



# *Cedar Hammock Community Development District*

**June 9, 2026  
Agenda Package**

## **TEAMS MEETING INFORMATION**

**MEETING ID: 238 445 457 396 007    PASSCODE: zH6pL2EC**  
<https://teams.microsoft.com/join/238445457396007?p=Hwqa2vZcyVTcqtENn>

## **CALL-IN #**

**CALL-IN #: 646-838-1601                      ID: 352 926 111#**

2005 PAN AM CIRCLE, SUITE 300  
TAMPA, FLORIDA 33607

## **CLEAR PARTNERSHIPS**



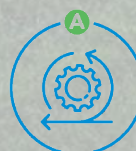
**COLLABORATION**



**LEADERSHIP**



**EXCELLENCE**



**ACCOUNTABILITY**



**RESPECT**

# Cedar Hammock Community Development District

**Board of Supervisors**

Quentin Greeley, Chairperson  
 Fred Bally, Vice Chairperson  
 Don Eliasek, Assistant Secretary  
 John Martino, Assistant Secretary  
 Domiano Passalacqua, Assistant Secretary

**District Staff**

Liz Brito, District Manager  
 Dan Cox, District Counsel  
 Jamie Rivera, District Engineer  
 Christian Haller, District Accountant  
 Janice Swade, District Administrative Assistant

**Regular Meeting Agenda**

Tuesday, June 9, 2026, at 2:00 p.m.

The Regular Meeting of the **Cedar Hammock Community Development District** will be held on **Tuesday, June 9, 2026 at 2:00 p.m. at the Cedar Hammock Clubhouse, located at 8660 Cedar Hammock Boulevard, Naples, Florida.** Following is the Agenda for the Meeting:

**1. CALL TO ORDER AND ROLL CALL**

**2. MOTION TO APPROVE THE AGENDA**

**3. PUBLIC COMMENTS**

*(Each individual has the opportunity to comment and is limited to three (3) minutes for such comment)*

**4. BUSINESS ITEMS**

- A. Consideration of Maintenance and Indemnification Agreement with the HOA for Paving
- B. Consideration of Quote for Sliding Glass Door
- C. Acceptance of Fiscal Year 2025 Audit

**5. STAFF REPORTS**

- A. District Counsel
- B. District Engineer
  - i. Lake Bank Erosion & Stabilization Analysis
  - ii. Shoreline Restoration Repair
- C. District Manager
  - i. Field Inspection Report
  - ii. Reminder of Form 1 Submission Deadline
  - iii. Follow-Up from Irrigation Water Management
  - iv. Follow-Up Items

**6. CONSENT AGENDA**

- A. Consideration of Minutes from Meeting Held May 12, 2026
- B. Consideration of April 2026 Financial Statements and Check Registers

**7. BOARD OF SUPERVISORS REQUESTS AND COMMENTS**

**8. ADJOURNMENT**

## **MAINTENANCE AND INDEMNIFICATION AGREEMENT**

**BY AND BETWEEN**

**CEDAR HAMMOCK COMMUNITY DEVELOPMENT DISTRICT**

**AND**

**VILLAS I AT CEDAR HAMMOCK HOA, INC.**

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This **Maintenance and Indemnification Agreement** (“Agreement”) is made and entered into as of this \_\_\_ day of \_\_\_\_\_, 2026, by and between the **Cedar Hammock Community Development District**, a local unit of special-purpose government organized and existing under Chapter 190, Florida Statutes (“CDD”), and **Villas I at Cedar Hammock HOA, Inc.**, a Florida not-for-profit corporation (“HOA”).

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### **RECITALS**

WHEREAS the CDD owns, operates, and maintains certain roadways, sidewalks, aprons, and related infrastructure within its boundaries; and

WHEREAS, the HOA has requested approval to replace existing concrete driveways, sidewalks, and driveway aprons with paver systems within portions of the CDD’s rights-of-way and/or easement areas (“Improvements”); and

WHEREAS the CDD is willing to permit installation of such Improvements subject to the HOA assuming full responsibility for maintenance and repair and providing indemnification to the CDD.

NOW, THEREFORE, in consideration of the mutual covenants contained herein, the parties agree as follows:

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### **1. CONDITIONAL APPROVAL OF IMPROVEMENTS**

The CDD grants conditional approval for the HOA to install the Improvements within designated areas under CDD ownership or control, subject to compliance with all CDD requirements, applicable permits, and this Agreement.

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### **2. HOA RESPONSIBILITY FOR MAINTENANCE**

The HOA shall be solely responsible, at its cost and expense, for the perpetual maintenance, repair, and replacement of all Improvements, including but not limited to:

- Paver surfaces, base materials, edge restraints, and jointing materials
- Any settlement, heaving, or surface irregularities
- Cleaning, sealing (if applicable), and aesthetic upkeep

Such maintenance shall be performed to a standard consistent with original installation and in a safe and functional manner.

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### **3. REPAIR AND RESTORATION OBLIGATIONS**

In the event of:

- Failure or deterioration of Improvements
- Damage caused by any party
- Work performed by utilities

The HOA shall promptly restore the affected area to its prior condition, as approved by the CDD.

If the HOA fails to make timely repairs, the CDD may perform such work and charge all costs to the HOA.

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### **4. CDD ACCESS AND SUPERIOR RIGHTS**

The CDD reserves the right to:

- Access, remove, and replace any Improvements as necessary for infrastructure maintenance, repair, or replacement.
- Authorize utility providers to do the same.

The CDD shall not be responsible for restoring pavers; restoration shall be the sole responsibility of the HOA.

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### **5. INDEMNIFICATION**

To the fullest extent permitted by law, the HOA shall indemnify, defend, and hold harmless the CDD, its supervisors, officers, staff, agents, and consultants from and against any and all claims, damages, losses, liabilities, and expenses, including attorneys' fees, arising out of or related to:

- Installation, maintenance, or existence of the Improvements
- Any injury, damage, or loss occurring in connection with the Improvements.
- The HOA's obligations under this Agreement

This provision shall survive termination of this Agreement.

## 6. INSURANCE

The HOA shall maintain, and cause any of its contractors to maintain:

- Commercial general liability insurance "occurrence" coverage in the minimum amount of \$1,000,000 combined single limit bodily injury and property damage each occurrence and \$2,000,000 aggregate, including personal injury, broad form property damage, products/completed operations, broad form blanket contractual and \$100,000 fire legal liability.
- Workers' compensation coverage
- Any other insurance required by the CDD.

The CDD shall be named as an additional insured (excluding worker's compensation). Proof of insurance shall be provided by HOA evidencing compliance with this requirement prior to commencement of work and upon renewal. No certificate shall be acceptable to the CDD unless it provides that any change or termination within the policy periods of the insurance coverage, as certified, shall not be effective within 30 days of prior written notice to the CDD. Insurance coverage shall be from a reputable insurance carrier acceptable to CDD, who is licensed to conduct business in the state of Florida, and such carrier shall have a Best's Insurance Reports rating of at least A-VII.

If HOA fails to have secured and maintained the required insurance, the CDD has the right (without any obligation to do so, however), to secure such required insurance in which event, HOA shall pay the cost for that required insurance and shall furnish, upon demand, all information that may be required to in connection with CDD's obtaining the required insurance.

## 7. COMPLIANCE WITH LAWS AND STANDARDS

All work shall comply with:

- Applicable Florida laws and regulations
- CDD standards and specifications
- Approved engineering plans
- Roadway protection: Contractor shall limit equipment loads and use protective measures to prevent damage to roadway and street drains.
- Drainage protection: Stormwater system must remain unobstructed and free of debris.

- Site Maintenance: Daily cleanup and dust control measures are required.
- 

## **8. TERM AND RUNNING WITH LAND**

This Agreement shall be perpetual and shall run with the land. It shall be binding upon the HOA and its successors and assigns.

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## **9. DEFAULT**

In the event of default by the HOA, the CDD shall have the right to:

- Perform required work, remove the Improvements, or restore the affected areas to their condition prior to installation of the Improvements and recover costs its costs from HOA.
  - Pursue all remedies available at law or in equity.
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## **10. RECORDING**

This Agreement shall be recorded in the Public Records of Collier County, Florida, at the expense of the HOA.

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## **11. ENGINEER CERTIFICATION OF INSTALLATION**

HOA must provide certification by a Florida-licensed professional engineer, confirming strict compliance with all plans and standards. Certification must include compaction, base, drainage, and materials verification. CDD may reject improvements for any deficiency and require corrective work at HOA expense. No acceptance occurs without written CDD approval.

## **12. CDD INSPECTIONS; HOA FUNDING OBLIGATION**

CDD may conduct inspections at any time, with or without notice. HOA shall reimburse all costs within 30 days. Nonpayment constitutes immediate default. CDD may place liens and pursue collection.

## **13. RESERVE FUNDING REQUIREMENT**

HOA shall maintain a fully funded reserve account sufficient for complete replacement of the Improvements. CDD may require updates to the reserve studies and increases in funding at its discretion. Failure to maintain adequate reserves constitutes material default.

**14. MISCELLANEOUS**

- This Agreement constitutes the entire agreement between the parties.
- Amendments must be in writing and approved by both parties.
- This Agreement shall be governed by the laws of the State of Florida

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**IN WITNESS WHEREOF**

**the parties have executed this Agreement as of the date first written above.**

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**CEDAR HAMMOCK COMMUNITY DEVELOPMENT DISTRICT**

By: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

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**VILLAS I AT CEDAR HAMMOCK HOA, INC.**

By: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

<b>Last Modified Date:</b> 05/21/2026 10:14:36	Agenda Page 8
<b>PO#:</b> Cedar Hammock Clubhouse	
<b>Job Name:</b> Sliding glass door	
<b>Job Address:</b>	
Quote # 8854530	
<b>Quote Date:</b> 05/19/2026	

Line #	Item Description	Quantity	
0001 (1.00)	<b>SGD770NS</b> SLIDING GLASS DOOR 770NS 72.X80.,6068,BYPASS,2P2T,XX,STD,2.5,NARROW,1 0PB,1 TLIG,CLEAR,ES Max,9/16" GBG,9LP,STD,1816K,ALL	<b>Ordered:</b> 1.00	
	<p>Send Unit: COMPLETE            Door Configuration: BYPASS            Panel Configuration: XX            Size Selection: NOMINAL            Actual Size: 72 X 80            Frame Color: 10PB - Bronze            Glass: 1" LIG (3/16 Tmp - 3/8 AIR - 7/16 HS/HS)            Does unit need to meet Turtle Code: NO            Low E: ENERGY SHIELD MAX            Privacy Glass: NONE - NONE            Grid Style: 9LP            Brittany Square Size: 4.0000            Add HD Stile for DP Upgrade: N            Sill Riser Height: 2.5000            Screen Panel Type: STANDARD            Send Screen Frame with Unit: N            Screen Rail Integrated: N            Handle Color: B - Bronze            Secondary Lock Type: NONE            Keyed Alike: N            Anchor Group: C.SG6.7            Decralite: N            PositiveDesignPressure: 46.7000            PANumber: FL33106            CondensationResistance: 17.0000            SolarHeatGainCoeff: 0.1900            VTCOG: 0.6300</p>	<p>Certification Type: TASHVHZ            Pnl/Trk: 2 Panel / 2 Track            Panel Stack: STD            Size Code: 6068.0000            Calc Track Length: 72.0000            Glass Makeup: LIT306SS7            Glass Family: LI - Laminated Insulating            Glass Color: CL - CLEAR            Argon Gas: NONE            Interlayer Type: PVB090            Grid Type: GBGF0563 - 9/16" Flat GridBETWEEN            Add Panel Reinf: N            Stile: STD/STD            Sill Riser Type: NARROW            Screen Type: 1816K - 1816 Charcoal            Screen Rail Qty: 1-STD            Handle Type: MODERN/MODERN            Lock/Handle Location: STD            Key Lock: N            Panel Opr Rlr: STSTEELTM Stainless Steel Tandem            Boxing Options: N - None            CAR#: EVAL REPORT            NegativeDesignPressure: 60.0000            EnergyStar: NONE            UF: 0.7100            VT: 0.4000            CPD: PGT-A-224-01146-00011</p>	
<b>Location:</b>			

Option for 2 sliders to replace the French doors with sliding glass door

<b>TOTAL AMT:</b>	\$4,658.85
<b>TOTAL TAX:</b>	\$302.83
<b>LABOR:</b>	\$1,700.00

**NET AMOUNT:** \$6,661.68

<b>TOTAL AMT:</b>	\$9,317.70
<b>TOTAL TAX:</b>	\$605.65
<b>LABOR:</b>	\$3,400.00

**NET AMOUNT:** \$13,323.35

**Cedar Hammock  
Community Development District**

**ANNUAL FINANCIAL REPORT**

**September 30, 2025**

**Cedar Hammock Community Development District**

**ANNUAL FINANCIAL REPORT**

**September 30, 2025**

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# Berger, Toombs, Elam, Gaines & Frank

Certified Public Accountants PL

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Suite 200  
Fort Pierce, Florida 34950

772/461-6120 // 461-1155  
FAX: 772/468-9278

## REPORT OF INDEPENDENT AUDITORS

To the Board of Supervisors  
Cedar Hammock Community Development District  
Collier County, Florida

### Report on Audit of the Financial Statements

#### *Opinion*

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

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

#### *Basis for Opinion*

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

#### *Responsibilities of Management for the Financial Statements*

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

To the Board of Supervisors  
Cedar Hammock Community Development District

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

### ***Auditor's Responsibility for the Audit of the Financial Statements***

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

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

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

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

### ***Required Supplementary Information***

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



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

To the Board of Supervisors  
Cedar Hammock Community Development District

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

### ***Other Information***

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

### ***Other Reporting Required by Government Auditing Standards***

In accordance with *Government Auditing Standards*, we have also issued a report dated May 29, 2026 on our consideration of the District's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations and contracts and grant agreements and other matters.

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

*Berger Toombs Elam  
Gaines + Frank*

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

May 29, 2026

**Cedar Hammock Community Development District  
MANAGEMENT'S DISCUSSION AND ANALYSIS  
For the Year Ended September 30, 2025**

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

### **OVERVIEW OF THE FINANCIAL STATEMENTS**

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

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

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

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

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

**Cedar Hammock Community Development District  
MANAGEMENT'S DISCUSSION AND ANALYSIS  
For the Year Ended September 30, 2025**

**OVERVIEW OF THE FINANCIAL STATEMENTS (CONTINUED)**

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

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

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

**Financial Highlights:**

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

- ◆ The District's total assets exceeded total liabilities by \$16,136,205 (net position). Unrestricted net position for Governmental Activities was \$1,455,033. Net investment in capital assets was \$14,681,172.
- ◆ Governmental Activities revenues totaled \$571,850 while governmental activities expenses totaled \$449,555.

