	July 2025 Management Fee	JULY 2025 WEB ADMIN	549915-51301	\$100.00
<b>Check Total</b>							<b>\$5,706.67</b>
<b>CHECK # 100062</b>							
001	07/09/25	FEDEX	8-903-31729	June 16, 2025 Overnight Mail	Postage and Freight	541006-51301	\$33.42
<b>Check Total</b>							<b>\$33.42</b>
<b>CHECK # 100063</b>							
001	07/09/25	THE GREENERY INC	787247	July 2025 Landscape Maintenance	JULY 2025 LANDSCAPE MAINT	534050-53901	\$4,009.00
<b>Check Total</b>							<b>\$4,009.00</b>



## ST. JOHNS FOREST COMMUNITY DEVELOPMENT DISTRICT

## Payment Register by Fund

For the Period from 6/01/2025 to 7/31/2025

(Sorted by Check / ACH No.)

Fund No.	Date	Payee	Invoice No.	Payment Description	Invoice / GL Description	G/L Account #	Amount Paid
<b>CHECK # 100064</b>							
001	07/23/25	GANNETT FLORIDA LOCALIQ	0007197845	6/13/25 Spec Meeting Legal Ad	Legal Advertising	548002-51301	\$75.44
<b>Check Total</b>							<b>\$75.44</b>
<b>CHECK # 2988</b>							
001	07/10/25	FLORIDA WATERWAYS, INC	10070	April 2025 Aquatic Weed control	4/17/25 Aquatic Weed Control	534021-53901	\$1,015.00
001	07/10/25	FLORIDA WATERWAYS, INC	23499	MONTHLY SERVICE FEB. 2025	2/28/25 Aquatic Weed Control	534021-53901	\$1,015.00
001	07/10/25	FLORIDA WATERWAYS, INC	23624	MONTHLY SERVICE March 2025	3/12/25 Aquatic Weed Control	534021-53901	\$1,015.00
<b>Check Total</b>							<b>\$3,045.00</b>
<b>Fund Total</b>							<b>\$36,770.53</b>
<hr/>							
<b><u>SERIES 2016 DEBT SERVICE FUND - 202</u></b>							
<b>CHECK # 2989</b>							
202	07/15/25	ST.JOHNS FOREST CDD	07092025-2025	TRANSFER ASSESSMENT FY 25 TO DEBT SVCS	Due From Other Funds	131000	\$1,393.23
<b>Check Total</b>							<b>\$1,393.23</b>
<b>Fund Total</b>							<b>\$1,393.23</b>
<hr/>							
<b>Total Checks Paid</b>							<b>\$38,163.76</b>

## MEMORANDUM

**TO:** Board of Supervisors, St. Johns Forest CDD  
**FROM:** Fernand Thomas, District Accountant  
**CC:** Samantha Harvey, District Manager, Helena Schneider, Accounting Supervisor  
**DATE:** September 5, 2025  
**SUBJECT:** August Financial Report

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Attached, please find the August Financial Report. During your review, please keep in mind that the goal is for revenue to meet or exceed the year-to-date budget and for expenditures to be at or below the year-to-date budget. To assist with your review, an overview of each of the district's funds is provided below. If you have any questions or require additional information, please contact me at [Fernand.Thomas@inframark.com](mailto:Fernand.Thomas@inframark.com).

### **General Fund:**

- Total revenues are 105.76% of the annual adopted budget.
- Non-Ad Valorem Assessments are collected at 100%.
- R&M-General including holiday decorating 2024.
- R&M-Other Landscape including storm drain cleaning and jet vacuum cleaning.
- Through the current month, expenditures are at 71.60% of the annual budget.

### **Debt Service Fund:**

#### **Series 2016**

- Total revenues are 104.01% of the annual adopted budget.
- Non-Ad Valorem Assessments are collected 100%.
- The interest and principal debt service installment payments have been made.