**Cedar Hammock Community Development District  
MANAGEMENT'S DISCUSSION AND ANALYSIS  
For the Year Ended September 30, 2025**

**OVERVIEW OF THE FINANCIAL STATEMENTS (CONTINUED)**

**Financial Analysis of the District**

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

**Net Position**

	<b>Governmental Activities</b>	
	<b>2025</b>	<b>2024</b>
Current assets	\$ 1,565,998	\$ 1,174,410
Capital assets	14,681,172	14,842,015
Total Assets	16,247,170	16,016,425
 Current liabilities	110,965	2,515
 Net position - net investment in capital assets	14,681,172	14,842,015
Net position - unrestricted	1,455,033	1,171,895
 Total Net Position	\$ 16,136,205	\$ 16,013,910

The increase in current assets is primarily the result of revenues exceeding expenditures at the fund level in the current year.

The increase in current liabilities is related to the increase in accrued expenses in the current year.

The decrease in capital assets and net position – net investment in capital assets is related to depreciation in excess of additions in the current year.

**Cedar Hammock Community Development District  
MANAGEMENT'S DISCUSSION AND ANALYSIS  
For the Year Ended September 30, 2025**

**OVERVIEW OF THE FINANCIAL STATEMENTS (CONTINUED)**

**Financial Analysis of the District (Continued)**

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

**Change in Net Position**

	<b>Governmental Activities</b>	
	<b>2025</b>	<b>2024</b>
Governmental Revenues		
Charges for services	\$ 507,560	\$ 430,582
Miscellaneous revenues	-	4,590
Interest earnings	64,290	62,674
Total Revenues	<u>571,850</u>	<u>497,846</u>
Expenses		
General government	84,724	83,772
Physical environment	364,831	384,137
Total Expenses	<u>449,555</u>	<u>467,909</u>
Change in Net Position	122,295	29,937
Net Position - Beginning of Year	<u>16,013,910</u>	<u>15,983,973</u>
Net Position - End of Year	<u>\$ 16,136,205</u>	<u>\$ 16,013,910</u>

The increase in charges for services is related to the increase in special assessments in the current year.

The decrease in physical environment is related to the roadway project in the prior year.

**Cedar Hammock Community Development District  
MANAGEMENT'S DISCUSSION AND ANALYSIS  
For the Year Ended September 30, 2025**

**OVERVIEW OF THE FINANCIAL STATEMENTS (CONTINUED)**

**Capital Assets Activity**

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

<u>Description</u>	<u>Governmental Activities</u>	
	<u>2025</u>	<u>2024</u>
Land and improvements	\$ 10,991,512	\$ 10,991,512
Buildings and improvements	3,366,302	3,366,302
Infrastructure	5,807,584	5,780,651
Equipment	59,496	59,496
Accumulated depreciation	<u>(5,543,722)</u>	<u>(5,355,946)</u>
Total Capital Assets (Net)	<u>\$ 14,681,172</u>	<u>\$ 14,842,015</u>

Current year activity consisted of depreciation of \$187,776 and additions to infrastructure of \$26,933.

**General Fund Budgetary Highlights**

The budget exceeded actual expenditures primarily due to less reserve and capital outlay expenditures than were anticipated.

The September 30, 2025 budget was not amended.

**Economic Factors and Next Year's Budget**

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

**Request for Information**

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

**Cedar Hammock Community Development District**  
**STATEMENT OF NET POSITION**  
**September 30, 2025**

	<b>Governmental Activities</b>
<b>ASSETS</b>	
Current Assets:	
Cash and cash equivalents	\$ 1,558,834
Due from other governments	5,805
Deposits	1,359
Total Current Assets	1,565,998
Non-current Assets:	
Capital Assets, Not Being Depreciated	
Land and improvements	10,991,512
Capital Assets, Being Depreciated	
Buildings and improvements	3,366,302
Infrastructure	5,807,584
Equipment	59,496
Less: accumulated depreciation	(5,543,722)
Total Non-current Assets	14,681,172
Total Assets	16,247,170
<b>LIABILITIES</b>	
Current Liabilities:	
Accounts payable and accrued expenses	110,965
<b>NET POSITION</b>	
Net investment in capital assets	14,681,172
Unrestricted	1,455,033
Total Net Position	\$ 16,136,205

*See accompanying notes to financial statements.*

**Cedar Hammock Community Development District  
STATEMENT OF ACTIVITIES  
For the Year Ended September 30, 2025**

<b>Functions/Programs</b>	<b>Expenses</b>	<b>Program Revenues</b>	<b>Net (Expense) Revenue and Changes in Net Position</b>
		<b>Charges for Services</b>	<b>Governmental Activities</b>
<b>Primary government</b>			
Governmental Activities			
General government	\$ (84,724)	\$ 261,468	\$ 176,744
Physical environment	(364,831)	246,092	(118,739)
Total Governmental Activities	\$ (449,555)	\$ 507,560	58,005
<b>General revenues:</b>			
Interest earnings			64,290
Change in net position			122,295
Net Position - October 1, 2024			16,013,910
Net Position - September 30, 2025			\$ 16,136,205

*See accompanying notes to financial statements.*

**Cedar Hammock Community Development District**  
**BALANCE SHEET –**  
**GENERAL FUND**  
**September 30, 2025**

**ASSETS**

Cash and cash equivalents	\$ 1,558,834
Due from other governments	5,805
Deposits	1,359
Total Assets	<u>\$ 1,565,998</u>

**LIABILITIES AND FUND BALANCES**

Liabilities	
Accounts payable and accrued expenses	<u>\$ 110,965</u>
Fund balances	
Nonspendable	
Deposits	1,359
Assigned	
Operating reserves	63,010
Bridge reserves	29,950
Bulkhead reserves	55,950
Irrigation reserves	459,404
Lake reserves	127,456
Roadway reserves	143,284
Unassigned	574,620
Total Fund Balances	<u>1,455,033</u>
Total Liabilities and Fund Balances	<u>\$ 1,565,998</u>

*See accompanying notes to financial statements.*

**Cedar Hammock Community Development District  
RECONCILIATION OF TOTAL GOVERNMENTAL FUND BALANCES  
TO NET POSITION OF GOVERNMENTAL ACTIVITIES  
September 30, 2025**

Total governmental fund balances	\$ 1,455,033
Amounts reported for governmental activities in the Statement of Net Position are different because:	
Capital assets not being depreciated, land and improvements, used in governmental activities are not current financial resources and therefore, are not reported at the fund level.	10,991,512
Capital assets being depreciated, building and improvements, \$3,366,302, infrastructure, \$5,807,584, and equipment, \$59,496, net of accumulated depreciation, \$(5,543,722), used in governmental activities are not current financial resources and therefore, are not reported at the fund level.	<u>3,689,660</u>
Net Position of Governmental Activities	<u><u>\$ 16,136,205</u></u>

*See accompanying notes to financial statements.*

**Cedar Hammock Community Development District  
STATEMENT OF REVENUES, EXPENDITURES  
AND CHANGES IN FUND BALANCES –  
GENERAL FUND  
For the Year Ended September 30, 2025**

Revenues		
Special assessments	\$	507,560
Interest earnings		64,290
Total Revenues		<u>571,850</u>
Expenditures		
Current		
General government		84,724
Physical environment		177,055
Capital outlay		26,933
Total Expenditures		<u>288,712</u>
Net Change in Fund Balances		283,138
Fund Balances - October 1, 2024		<u>1,171,895</u>
Fund Balances - September 30, 2025		<u>\$ 1,455,033</u>

*See accompanying notes to financial statements.*

**Cedar Hammock Community Development District  
 RECONCILIATION OF THE STATEMENT OF REVENUES, EXPENDITURES  
 AND CHANGE IN FUND BALANCES OF GOVERNMENTAL  
 FUNDS TO THE STATEMENT OF ACTIVITIES  
 For the Year Ended September 30, 2025**

Net change in fund balances - total governmental funds	\$ 283,138
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Amounts reported for governmental activities in the Statement of Activities are different because:

Governmental funds report capital outlays as expenditures. However, in the Statement of Activities, the cost of those assets is allocated over their estimated useful lives as depreciation expense. This is the amount of depreciation, \$(187,776), in excess of capital outlay, \$26,933, in the current year.	<u>(160,843)</u>
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Change in Net Position of Governmental Activities	<u><u>\$ 122,295</u></u>
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*See accompanying notes to financial statements.*

**Cedar Hammock Community Development District**  
**STATEMENT OF REVENUES, EXPENDITURES AND**  
**CHANGE IN FUND BALANCES – BUDGET AND ACTUAL –**  
**GENERAL FUND**  
**For the Year Ended September 30, 2025**

	<u>Original Budget</u>	<u>Final Budget</u>	<u>Actual</u>	<b>Variance with Final Budget Positive (Negative)</b>
Revenues				
Special assessments	\$ 505,566	\$ 505,566	\$ 507,560	\$ 1,994
Interest earnings	24,577	24,577	64,290	39,713
Total Revenues	<u>530,143</u>	<u>530,143</u>	<u>571,850</u>	<u>41,707</u>
Expenditures				
Current				
General government	92,180	92,180	84,724	7,456
Physical environment	397,963	397,963	177,055	220,908
Capital outlay	40,000	40,000	26,933	13,067
Total Expenditures	<u>530,143</u>	<u>530,143</u>	<u>288,712</u>	<u>241,431</u>
Net change in fund balances	-	-	283,138	283,138
Fund Balances - October 1, 2024	<u>1,083,772</u>	<u>1,083,772</u>	<u>1,171,895</u>	<u>88,123</u>
Fund Balances - September 30, 2025	<u>\$1,083,772</u>	<u>\$1,083,772</u>	<u>\$1,455,033</u>	<u>\$ 371,261</u>

*See accompanying notes to financial statements.*

**Cedar Hammock Community Development District**  
**NOTES TO FINANCIAL STATEMENTS**  
**September 30, 2025**

**NOTE A – SUMMARY OF ACCOUNTING POLICIES**

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

**1. Reporting Entity**

The District was established on November 23, 1999, pursuant to the Uniform Community Development District Act of 1980, Chapter 190, Florida Statutes, as amended (the "Act"), by ordinance of the Board of County Commissioners of Collier County, as a Community Development District. The District was established for the purposes of financing and managing the acquisition, construction, maintenance and operation of the infrastructure necessary for community development within its jurisdiction. The District is authorized to issue bonds for the purpose, among others, of financing, funding, planning, establishing, acquiring, constructing or re-constructing, enlarging or extending, equipping, operating and maintaining water management, water supply, sewer and waste water management, bridges or culverts, district roads, landscaping, street lights and other basic infrastructure projects within or outside the boundaries of the District. The District is governed by a five-member Board of Supervisors who are elected for four-year terms. The District operates within the criteria established by Chapter 190, Florida Statutes.

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

Based upon the application of the above-mentioned criteria as set forth by the Governmental Accounting Standards Board the District has identified no component units.

**2. Measurement Focus and Basis of Accounting**

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

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

**Cedar Hammock Community Development District**  
**NOTES TO FINANCIAL STATEMENTS**  
**September 30, 2025**

**NOTE A – SUMMARY OF ACCOUNTING POLICIES (CONTINUED)**

**2. Measurement Focus and Basis of Accounting (Continued)**

**a. Government-wide Financial Statements**

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

Governmental activities are normally supported by special assessments and interest.

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

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

**b. Fund Financial Statements**

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

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

**Cedar Hammock Community Development District**  
**NOTES TO FINANCIAL STATEMENTS**  
**September 30, 2025**

**NOTE A – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)**

**2. Measurement Focus and Basis of Accounting (Continued)**

**b. Fund Financial Statements (Continued)**

**Governmental Funds**

The District classifies fund balance according to Governmental Accounting Standards Board Statement 54 – *Fund Balance Reporting and Governmental Fund Type Definitions*. The Statement requires the fund balance for governmental funds to be reported in classifications that comprise a hierarchy based primarily on the extent to which the government is bound to honor constraints on the specific purposes for which amounts in those funds can be spent. The classifications include non-spendable, restricted, committed, assigned and unassigned.

The District has a policy governing the fund balance classifications.

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

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

**Assigned Fund Balance** – This classification consists of the Board of Supervisors' intent to be used for specific purposes, but are neither restricted nor committed.

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

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

**Cedar Hammock Community Development District  
NOTES TO FINANCIAL STATEMENTS  
September 30, 2025**

**NOTE A – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)**

**2. Measurement Focus and Basis of Accounting (Continued)**

**b. Fund Financial Statements (Continued)**

**Governmental Funds (Continued)**

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

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

Under the current financial resources measurement focus, only current assets and current liabilities are generally included on the balance sheet. The reported fund balance is considered to be a measure of “available spendable resources”. Governmental fund operating statements present increases (revenues and other financing sources) and decreases (expenditures and other financing uses) in net current assets. Accordingly, they are said to present a summary of sources and uses of “available spendable resources” during a period.

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

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

**3. Basis of Presentation**

**a. Governmental Major Funds**

General Fund – The General Fund is the District’s primary operating fund. It accounts for all financial resources of the general government.

**Cedar Hammock Community Development District**  
**NOTES TO FINANCIAL STATEMENTS**  
**September 30, 2025**

**NOTE A – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)**

**3. Basis of Presentation (Continued)**

**b. Non-current Governmental Assets/Liabilities**

GASB Statement 34 requires that non-current governmental assets, such as capital assets and non-current governmental liabilities, be reported in the governmental activities column in the government-wide statement of net position.

**4. Assets, Liabilities, and Net Position or Equity**

**a. Cash and Investments**

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

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

1. Direct obligations of the United States Treasury;
2. The Local Government Surplus Funds Trust or any intergovernmental investment pool authorized pursuant to the Florida Interlocal Cooperative Act of 1969;
3. Interest-bearing time deposits or savings accounts in authorized qualified public depositories;
4. Securities and Exchange Commission, registered money market funds with the highest credit quality rating from a nationally recognized rating agency.

Cash equivalents include time deposits and all highly liquid debt instruments with original maturities of three months or less and held in a qualified public depository as defined by Section 280.02, Florida Statutes.

**Cedar Hammock Community Development District  
 NOTES TO FINANCIAL STATEMENTS  
 September 30, 2025**

**NOTE A – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)**

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

**b. Capital Assets**

Capital assets, which include land and improvements, buildings and improvements, infrastructure and equipment, are reported in the governmental activities column.

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

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

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

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

Buildings and improvements	20-50 years
Infrastructure	20-30 years
Equipment	5 years

**c. Budgets**

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

**d. Use of Estimates**

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

**Cedar Hammock Community Development District  
NOTES TO FINANCIAL STATEMENTS  
September 30, 2025**

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

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

“Total fund balances” of the District’s governmental funds, \$1,455,033, differs from “net position” of governmental activities, \$16,136,205, reported in the Statement of Net Position. This difference primarily results from the long-term economic focus of the Statement of Net Position versus the current financial resources focus of the governmental fund balance sheet. The effect of the differences is illustrated below.

**Capital related items**

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

Land and improvements	\$ 10,991,512
Buildings and improvements	3,366,302
Infrastructure	5,807,584
Equipment	59,496
Accumulated depreciation	<u>(5,543,722)</u>
Total	<u>\$ 14,681,172</u>

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

The “net change in fund balances” for government funds, \$283,138, differs from the “change in net position” for governmental activities, \$122,295, reported in the Statement of Activities. The differences arise primarily from the long-term economic focus of the Statement of Activities versus the current financial resources focus of the governmental funds. The effect of the differences is illustrated below.

**Cedar Hammock Community Development District  
NOTES TO FINANCIAL STATEMENTS  
September 30, 2025**

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

**2. Explanation of Differences Between the Governmental Fund Operating Statements and the Statement of Activities (Continued)**

**Capital related items**

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

Depreciation	\$	(187,776)
Capital outlay		26,933
Total		<u><u>\$ (160,843)</u></u>

**NOTE C – CASH AND INVESTMENTS**

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

**Custodial Credit Risk – Deposits**

Custodial credit risk is the risk that in the event of a bank failure, the District's deposits may not be returned to it. The District does not have a formal deposit policy for custodial credit risk; however, they follow the provisions of Chapter 280, Florida Statutes regarding deposits and investments. As of September 30, 2025, the District's bank balance was \$1,562,874 and the carrying value was \$1,558,834. Exposure to custodial credit risk was as follows. The District maintains all deposits and certificates of deposit in a qualified public depository in accordance with the provisions of Chapter 280, Florida Statutes, which means that all deposits are fully insured by the Federal Deposit Insurance Corporation or collateralized under Chapter 280, Florida Statutes.

**Investments**

The District's investment policy allows management to invest funds in investments permitted under Section 218.415, Florida Statutes.

As of September 30, 2025, the District did not have any investments.

**Interest Rate Risk**

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

**Cedar Hammock Community Development District**  
**NOTES TO FINANCIAL STATEMENTS**  
**September 30, 2025**

**NOTE D – SPECIAL ASSESSMENT REVENUES**

Special assessment revenues recognized for the 2024-2025 fiscal year were levied in May 2024. All taxes are due and payable on November 1 or as soon as the assessment roll is certified and delivered to the Tax Collector. Per Section 197.162, Florida Statutes, discounts are allowed for early payment at the rate of 4% in November, 3% in December, 2% in January, and 1% in February. Taxes paid in March are without discount.

All unpaid taxes become delinquent as of April 1. Virtually all unpaid taxes are collected via the sale of tax certificates on, or prior to, June 1; therefore, there were no material taxes receivable at fiscal year end.

**NOTE E – CAPITAL ASSETS**

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

	Balance October 1, 2024	Additions	Deletions	Balance September 30, 2025
<u>Governmental Activities:</u>				
Capital assets, not being depreciated:				
Land and improvements	\$ 10,991,512	\$ -	\$ -	\$ 10,991,512
Capital assets, being depreciated:				
Building and improvements	3,366,302	-	-	3,366,302
Infrastructure	5,780,651	26,933	-	5,807,584
Equipment	59,496	-	-	59,496
Total Capital Assets, Being Depreciated	<u>9,206,449</u>	<u>26,933</u>	<u>-</u>	<u>9,233,382</u>
Less accumulated depreciation for:				
Building and improvements	(507,937)	(68,233)	-	(576,170)
Infrastructure	(4,792,924)	(116,015)	-	(4,908,939)
Equipment	(55,085)	(3,528)	-	(58,613)
Total Accumulated Depreciation	<u>(5,355,946)</u>	<u>(187,776)</u>	<u>-</u>	<u>(5,543,722)</u>
Total Capital Assets Depreciated, Net	<u>3,850,503</u>	<u>(160,843)</u>	<u>-</u>	<u>3,689,660</u>
Governmental Activities Capital Assets	<u>\$ 14,842,015</u>	<u>\$ (160,843)</u>	<u>\$ -</u>	<u>\$ 14,681,172</u>

Depreciation of \$187,776 was charged to physical environment.

**NOTE F – RISK MANAGEMENT**

The government is exposed to various risks of loss related to torts; theft of, damage to and destruction of assets; errors and omissions; and natural disasters for which the government carries commercial insurance. There were no claims or settled claims from these risks that have exceeded commercial insurance coverage over the past three years.



# Berger, Toombs, Elam, Gaines & Frank

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

To the Board of Supervisors  
Cedar Hammock Community Development District  
Collier County, Florida

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States (*Government Auditing Standards*), the financial statements, as listed in the table of contents, of Cedar Hammock Community Development District, as of and for the year ended September 30, 2025, and the related notes to the financial statements, which collectively comprise the basic financial statements and have issued our report thereon dated May 29, 2026.

### **Report on Internal Control Over Financial Reporting**

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

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

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



Berger, Toombs, Elam,  
Gaines & Frank

Certified Public Accountants PL

To the Board of Supervisors  
Cedar Hammock Community Development District

### **Report on Compliance and Other Matters**

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

### **Purpose of this Report**

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

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

May 29, 2026



# Berger, Toombs, Elam, Gaines & Frank

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## MANAGEMENT LETTER

To the Board of Supervisors  
Cedar Hammock Community Development District  
Collier County, Florida

### Report on the Financial Statements

We have audited the financial statements of Cedar Hammock Community Development District as of and for the year ended September 30, 2025, and have issued our report thereon dated May 29, 2026.

### Auditor's Responsibility

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

### Other Reports and Schedule

We have issued our Independent Auditor's Report on Internal Control over Financial Reporting and on Compliance and Other Matters Based on an Audit of Financial Statements Performed in Accordance with *Government Auditing Standards* and our Independent Auditor's Report on an examination conducted in accordance with *AICPA Professional Standards*, AT-C Section 315, regarding compliance requirements in accordance with Chapter 10.550, Rules of the Auditor General. Disclosures in those reports, which are dated May 29, 2026, should be considered in conjunction with this management letter.

### Prior Audit Findings

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

To the Board of Supervisors  
Cedar Hammock Community Development District

### **Financial Condition and Management**

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

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

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

### **Specific Information**

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

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

- 1) The total number of District employees compensated in the last pay period of the District's fiscal year as: 0
- 2) The total number of independent contractors, to whom nonemployee compensation was paid in the last month of the District's fiscal year as: 2
- 3) All compensation earned by or awarded to employees, whether paid or accrued, regardless of contingency as: \$0
- 4) All compensation earned by or awarded to nonemployee independent contractors, whether paid or accrued, regardless of contingency: \$54,143
- 5) Each construction project with a total cost of at least \$65,000 approved by the District that is scheduled to begin on or after October 1, 2024, together with the total expenditures for such project as: None
- 6) A budget variance based on the budget adopted under Section 189.016(4), Florida Statutes, before the beginning of the fiscal year being reported if the District amends a final adopted budget under Section 189.016(6), Florida Statutes: The Board did not amend the budget.



To the Board of Supervisors  
Cedar Hammock Community Development District

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

- 1) The rate or rates of non-ad valorem special assessments imposed by the District:  
\$659.11 for the General Fund
- 2) The amount of special assessments collected by or on behalf of the District: \$507,560
- 3) The total amount of outstanding bonds issued by the District and the terms of such bonds are as follows: There were no bonds outstanding as of 9/30/2025.

### **Additional Matters**

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

### **Purpose of this Letter**

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

*Berger Toombs Elam  
Gaines + Frank*

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

May 29, 2026



**Berger, Toombs, Elam,  
Gaines & Frank**

Certified Public Accountants PL

600 Citrus Avenue  
Suite 200  
Fort Pierce, Florida 34950

772/461-6120 // 461-1155  
FAX: 772/468-9278

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

To the Board of Supervisors  
Cedar Hammock Community Development District  
Collier County, Florida

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

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

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

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

May 29, 2026

**Engineers, Planners & Development Consultants**

4301 Veronica Shoemaker Boulevard, Fort Myers, FL 33912  
239.936.5222 | [QAINC.NET](http://QAINC.NET) | f 239.936.7228

## **CEDAR HAMMOCK CDD**

# **LAKE BANK EROSION AND STABILIZATION ANALYSIS**

June 2026

**PREPARED FOR:**

Cedar Hammock CDD  
11555 Heron Bay Boulevard,  
Suite 201  
Coral Springs, Florida 33076

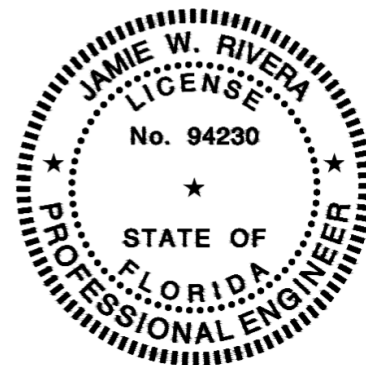
**PREPARED BY:**

Jamie W. Rivera, P.E.

**ENGINEER OF RECORD:**

This item has been digitally signed by Jamie W. Rivera on the date adjacent to the seal. Printed copies of this document are not considered signed and sealed and the signature must be verified on any electric copies.

**QAI PROJECT #260310**



Jamie W. Rivera, P.E.  
FL. P.E. #94320





**Cedar Hammock CDD  
Lake Bank Erosion Report  
June 2026**

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- REFERENCES..... 8**
- Appendix A – Inspection Plan and Image Table**
- Appendix B – Opinion of Cost Analysis**
- Appendix C – Site Images**
- Appendix D – Banks Engineering Erosion Inspection (2023)**



## Cedar Hammock CDD Lake Bank Erosion Report June 2026

### I. INTRODUCTION

This Lake Bank Erosion Report provides an updated assessment following the Erosion Inspection performed by Banks Engineering on April 17, 2023. It presents the latest inspection findings, recommendations, and estimated remediation costs for stormwater wet detention pond banks throughout the Cedar Hammock development, which are owned and maintained by the Cedar Hammock Community Development District (CDD). The inspection referenced in this report is a comprehensive inspection of all lakes on April 9, 2026.

Lake bank erosion is a common maintenance issue in residential developments in Southwest Florida, primarily caused by stormwater runoff from impervious surfaces such as rooftops, gutters, roads, and parking lots. Intense runoff along lake banks often leads to the formation of washouts and rills, which can worsen over time if not properly stabilized. The steeper slopes of these lake banks make them particularly susceptible to erosion, more so than other vegetated open spaces. Typical lake bank slopes in the area range from 6:1 (horizontal to vertical) to 3:1.

For the purposes of this report, observed erosion has been classified into three categories based on severity: minor, moderate, and major. Minor erosion involves small rills and limited slope changes with minimal impact on bank integrity. Moderate erosion denotes more significant slope deterioration and washouts that have the potential to compromise the bank if left unaddressed. Major erosion includes severe washouts and slope failures that require immediate remediation to ensure safety and regulatory compliance.

Consistent with findings from the previous Banks Engineering inspection, this report notes that most severe erosion occurs in areas where past repairs, such as rip-rap installations lacking proper filter fabric, were not properly implemented.

Refer to Appendix A for the Inspection Site Plan and associated imagery.

### II. LANK BANK STABILIZATION ALTERNATIVES

#### Re-Graded Lank Bank

A mechanically regraded lake bank involves importing and placing additional fill material along the lake's edge to restore the original, permitted slope profile. This approach offers immediate remediation of current issues such as washouts, rills, and abrupt elevation changes between the vegetated area and the exposed bank. Despite its effectiveness in quickly addressing these concerns, the solution is inherently temporary; frequent maintenance is required, especially during periods of heavy rainfall or where runoff and outfall sources are not properly redirected below the lake's low-water line. The longevity and stability of the reconstructed slope can be significantly improved by establishing vegetation, as plant root systems help reinforce the soil. However, ongoing upkeep of these plantings is necessary to ensure their effectiveness in bank stabilization.



**Cedar Hammock CDD  
Lake Bank Erosion Report  
June 2026**



Figure 1. Vegetated Regraded Lake Bank. (Seabreeze Erosion Solutions, 2025)

**Erosion Control Mats**

Erosion Control Mats or Blankets are flexible, open-weaved mat-like structures that are rolled or placed along a lake bank and physically secured to the existing grade. The mats are commonly made of synthetic, biodegradable, or organic materials to encourage vegetation to grow through the mat and stabilize the bank through a natural root and vegetation layer. A variation of an erosion control mat can comprise concrete and steel with vegetation impregnated between the concrete cells. This option may require the removal of existing vegetation, regrading of the embankment, and imported fill to achieve the slope warranted. Depending on the material, the Erosion Control Mat typically provides more protection than Regraded Lake Banks.





**Cedar Hammock CDD  
Lake Bank Erosion Report  
June 2026**

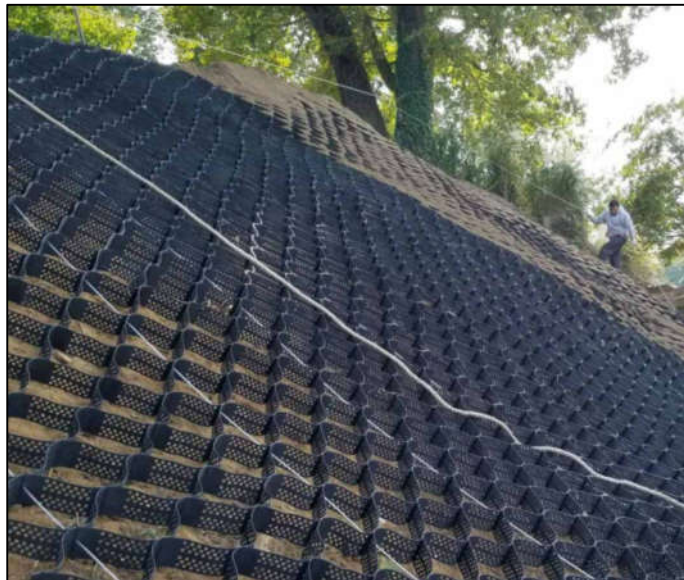
Figure 2. Biodegradable Erosion Control Mat. (Erosion Control Products, n.d.)



Figure 3. Vegetated Concrete Mat, Flexamat. (Seabreeze Erosion Solutions, n.d.)