# **ST. JOHNS FOREST**

## **Community Development District**

*Financial Report*

*August 31, 2025*

**Prepared by:**



ST JOHNS FOREST CDD

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**ST. JOHNS FOREST**  
**Community Development District**

**Financial Statements**

**(Unaudited)**

**August 31, 2025**

**Balance Sheet**  
August 31, 2025

ACCOUNT DESCRIPTION	GENERAL FUND	SERIES 2016 DEBT SERVICE FUND	TOTAL
<b><u>ASSETS</u></b>			
Cash - Checking Account	\$ 96,006	\$ -	\$ 96,006
Cash with Fiscal Agent	-	4,401	4,401
Investments:			
Money Market Account	482,698	-	482,698
Prepayment Account	-	653	653
Reserve Fund	-	133,865	133,865
Revenue Fund	-	99,539	99,539
Prepaid Items	3,089	-	3,089
<b>TOTAL ASSETS</b>	<b>\$ 581,793</b>	<b>\$ 238,458</b>	<b>\$ 820,251</b>
<b><u>LIABILITIES</u></b>			
Accounts Payable	\$ 8,627	\$ -	\$ 8,627
Accrued Expenses	670	-	670
<b>TOTAL LIABILITIES</b>	<b>9,297</b>	<b>-</b>	<b>9,297</b>
<b><u>FUND BALANCES</u></b>			
<b>Nonspendable:</b>			
Prepaid Items	3,089	-	3,089
<b>Restricted for:</b>			
Debt Service	-	238,458	238,458
<b>Assigned to:</b>			
Operating Reserves	63,962	-	63,962
Reserves-Entr. Signs/Columns	165,369	-	165,369
Reserves - Entry Fountain	6,168	-	6,168
Reserves- Stormwater&Roads	45,798	-	45,798
Reserves - Streetlights	29,286	-	29,286
<b>Unassigned:</b>	<b>258,824</b>	<b>-</b>	<b>258,824</b>
<b>TOTAL FUND BALANCES</b>	<b>\$ 572,496</b>	<b>\$ 238,458</b>	<b>\$ 810,954</b>
<b>TOTAL LIABILITIES &amp; FUND BALANCES</b>	<b>\$ 581,793</b>	<b>\$ 238,458</b>	<b>\$ 820,251</b>



**Statement of Revenues, Expenditures and Changes in Fund Balances**  
For the Period Ending August 31, 2025

ACCOUNT DESCRIPTION	ANNUAL ADOPTED BUDGET	YEAR TO DATE BUDGET	YEAR TO DATE ACTUAL	VARIANCE (\$) FAV(UNFAV)	YTD ACTUAL AS A % OF ADOPTED BUD
<b><u>REVENUES</u></b>					
Interest - Investments	\$ 10,000	\$ 9,167	\$ 23,559	\$ 14,392	235.59%
Interest - Tax Collector	-	-	1,726	1,726	0.00%
Special Assmnts- Tax Collector	281,919	281,919	281,919	-	100.00%
Special Assmnts- Discounts	(11,277)	(11,277)	(10,493)	784	93.05%
Other Miscellaneous Revenues	-	-	107	107	0.00%
<b>TOTAL REVENUES</b>	<b>280,642</b>	<b>279,809</b>	<b>296,818</b>	<b>17,009</b>	<b>105.76%</b>
<b><u>EXPENDITURES</u></b>					
<b><u>Administration</u></b>					
P/R-Board of Supervisors	6,000	5,000	4,600	400	76.67%
FICA Taxes	459	382	352	30	76.69%
ProfServ-Arbitrage Rebate	600	600	-	600	0.00%
ProfServ-Dissemination Agent	1,000	1,000	-	1,000	0.00%
ProfServ-Engineering	9,000	8,250	4,403	3,847	48.92%
ProfServ-Legal Services	15,000	13,750	4,908	8,842	32.72%
ProfServ-Mgmt Consulting	59,280	54,340	54,340	-	91.67%
ProfServ-Special Assessment	6,136	6,136	6,136	-	100.00%
ProfServ-Trustee Fees	4,000	4,000	4,286	(286)	107.15%
Auditing Services	4,000	4,000	3,770	230	94.25%
Website Compliance	2,500	2,414	1,553	861	62.12%
Postage and Freight	600	550	471	79	78.50%
Insurance - General Liability	9,561	9,561	8,822	739	92.27%
Printing and Binding	1,000	917	202	715	20.20%
Legal Advertising	1,200	1,100	467	633	38.92%
Miscellaneous Services	2,000	1,833	297	1,536	14.85%
Misc-Assessment Collection Cost	5,638	5,638	5,429	209	96.29%
Misc-Web Hosting	1,200	1,100	1,100	-	91.67%
Annual District Filing Fee	175	175	175	-	100.00%
<b>Total Administration</b>	<b>129,349</b>	<b>120,746</b>	<b>101,311</b>	<b>19,435</b>	<b>78.32%</b>
<b><u>Field</u></b>					
ProfServ-Field Management	8,000	7,333	7,333	-	91.66%
Contracts-Lake and Wetland	13,000	11,917	11,165	752	85.88%
Contracts-Landscape	57,000	52,250	44,099	8,151	77.37%
Electricity - General	9,500	8,708	2,135	6,573	22.47%
R&M-General	9,000	8,250	7,862	388	87.36%
R&M-Fountain	5,000	4,583	1,603	2,980	32.06%
R&M-Other Landscape	14,000	12,833	22,338	(9,505)	159.56%
R&M-Irrigation	5,000	4,583	4,825	(242)	96.50%
R&M-Streetlights	3,000	2,750	1,986	764	66.20%
Capital Outlay	3,000	2,750	-	2,750	0.00%
<b>Total Field</b>	<b>126,500</b>	<b>115,957</b>	<b>103,346</b>	<b>12,611</b>	<b>81.70%</b>