#### Geocell Systems

Geocell systems are advanced erosion control solutions that offer flexibility and lightweight construction, similar to erosion control mats. They enable vegetation to establish through the interconnected cells and can be infilled with aggregate to further stabilize lake banks and resist erosion. Manufactured from High-Density Polyethylene (HDPE), geocells provide excellent chemical and corrosion resistance. Installation may require excavation and regrading to ensure optimal performance. Geocell systems provide a higher level of protection than traditional regraded lake banks.





## Cedar Hammock CDD Lake Bank Erosion Report June 2026

Figure 4. Geocell System. (Paramount Materials, n.d.)

### Erosion Control Wraps

Erosion Control Wraps are a common stabilization method for wet detention lake bank erosion in southwest Florida. The polyethylene mesh sock is anchored near the top of the bank and extended past the water line, and then folded over to be anchored again at the top of the bank. Sediment is filled within the mesh made “pockets.” After installation, the Erosion Control Sock is seeded, sodded, or planted with vegetation to mimic a natural shoreline. The sediment can be dredged from eroded soil within the lake to reduce the import of fill. This option provides a higher level of erosion protection than regraded lake banks and similar protection as Erosion Control Mats and Geocell Systems.



Figure 5. Erosion Control Wraps During and After. (RDA Consulting Engineers, 2026).

### Other Alternative Options

Some options not considered in this report include Revetment, Retaining Walls, Modular Block Walls, and Geotubes. Revetment involves larger stones with smaller stone bedding resting on a filter fabric and is typically designed for shorelines with severe erosion potential from wave run-up, such as coastal shorelines or mining lakes. Retaining Walls and Modular Block Walls are used throughout the development and may be maximized to meet the South Florida Water Management District’s maximum requirements of 40% lake perimeter. Geotubes are tubes made of organic or synthetic materials used similarly to Erosion Control Wraps under the foundation of a lake bank, backfilled, and sodded/planted to restabilize the bank. This option has been found to be costly in maintenance over its short lifespan in southwest Florida.



## Cedar Hammock CDD Lake Bank Erosion Report June 2026

### III. RECOMMENDATIONS

The following recommendations provide a comprehensive approach to addressing lake bank erosion, with an emphasis on mitigation, restoration, and ongoing maintenance. Erosion is predominantly observed adjacent to concentrated runoff areas, such as buildings and golf course perimeters. As such, remediation efforts and associated cost analyses are focused on the sections of shoreline bordering these high-risk zones. Strategies are categorized by erosion severity and are designed to promote immediate stabilization as well as long-term resilience of the lake banks.

#### Minor or No Erosion: Vegetative Stabilization

For shorelines exhibiting minimal or no active erosion, prioritize vegetative stabilization. Implement dense plantings of native, flood-tolerant species, selected in consultation with landscape and environmental professionals. These species should be adapted to Florida littoral zones and capable of establishing deep root systems for effective shoreline anchoring, particularly on steeper slopes and in areas prone to water table fluctuations. Prepare a tailored planting plan to ensure compliance with local buffer regulations. Limit and phase out chemical vegetation control within lake margins to encourage robust, beneficial plant communities. Where structural stabilization is necessary, such as riprap installation, always employ filter fabric underneath to prevent soil migration. To reduce localized washouts, reroute and control point-source discharges, including roof gutters, pool drains, HVAC condensate, and laundry effluent, away from vulnerable bank areas.

#### Moderate to Severe Erosion: Structural and Bioengineering Solutions

For areas with moderate to severe erosion, implement more extensive interventions. Slope regrading with suitable infill materials, followed by the installation of erosion control products such as mats or Geocell systems, is recommended. These systems should be securely staked and vegetated with appropriate native species to reinforce long-term stability. Where riprap is used, ensure it is placed over filter fabric and adheres to regulatory limits on hardened shoreline as specified by the South Florida Water Management District Environmental Resource Permit (SFWMD ERP). Alternative methods may include slope reconstruction using Erosion Control Wraps filled with dredged lake sediment. Selection of remediation techniques should be based on site-specific conditions and all applicable regulatory requirements.

#### Ongoing Maintenance and Monitoring

Sustained bank stability requires ongoing maintenance and regular monitoring. Maintain vegetative buffer lines at or above the Normal Water Level Elevation and conduct routine inspections to verify compliance with the ERP's control elevation conditions. For detailed cost estimates related to these recommendations, refer to Appendix B.

### IV. SUMMARY OF RESULTS

Lakes 3, 5, 12, and 15 exhibit significant erosion and should be given immediate priority in the remediation schedule to ensure safety and preserve aesthetics. Lakes 2, 4, 6, 8, and 9 display moderate erosion and are recommended for inclusion in the remediation budget. Lakes 1, 7, 10, 13, 14, and 16 have only minor erosion and should be maintained on an annual basis to slow further degradation.

The preliminary cost estimate assumes remediation of the entire perimeter of each lake adjacent to the golf course and the residents, providing a conservative figure. Actual costs may vary depending on the



**Cedar Hammock CDD  
Lake Bank Erosion Report  
June 2026**

extent of remediation required, the severity of erosion, construction expenses, and site accessibility. This report is intended for conceptual planning and should be reviewed and updated annually.

## References

1. Erosion Control Products. (n.d.). *Do Erosion Control Blankets Biodegrade?* Retrieved from Erosion Control Products: <https://www.erosioncontrol-products.com/doerosioncontrolblanketsbiodegrade.html>
2. Paramount Materials. (n.d.) *Slope Grid & Accessories*. Retrieved from Paramount Materials: <https://www.paramountmaterials.com/collections/slopegrid-cellular-confinement-system?srsId=AfmBOoqLVOblI5iCc73dWs38wUNsy75VfU0epTv5iY5hNwt6EdXwKyAl>
3. Seabreeze Erosion Solutions. (n.d.). *Flexamat*. Retrieved from Seabreeze Erosion Solutions: <https://www.seabreezeerosionsolutions.com/flexamat>
4. Seabreeze Erosion Solutions. (2025). *Waterford Landing at Lindsford Fort Myers Erosion Repair*. Retrieved from Seabreeze Erosion Solutions: <https://www.seabreezeerosionsolutions.com/featured-projects/waterford-landing-at-lindsford-fort-myers-erosion-repair>
5. Solitude Lake Management Estimate. (May 29, 2026).



Cedar Hammock CDD		DATE: June 1, 2026	
Cedar Hammock CDD Lake Bank Status Analysis		PERSONNEL: Jamie W. Rivera, PE, CFM	
ENGINEER'S PROJECT NUMBER: 260310			
Asset Lake Number	Record Drawing Lake Number	CONDITION	NOTES
Lake 11	Lake L-7	NO EROSION	Photos: 141-148, 717 147: New rip-rap with filter fabric appears to be installed at north side of the lake. 148: ADS pipes below the newly installed rip-rap appear to be damaged and/or clogged.
Lake 1	Lake L-17	MINOR EROSION	Photos: 80-95 80: Slight signs of erosion on the bank causing increased slopes. Small rills are causing vegetation patches. 81: Increased slopes. Limestone rock exposure. 88: Increased slopes along west bank. Southwestern corner consists of rip rap erosion. 91: Noticeable erosion in the Northeastern corner exposing filter/landscaping fabric. 92: Northwestern bank consists of limestone rock exposure. Minor sod erosion. 93: Slightly moderate erosion around pipe. Minor lake bank drop-off.
Lake 7	Lake L-2	MINOR EROSION	Photos: 114-125 115: Slight slope variation between sod and High Water Line (HWL). 124: Tree/shrubs root system removal appears to have caused some minor erosion.
Lake 10	Lake L-9	MINOR EROSION	No photos were taken along this lake. Minor lake bank erosion was present.
Lake 13	Lake L-8	MINOR EROSION	Photos: 149-157 150: It appears slope restoration was conducted along the southwestern bank adjacent to the houses. 156: A PVC pipe along the southwestern bank is discharging at the vegetation line and creating a small washout that may cause major deterioration if not rerouted or installed below the Low Water Elevation Line.
Lake 14	Lake L-4	MINOR EROSION	No photos were taken along this lake. Minor lake bank erosion was present.
Lake 16	Lake L-6	MINOR EROSION	Photos: 133-140 135: Minor drop-off of the bank at the edge of vegetation near southeastern pipe.
Lake 2	Lake L-15	MODERATE EROSION	Photos: 71-79 71: Rip rap along the southwestern bulkhead appears to be installed without filter fabric, and moderate degradation is present. 73: Southeastern/Eastern bank has moderate slope degradation and drop-offs at vegetation line. 77-78: Eastern lake bank has moderate erosion and drop-offs along vegetation. 79: Rip-rap appears to be installed without filter fabric along eastern lake bank adjacent to the pickleball courts. Erosion can occur rapidly without properly installed rip-rap.
Lake 4	Lake L-14	MODERATE EROSION	Photos: 96-103 97: Slope degradation and drop-offs at vegetation line of the southwestern bank is present. It appears rip rap has been placed along portions of the southwestern bank. If rip rap was placed without filter fabric, degradation will continue rapidly.
Lake 6	Lake L-12	MODERATE EROSION	Photos: 104-113 106: Rip-rap appears to be installed without filter fabric 107: Lake bank has moderate erosion and drop-offs along vegetation. 109-112: Rip-rap appears to be installed without filter fabric and moderate degradation is present.
Lake 8	Lake L-16	MODERATE EROSION	Photos: 166-173 166: Minor rills and drop-offs along vegetation near rip-rap. 168: Rip-rap appears to be installed without filter fabric, minor slope degradation.
Lake 9	Lake L-10	MODERATE EROSION	Photos: 158-161 158: Rip-rap appears to be installed without filter fabric. 161: Moderate washouts along eastern bank.
Lake 3	Lake L-13	MAJOR EROSION	Photos: 0-21 5: Noticeable erosion and drop-offs along the vegetation. Rip-rap appears to be installed without filter fabric. 9: Moderate erosion along the bank can lead to further degradation of the bank and the formation of drop-offs. Irrigation pipes are exposed 10: Drop-offs along vegetation and moderate erosion 13: ADS drainage pipe appears to be clogged with sediment and erosion along the bank below the vegetation. 16: Outfall at the northwest corner appears to have an obstruction. 19: Erosion around rip-rap, rip-rap appears to be installed without filter fabric, small drop-off forming on South end of bank along vegetation
Lake 5	Lake L-1	MAJOR EROSION	Photos: 22-70 27: Rip-rap appears to be installed without filter fabric and slope degradation and drop-off from vegetation along the bank. 34: Erosion and slope degradation. 39: Large drop-off from vegetation to bank on the southwest side, Limestone rock exposure. PVC pipe exposure along the northeastern lake bank. 41: Limestone rock exposure. 44: Vegetation removal appears to have caused some erosion. 48: Minor drop-off from vegetation. 49: Lake bank appears to have a severe washout with PVC pipe exposure. Rip Rap appears to be installed without filter-fabric material. 53: Major slope degradation and drop-off from vegetation 59: Major slope degradation, Limerock exposure 60: Rip-rap appears to be installed without filter fabric; some erosion has occurred 61: Major slope degradation. 65: Moderate drop-off between vegetation and rip-rap. 68: Major slope degradation. 70: Multiple pipes installed at High Water Line creating erosion and washouts. One outfall pipe appears to be obstructed. Rip-Rap does not appear to be placed with filter-fabric.
Lake 12	Lake L-11	MAJOR EROSION	Photos: 162-165 163: Large rills and washouts between rip-rap are beginning to cause drop-off formation between the vegetation and the bank. Rip-Rap appears to be placed without filter-fabric.
Lake 15	Lake L-5	MAJOR EROSION	Photos: 126-132 126: Minor erosion along the west bank. 127: Moderate drop-off between vegetation and bank from moderate washouts. 129: Moderate rills along the eastern bank between rip-rap that appears to have been placed without filter fabric. 130-131: Rip-rap appears to be installed without filter fabric. 132: Major washout.

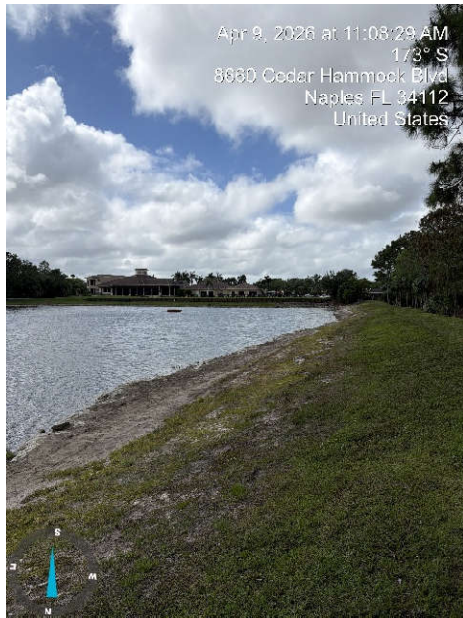
APPENDIX B



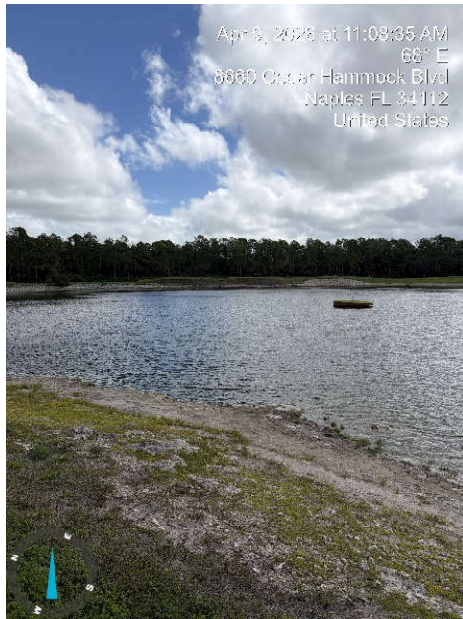
CLIENT: Cedar Hammock CDD		May 2026			
PROJECT: Cedar Hammock Community-Wide Lake Bank Erosion		PERSONNEL: JWR			
ENGINEER'S PROJECT NUMBER: 260310					
Lake Number	UNIT	QTY	UNIT PRICE	TOTAL	
Lake 3	LF	2,852	\$ 135.00	\$ 385,020.00	
Lake 5	LF	12,087	\$ 135.00	\$ 1,631,745.00	
Lake 12	LF	919	\$ 135.00	\$ 124,065.00	
Lake 15	LF	3,170	\$ 135.00	\$ 427,950.00	
Lake 2	LF	929	\$ 135.00	\$ 125,415.00	
Lake 4	LF	1,616	\$ 135.00	\$ 218,160.00	
Lake 6	LF	1,243	\$ 135.00	\$ 167,805.00	
Lake 8	LF	662	\$ 135.00	\$ 89,370.00	
Lake 9	LF	3,376	\$ 135.00	\$ 455,760.00	
Lake 1	LF	2,638	\$ 70.00	\$ 184,660.00	
Lake 7	LF	1,929	\$ 70.00	\$ 135,030.00	
Lake 10	LF	1,672	\$ 70.00	\$ 117,040.00	
Lake 13	LF	1,199	\$ 70.00	\$ 83,930.00	
Lake 14	LF	3,008	\$ 70.00	\$ 210,560.00	
Lake 16	LF	1,210	\$ 70.00	\$ 84,700.00	
<b>20% CONTINGENCY</b>				<b>\$ 812,404</b>	
<b>15% PROFESSIONAL FEES</b>				<b>\$ 730,289</b>	
<b>TOTAL ESTIMATED COST</b>				<b>\$ 5,604,713</b>	

Disclaimer: The Engineer has no control over the cost of labor, materials, equipment, or over the Contractor's methods of determining prices or over competitive bidding or market conditions. Opinions of probable costs provided herein are based on the information known to the Engineer at this time and represent only the Engineer's judgment as a design professional familiar with the construction industry. The Engineer cannot and does not guarantee that proposals, bids, or actual construction costs will not vary from its opinions of probable costs.