**Statement of Revenues, Expenditures and Changes in Fund Balances**  
For the Period Ending August 31, 2025

ACCOUNT DESCRIPTION	ANNUAL ADOPTED BUDGET	YEAR TO DATE BUDGET	YEAR TO DATE ACTUAL	VARIANCE (\$) FAV(UNFAV)	YTD ACTUAL AS A % OF ADOPTED BUD
<b><u>Reserves</u></b>					
Reserve -Entrance Signs/Columns	12,987	-	-	-	0.00%
Reserve - Entry Fountain	2,821	-	-	-	0.00%
Reserves-Stormwater&Roads	10,714	-	-	-	0.00%
Reserve - Streetlights	3,478	-	-	-	0.00%
<b>Total Reserves</b>	<b>30,000</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.00%</b>
<b>TOTAL EXPENDITURES &amp; RESERVES</b>	<b>285,849</b>	<b>236,703</b>	<b>204,657</b>	<b>32,046</b>	<b>71.60%</b>
Excess (deficiency) of revenues					
Over (under) expenditures	(5,207)	43,106	92,161	49,055	0.00%
<b><u>OTHER FINANCING SOURCES (USES)</u></b>					
Contribution to (Use of) Fund Balance	(5,207)	-	-	-	0.00%
<b>TOTAL FINANCING SOURCES (USES)</b>	<b>(5,207)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.00%</b>
Net change in fund balance	\$ (5,207)	\$ 43,106	\$ 92,161	\$ 49,055	0.00%
<b>FUND BALANCE, BEGINNING (OCT 1, 2024)</b>	<b>480,335</b>	<b>480,335</b>	<b>480,335</b>		
<b>FUND BALANCE, ENDING</b>	<b>\$ 475,128</b>	<b>\$ 523,441</b>	<b>\$ 572,496</b>		