Lake 1



Images 80 & 81

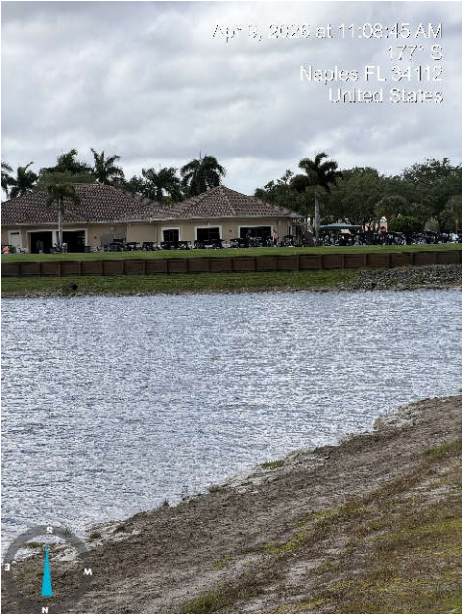
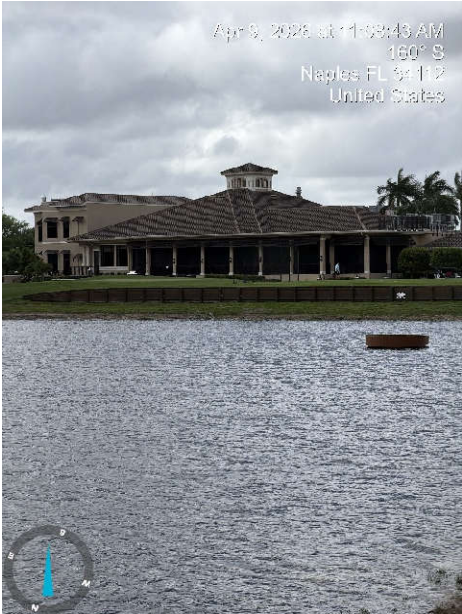


Images 82 & 83

Cont. Lake 1

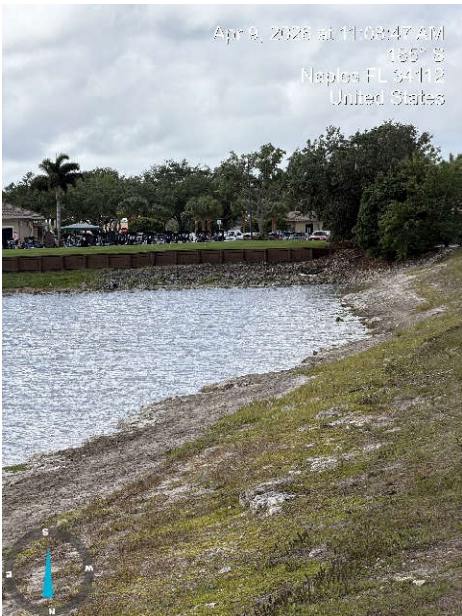


Images 84 & 85

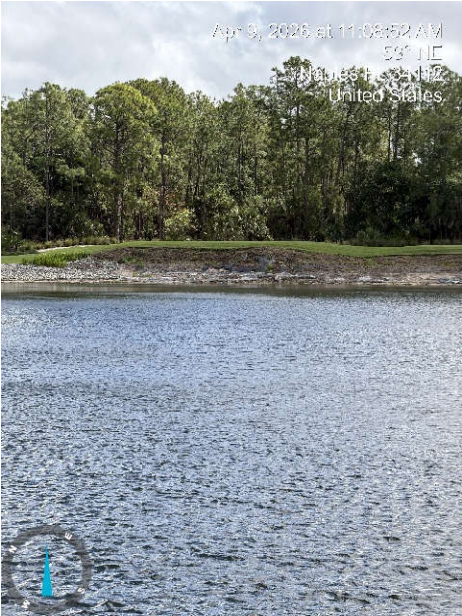


Images 86 & 87

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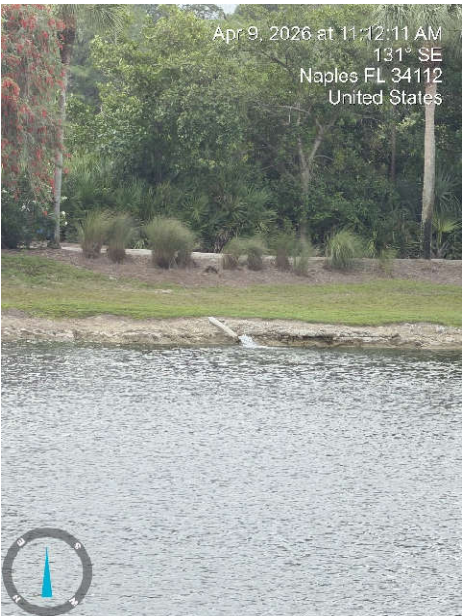
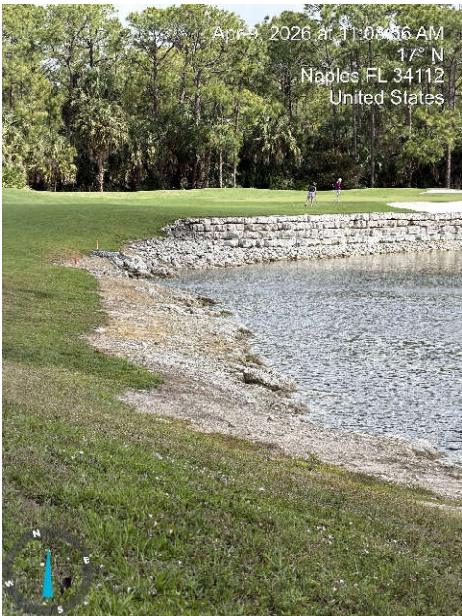


Images 88 & 89

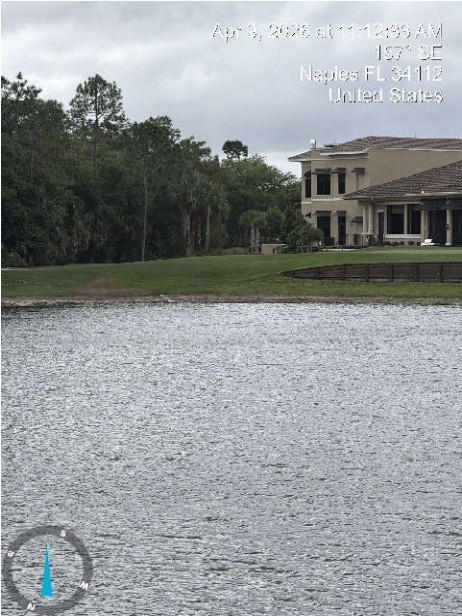
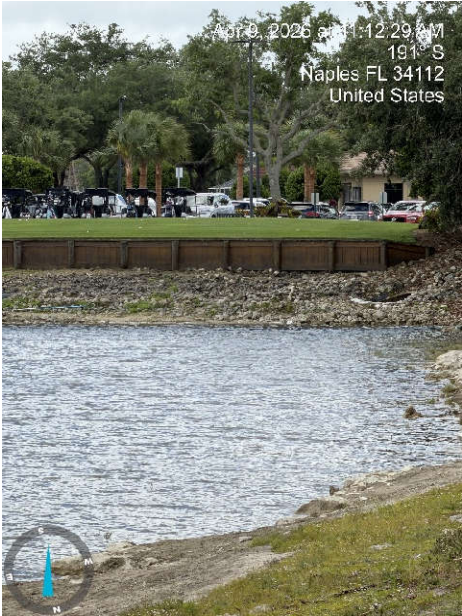


Images 90 & 91

Cont. Lake 1

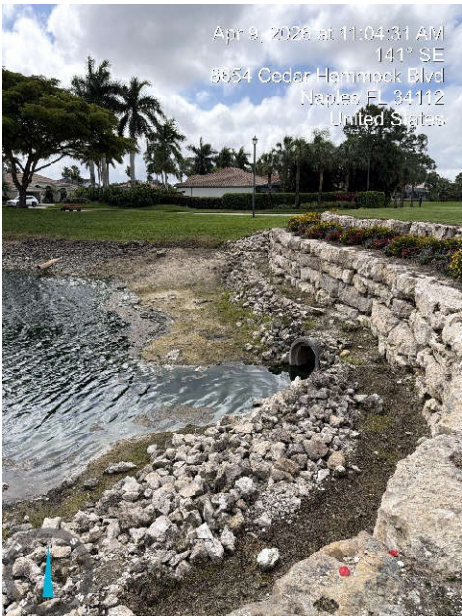


Images 92 & 93



Images 94 & 95

Lake 2

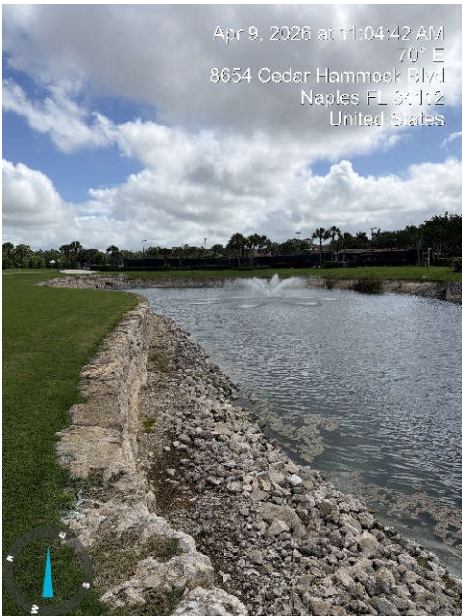


Images 71 & 72

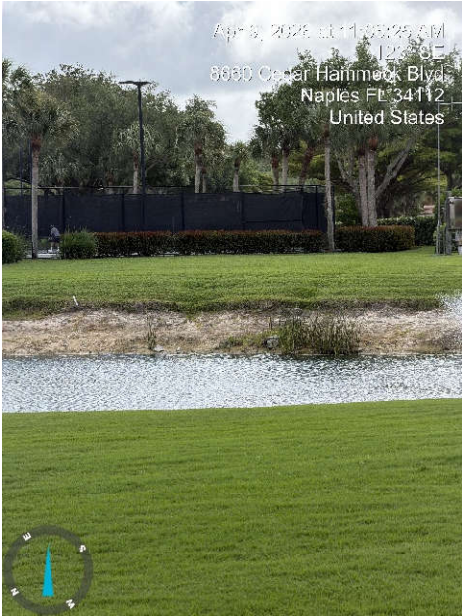


Images 73 & 74

Cont. Lake 2

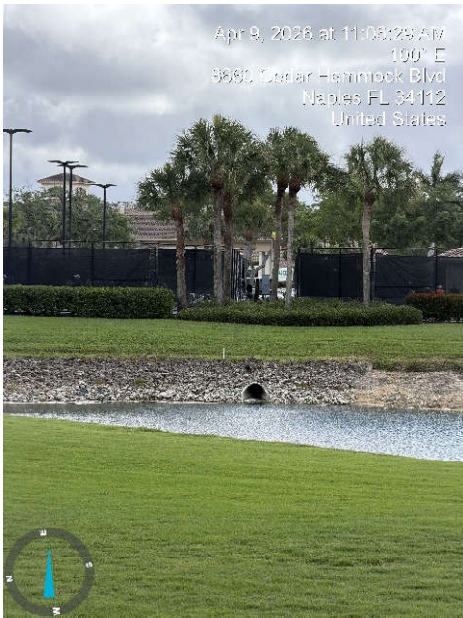


Images 75 & 76



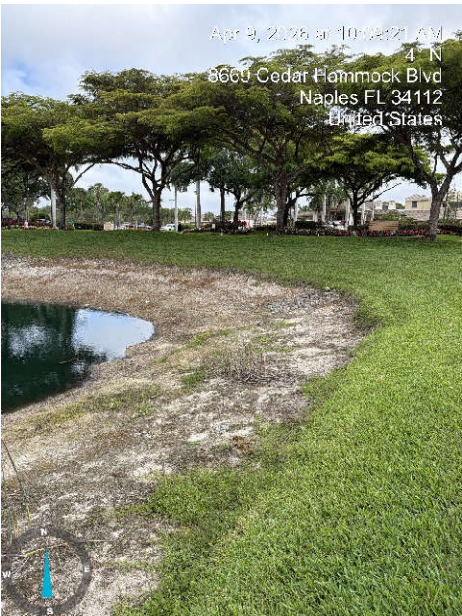
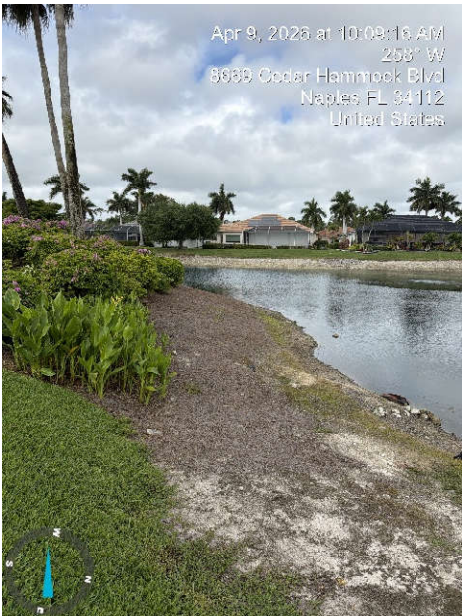
Images 77 & 78