**Statement of Revenues, Expenditures and Changes in Fund Balances**  
For the Period Ending August 31, 2025

ACCOUNT DESCRIPTION	ANNUAL ADOPTED BUDGET	YEAR TO DATE BUDGET	YEAR TO DATE ACTUAL	VARIANCE (\$) FAV(UNFAV)	YTD ACTUAL AS A % OF ADOPTED BUD
<b><u>REVENUES</u></b>					
Interest - Investments	\$ 200	\$ 183	\$ 10,454	\$ 10,271	5227.00%
Special Assmnts- Tax Collector	287,646	287,646	287,646	-	100.00%
Special Assmnts- Discounts	(11,545)	(11,545)	(10,706)	839	92.73%
<b>TOTAL REVENUES</b>	<b>276,301</b>	<b>276,284</b>	<b>287,394</b>	<b>11,110</b>	<b>104.01%</b>
<b><u>EXPENDITURES</u></b>					
<b><u>Administration</u></b>					
Misc-Assessment Collection Cost	5,773	5,773	5,539	234	95.95%
<b>Total Administration</b>	<b>5,773</b>	<b>5,773</b>	<b>5,539</b>	<b>234</b>	<b>95.95%</b>
<b><u>Debt Service</u></b>					
Principal Debt Retirement	190,000	190,000	190,000	-	100.00%
Principal Prepayments	-	-	10,000	(10,000)	0.00%
Interest Expense	78,800	78,800	78,105	695	99.12%
<b>Total Debt Service</b>	<b>268,800</b>	<b>268,800</b>	<b>278,105</b>	<b>(9,305)</b>	<b>103.46%</b>
<b>TOTAL EXPENDITURES</b>	<b>274,573</b>	<b>274,573</b>	<b>283,644</b>	<b>(9,071)</b>	<b>103.30%</b>
Excess (deficiency) of revenues Over (under) expenditures	1,728	1,711	3,750	2,039	217.01%
<b><u>OTHER FINANCING SOURCES (USES)</u></b>					
Contribution to (Use of) Fund Balance	1,728	-	-	-	0.00%
<b>TOTAL FINANCING SOURCES (USES)</b>	<b>1,728</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.00%</b>
Net change in fund balance	\$ 1,728	\$ 1,711	\$ 3,750	\$ 2,039	217.01%
<b>FUND BALANCE, BEGINNING (OCT 1, 2024)</b>	<b>234,708</b>	<b>234,708</b>	<b>234,708</b>		
<b>FUND BALANCE, ENDING</b>	<b>\$ 236,436</b>	<b>\$ 236,419</b>	<b>\$ 238,458</b>		

**ST. JOHNS FOREST**  
**Community Development District**

**Supporting Schedules**

**August 31, 2025**

**Non-Ad Valorem Special Assessments - St Johns County Tax Collector**

(Monthly Assessment Collection Distributions)

For the Fiscal Year Ending September 30, 2025

					ALLOCATION BY FUND	
Date Received	Net Amount Received	Discount / (Penalty) Amount	Collection Cost	Gross Amount Received	General Fund	Series 2016 Debt Service Fund
Assessments Levied FY 2025				\$ 569,565	\$ 281,919	\$ 287,646
Allocation %				100%	49%	51%
11/06/24	\$ 3,827	\$ 271	\$ 78	\$ 4,176	\$ 2,067	\$ 2,109
11/18/24	\$ 18,503	\$ 787	\$ 378	\$ 19,668	\$ 9,735	\$ 9,933
11/21/24	\$ 21,253	\$ 904	\$ 434	\$ 22,590	\$ 11,182	\$ 11,409
12/09/24	\$ 41,826	\$ 1,778	\$ 854	\$ 44,458	\$ 22,005	\$ 22,452
12/19/24	\$ 33,096	\$ 1,407	\$ 675	\$ 35,178	\$ 17,412	\$ 17,766
01/10/25	\$ 334,936	\$ 14,240	\$ 6,835	\$ 355,939	\$ 176,180	\$ 179,759
02/21/25	\$ 58,598	\$ 2,136	\$ 1,196	\$ 61,930	\$ 30,653	\$ 31,276
04/09/25	\$ 13,888	\$ 73	\$ 283	\$ 14,244	\$ 7,051	\$ 7,194
06/13/25	\$ 2,759	\$ (82)	\$ 56	\$ 2,733	\$ 1,353	\$ 1,380
07/11/25	\$ 8,714	\$ (244)	\$ 178	\$ 8,648	\$ 4,280	\$ 4,367
<b>TOTAL</b>	<b>\$ 537,399</b>	<b>\$ 21,270</b>	<b>\$ 10,967</b>	<b>\$ 569,565</b>	<b>\$ 281,919</b>	<b>\$ 287,646</b>

% Collected	100%	100%	100%
<b>TOTAL OUTSTANDING</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>

## Cash and Investment Report

*August 31, 2025***GENERAL FUND**

<u>Account Name</u>	<u>Bank Name</u>	<u>Investment Type</u>	<u>Maturity</u>	<u>Yield</u>	<u>Balance</u>
Checking Account	Valley Bank	Checking Account	n/a	4.33%	\$96,006
Money Market Account	BankUnited	Money Market Account	n/a	4.07%	\$482,698
<b>Subtotal</b>					<b><u>\$578,704</u></b>