Cont. Lake 2



Images 79

Lake 3



Images 0 & 1



Images 2 & 3

Cont. Lake 3

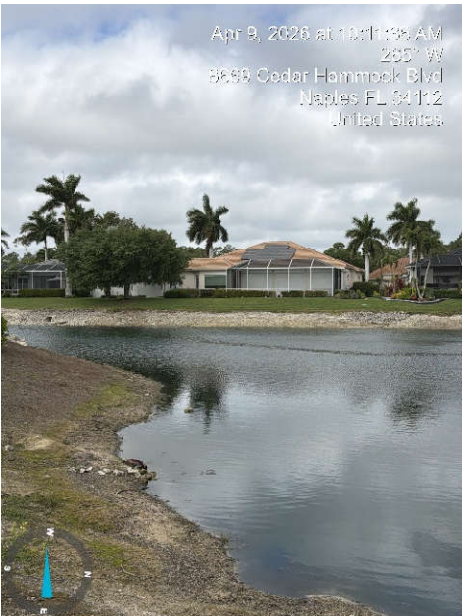
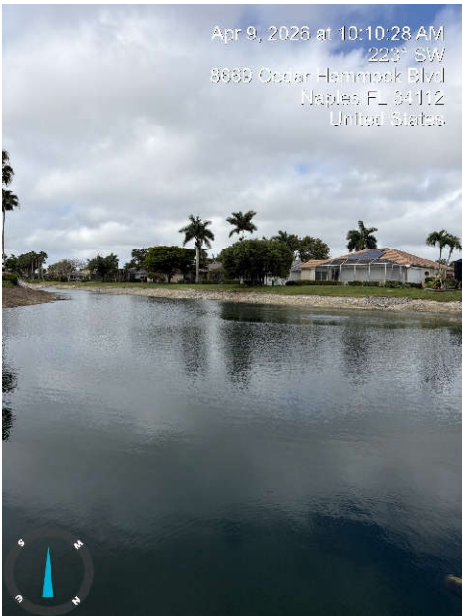


Images 4 & 5

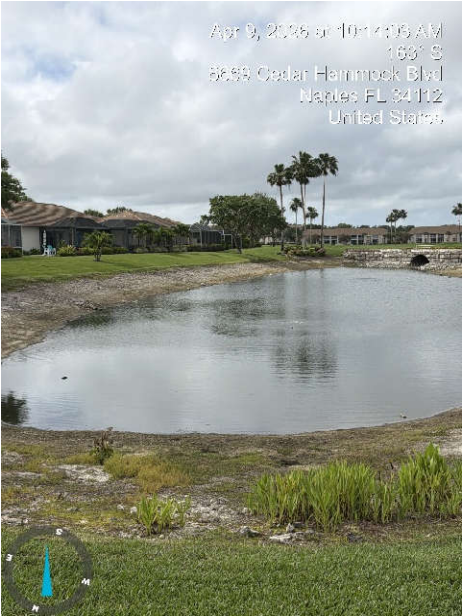
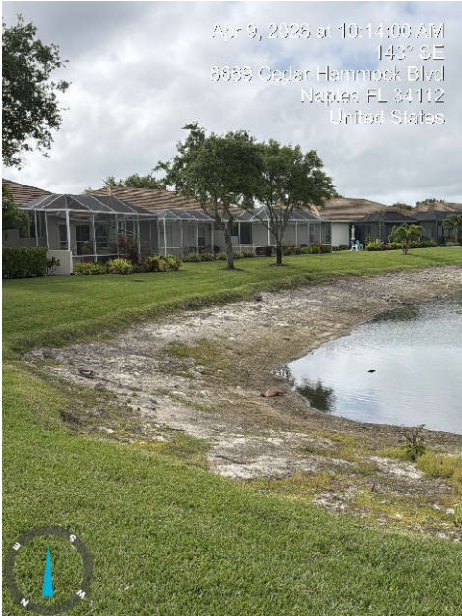


Images 6 & 7

Cont. Lake 3



Images 8 & 9

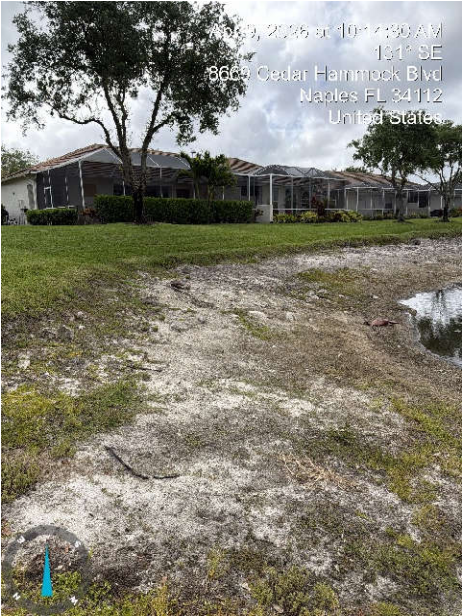


Images 10 & 11

Cont. Lake 3

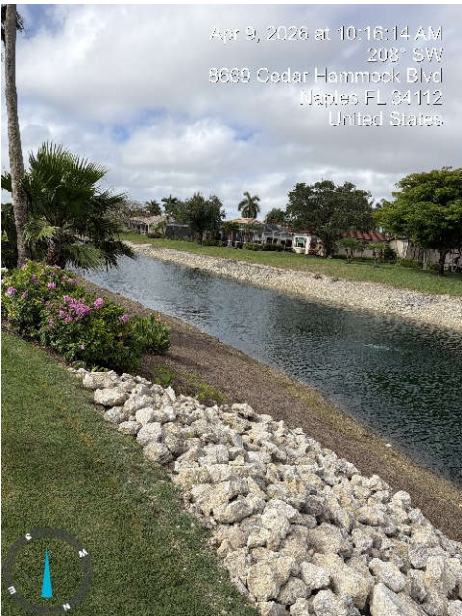


Images 12 & 13

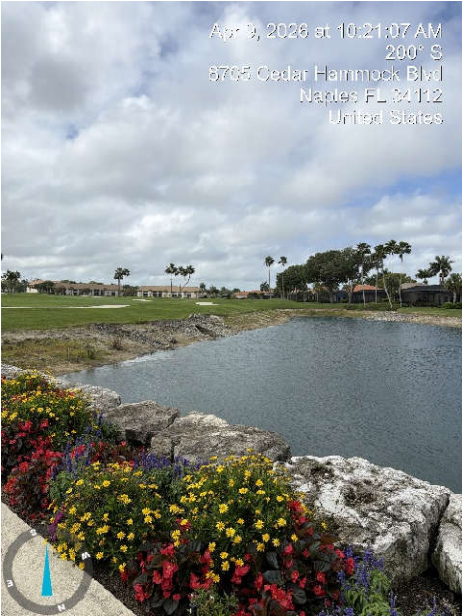
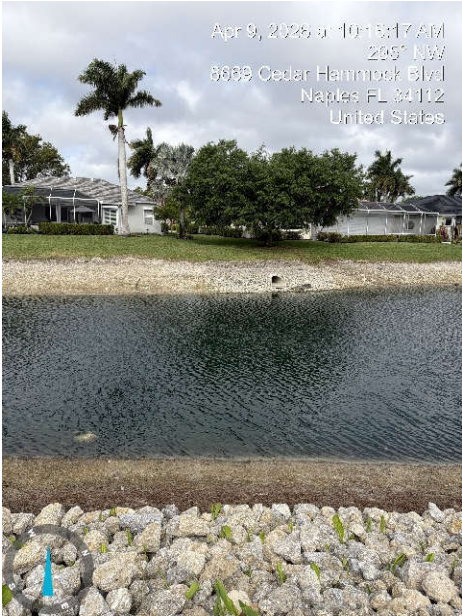


Images 14 & 15

Cont. Lake 3

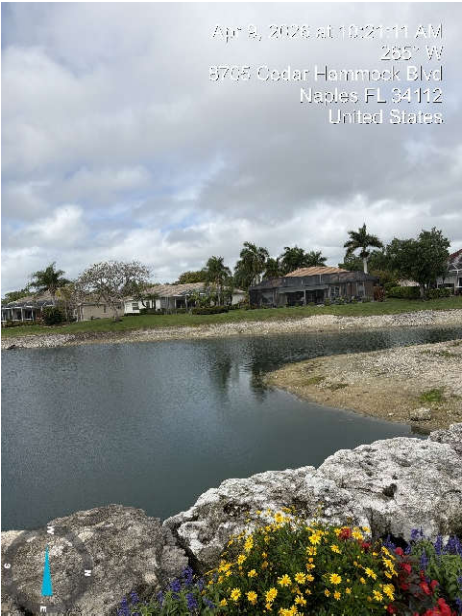
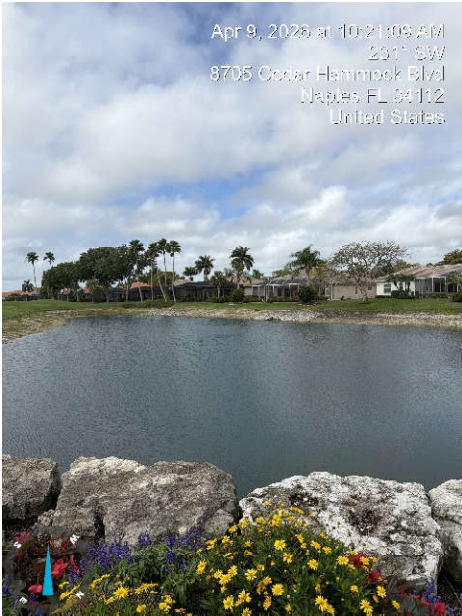


Images 16 & 17



Images 18 & 19

Cont. Lake 3

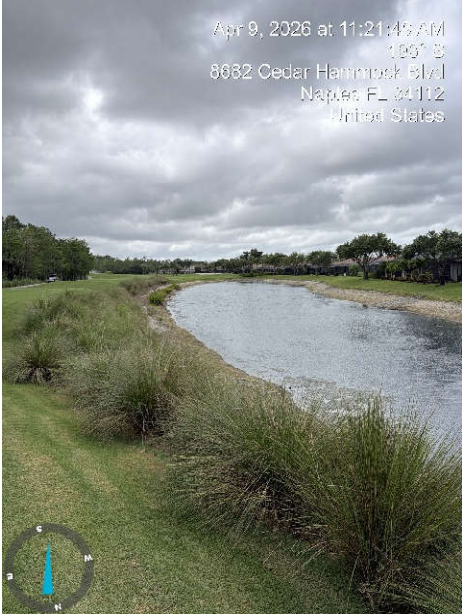


Images 20 & 21

Lake 4

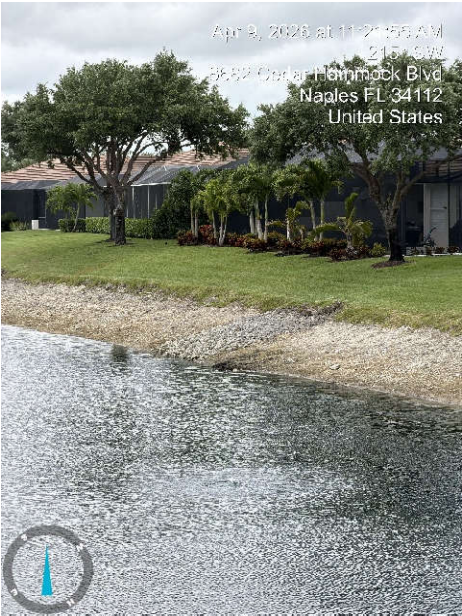


Images 96 & 97



Images 98 & 99

Cont. Lake 4

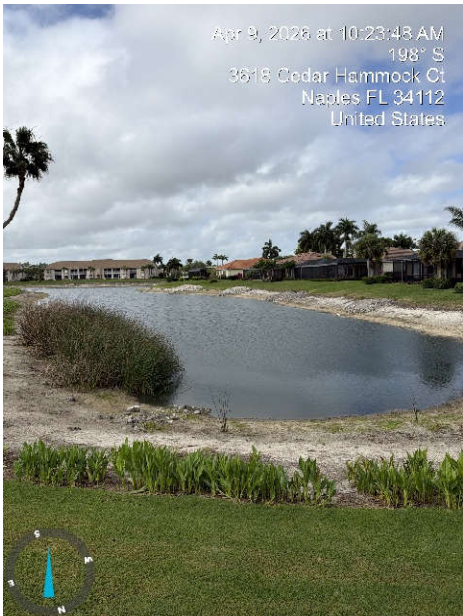
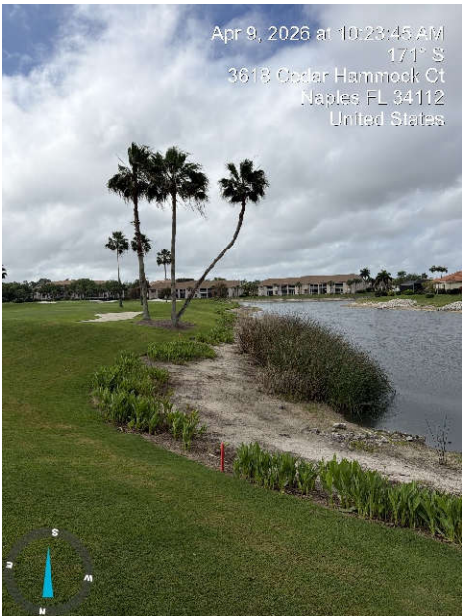


Images 100 & 101

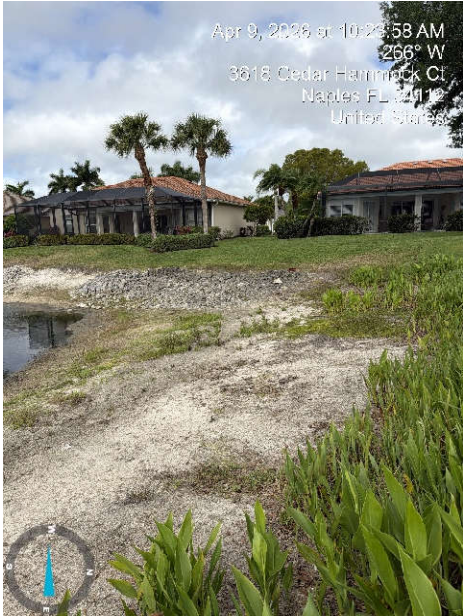
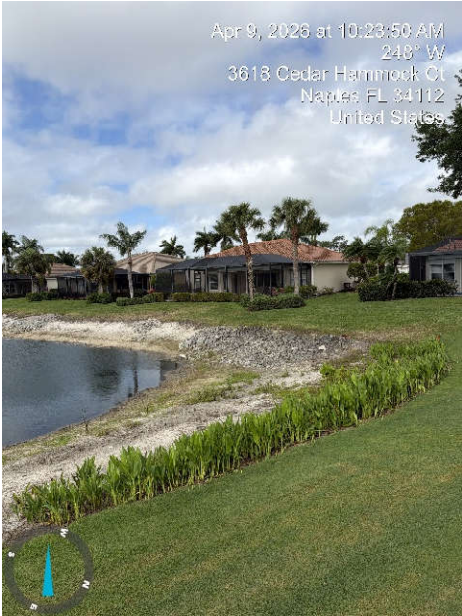