**DEBT SERVICE FUND**

<u>Account Name</u>	<u>Bank Name</u>	<u>Investment Type</u>	<u>Maturity</u>	<u>Yield</u>	<u>Balance</u>
Series 2016 Prepayment Account	US Bank	Open-Ended Commercial Paper	n/a	4.25%	\$653
Series 2016 Reserve Fund	US Bank	Open-Ended Commercial Paper	n/a	4.25%	\$133,865
Series 2016 Revenue Fund	US Bank	Open-Ended Commercial Paper	n/a	4.25%	\$99,539
<b>Subtotal</b>					<b><u>\$234,057</u></b>
<b>Total</b>					<b><u>\$812,761</u></b>



# Bank Account Statement

St Johns Forest CDD

Bank Account No. 1244  
Statement No. 08-25

Statement Date 08/31/2025

<b>G/L Account No. 101003 Balance</b>	96,005.75	<b>Statement Balance</b>	100,468.45
		<b>Outstanding Deposits</b>	0.00
<b>Positive Adjustments</b>	0.00		
		<b>Subtotal</b>	100,468.45
<b>Subtotal</b>	96,005.75	<b>Outstanding Checks</b>	-4,462.70
<b>Negative Adjustments</b>	0.00		
		<b>Ending Balance</b>	96,005.75
<b>Ending G/L Balance</b>	96,005.75		

Posting Date	Document Type	Document No.	Vendor	Description	Amount	Cleared Amount	Difference
<b>Outstanding Checks</b>							
08/15/2025	Payment	2990	GANNETT FLORIDA LOCALIQ	Check for Vendor V00100			-61.84
08/20/2025	Payment	2991	ST.JOHNS FOREST CDD	Payment of Invoice 003868			-4,400.86
<b>Total Outstanding Checks</b>							-4,462.70

**ST. JOHNS FOREST**  
**Community Development District**

**Check Register**  
**8/01/2025 - 8/31/2025**

**ST. JOHNS FOREST COMMUNITY DEVELOPMENT DISTRICT**

**Payment Register by Fund**  
For the Period from 8/01/2025 to 8/31/2025  
(Sorted by Check / ACH No.)

Fund No.	Date	Payee	Invoice No.	Payment Description	Invoice / GL Description	G/L Account #	Amount Paid
<b>GENERAL FUND - 001</b>							
<b>CHECK # 100065</b>							
001	08/05/25	FEDEX	8-930-67185	7/18/25 Overnight Mail	Postage and Freight	541006-51301	\$66.03
<b>Check Total</b>							<b>\$66.03</b>
<b>CHECK # 100066</b>							
001	08/05/25	FLORIDA WATERWAYS, INC	1013651	2 Days Mechanical Harvesting	2 Days Mechanical Harvesting	568168-53901	\$4,000.00
<b>Check Total</b>							<b>\$4,000.00</b>
<b>CHECK # 100067</b>							
001	08/06/25	THE GREENERY INC	789284	August 2025 Landscape	August 2025 Landscape	546036-53901	\$4,009.00
<b>Check Total</b>							<b>\$4,009.00</b>
<b>CHECK # 100068</b>							
001	08/06/25	FLORIDA WATERWAYS, INC	1013779	August 2025 Aquatic Weed Control	August 2025 MONTHLY SERVICE	534021-53901	\$1,015.00
<b>Check Total</b>							<b>\$1,015.00</b>
<b>CHECK # 100069</b>							
001	08/20/25	GANNETT FLORIDA LOCALIQ	0007248743	LEGAL AD	LEGAL AD AUG 2025	548002-51301	\$203.60
<b>Check Total</b>							<b>\$203.60</b>
<b>CHECK # 2990</b>							
001	08/15/25	GANNETT FLORIDA LOCALIQ	0007145634	May 2025 Legal Advertising	Legal Advertising	548002-51301	\$61.84
<b>Check Total</b>							<b>\$61.84</b>
<b>CHECK # 2991</b>							
001	08/20/25	ST.JOHNS FOREST CDD	08112025-2025	TRANSFER ASSESSMENT FY 25 TO DEBT SERVICES	TRANSFER ASSESSMENT FY 25 TO	131000-51301	\$4,400.86
<b>Check Total</b>							<b>\$4,400.86</b>
<b>Fund Total</b>							<b>\$13,756.33</b>

<b>Total Checks Paid</b>	<b>\$13,756.33</b>
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