Images 102 & 103

Lake 5



Images 22 & 23

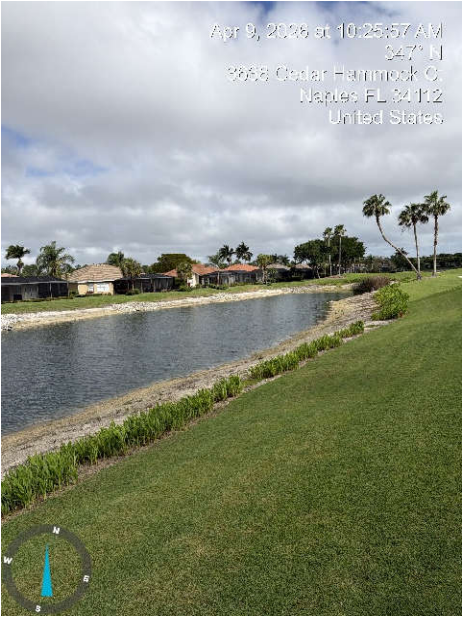
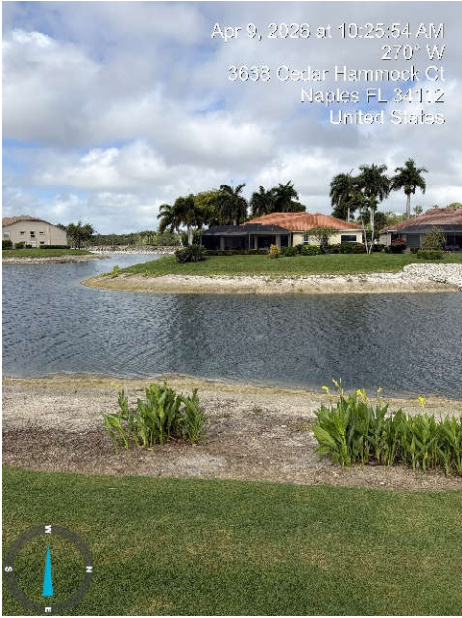


Images 24 & 25

Cont. Lake 5

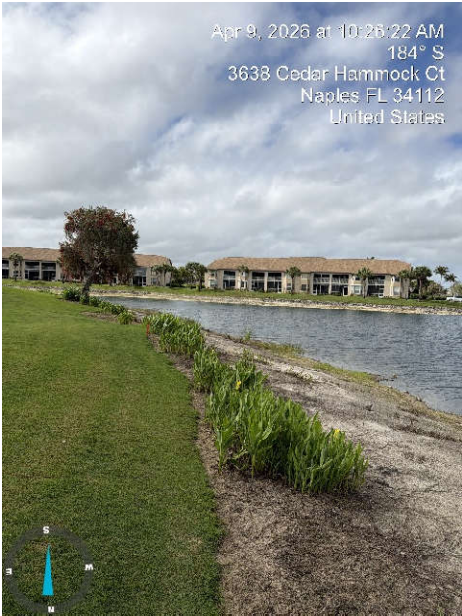


Images 26 & 27

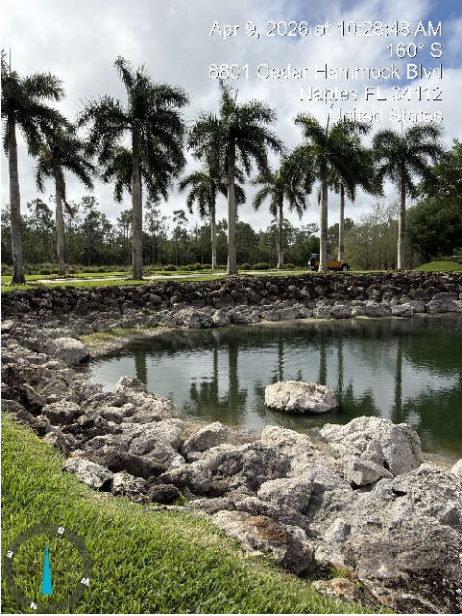
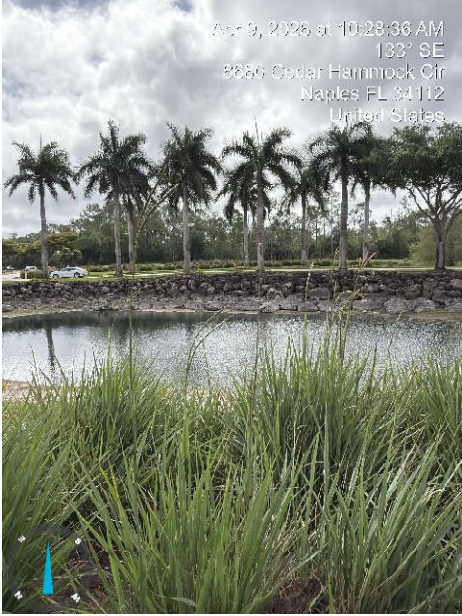


Images 28 & 29

Cont. Lake 5

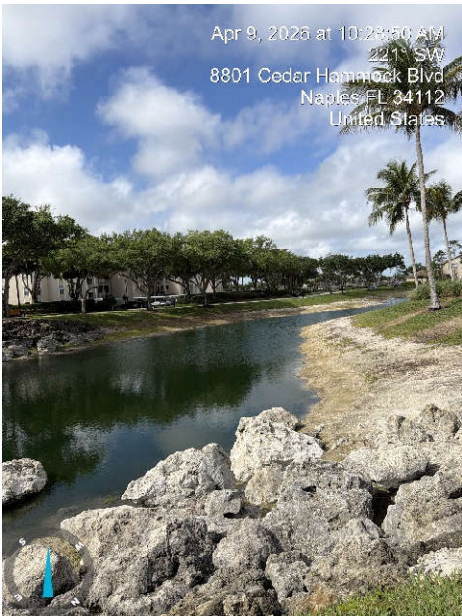


Images 30 & 31

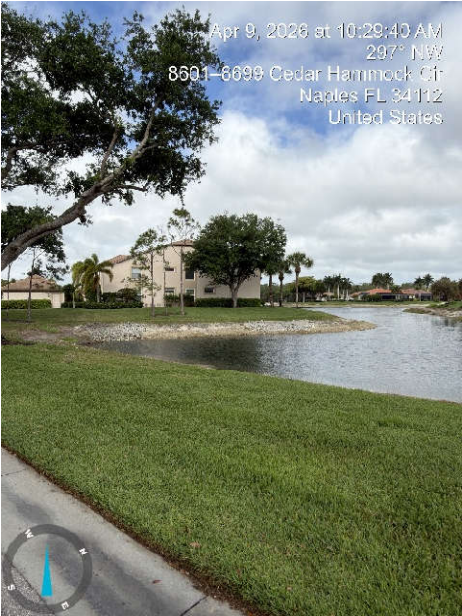


Images 32 & 33

Cont. Lake 5

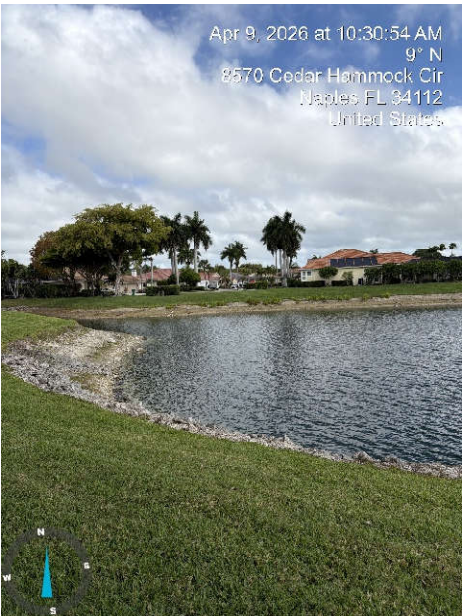
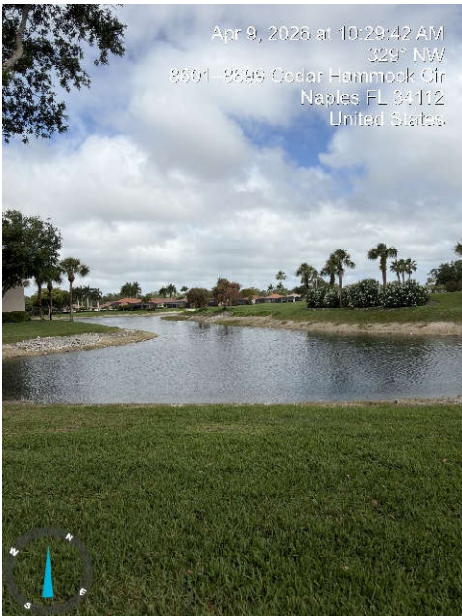


Images 34 & 35

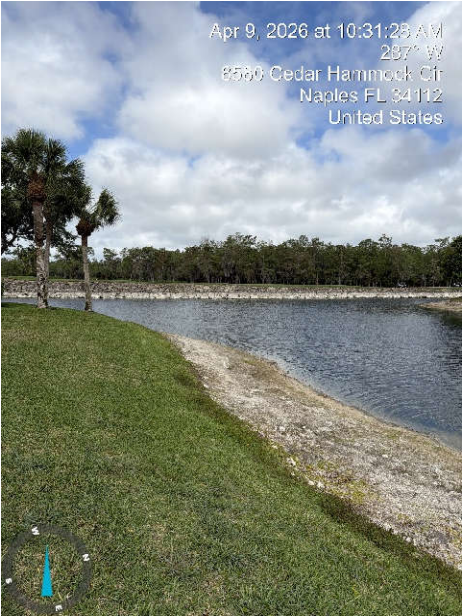


Images 36 & 37

Cont. Lake 5

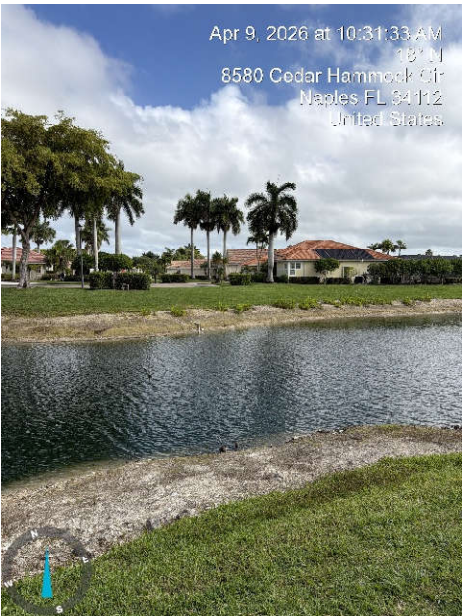


Images 38 & 39

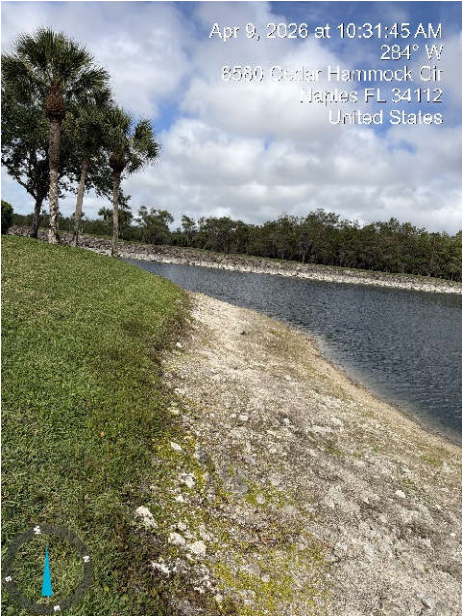


Images 40 & 41

Cont. Lake 5

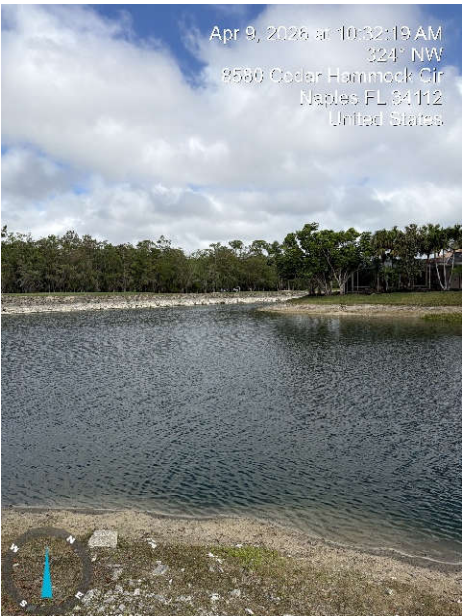


Images 42 & 43

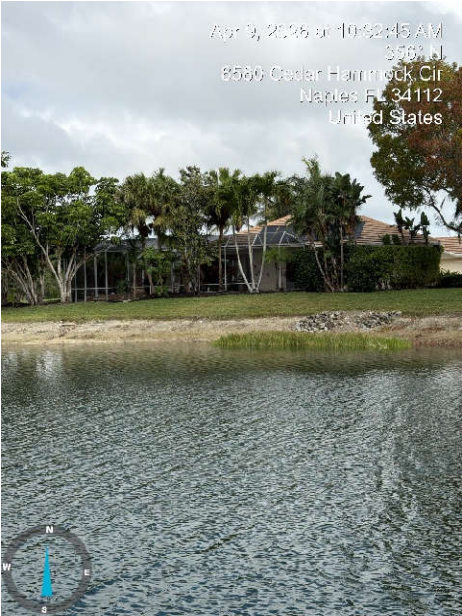


Images 44 & 45

Cont. Lake 5

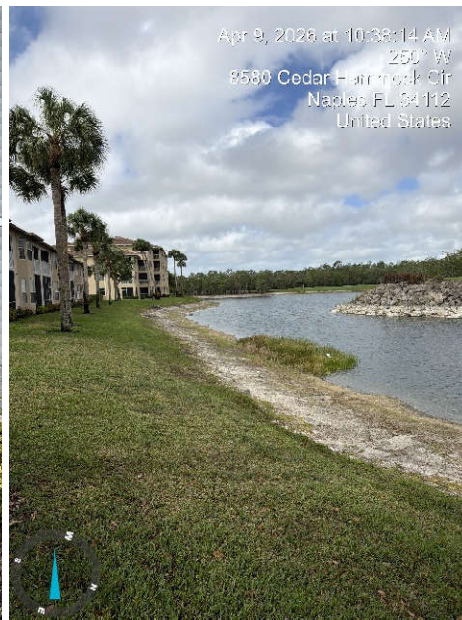


Images 46 & 47



Images 48 & 49

Cont. Lake 5

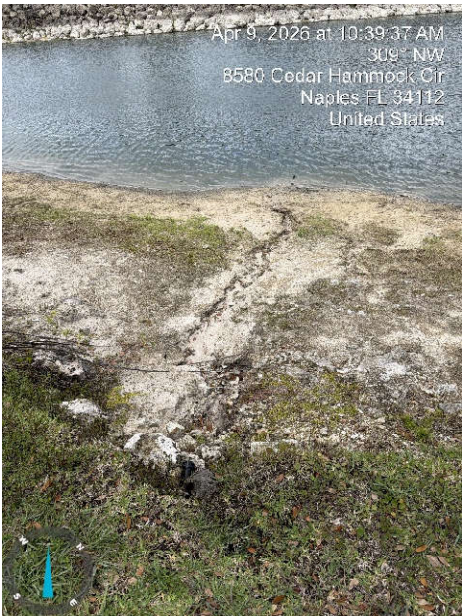


Images 50 & 51

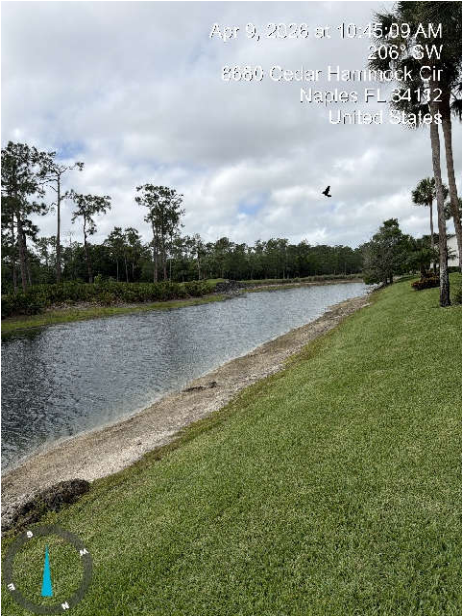
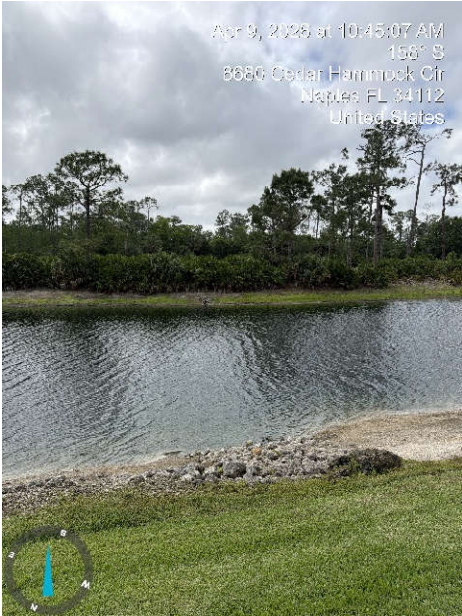


Images 52 & 53

Cont. Lake 5

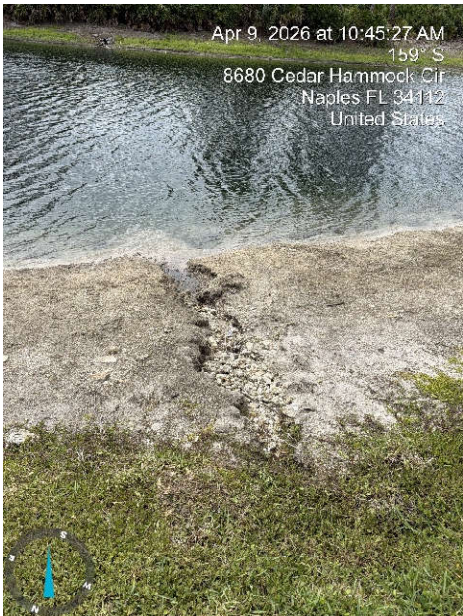
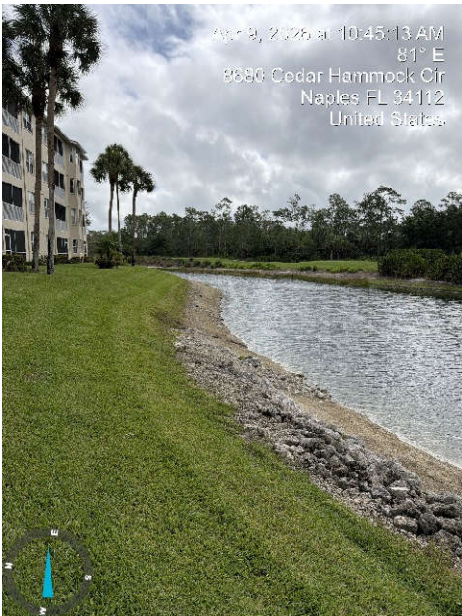


Images 54 & 55

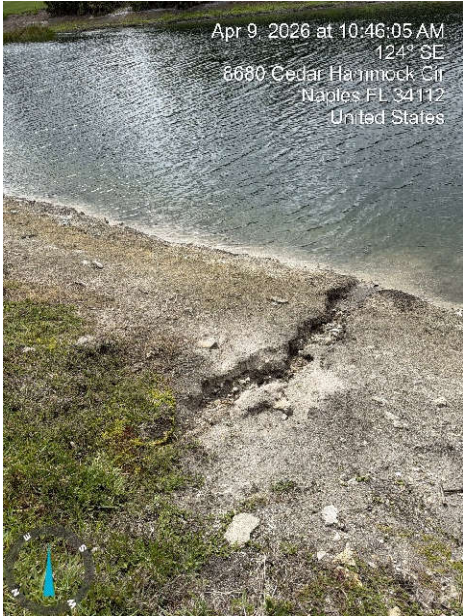


Images 56 & 57

Cont. Lake 5

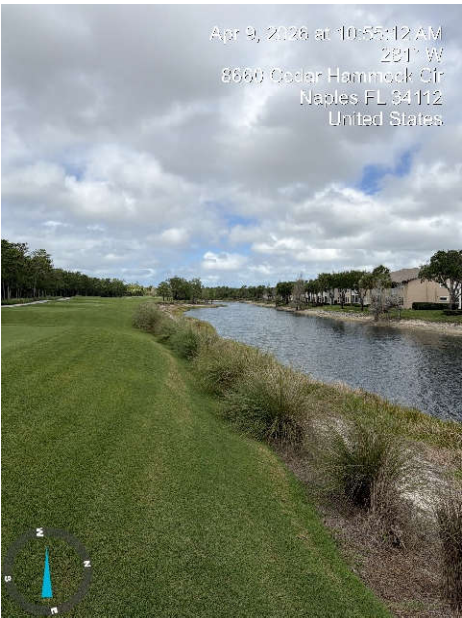
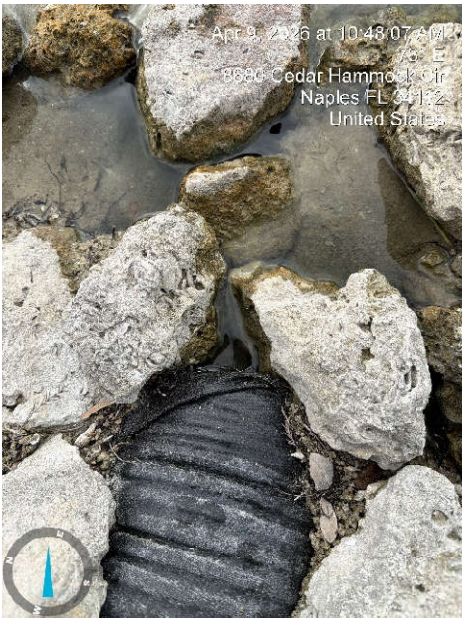


Images 58 & 59



Images 60 & 61

Cont. Lake 5

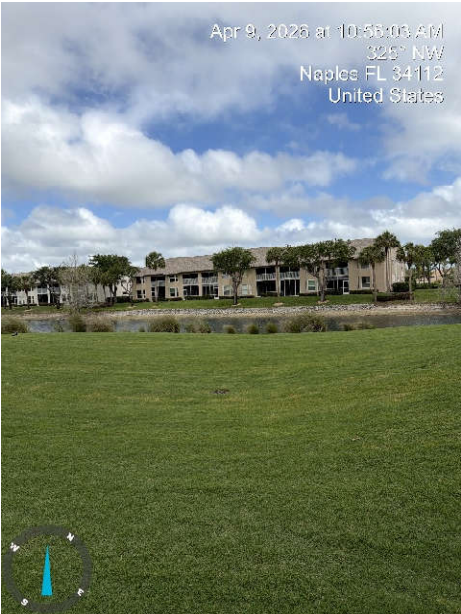


Images 62 & 63



Images 64 & 65

Cont. Lake 5



Images 66 & 67



Images 68 & 69

Cont. Lake 5

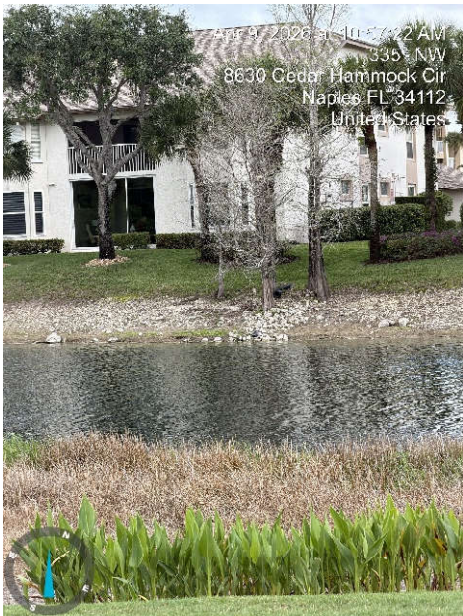
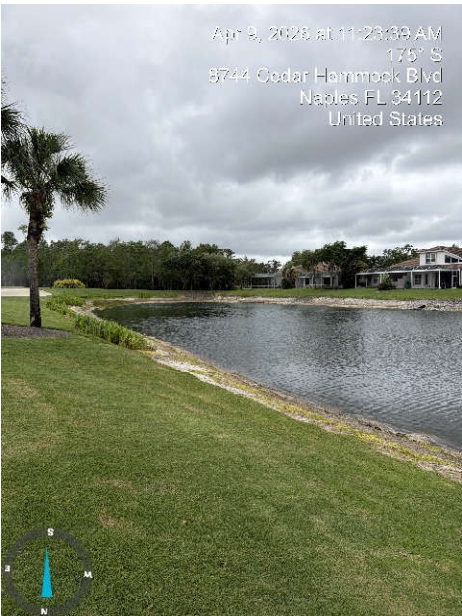
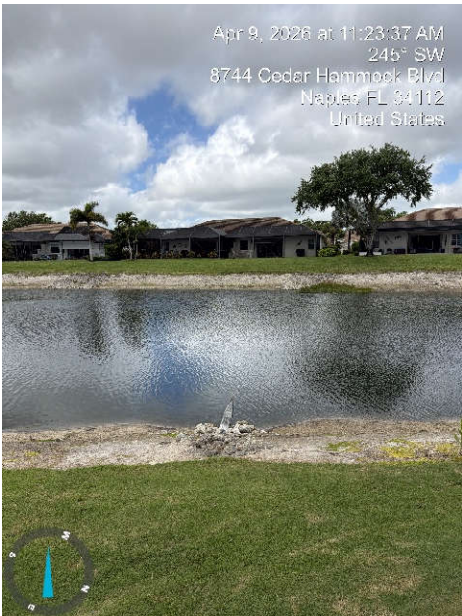
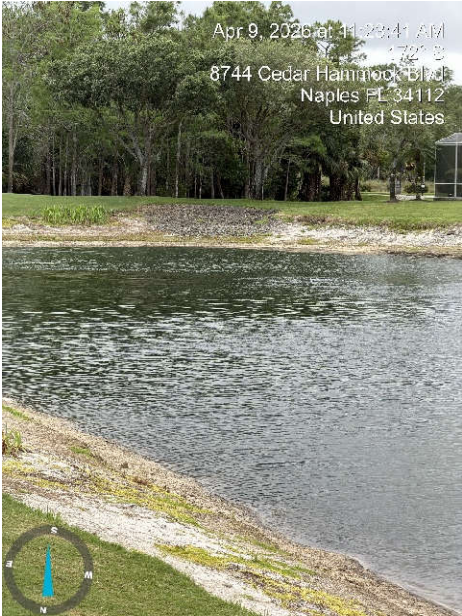


Image 70

Lake 6

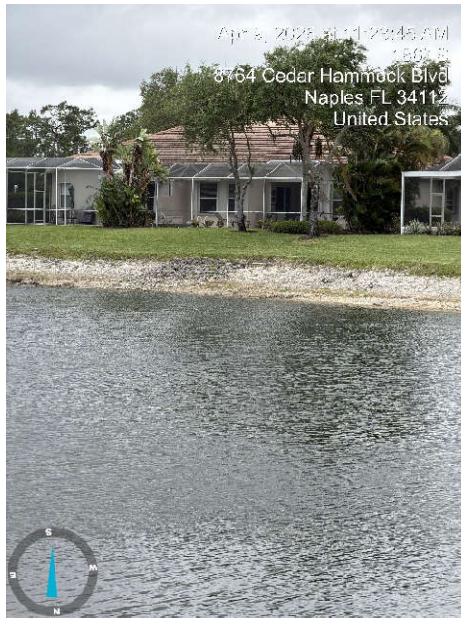


Images 104 & 105

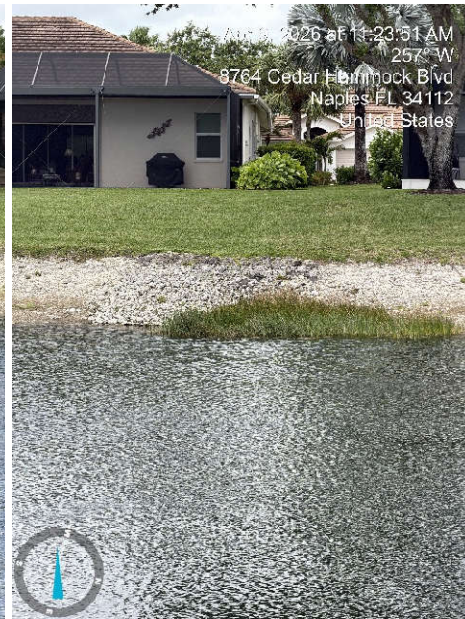


Images 106 & 107

Cont. Lake 6

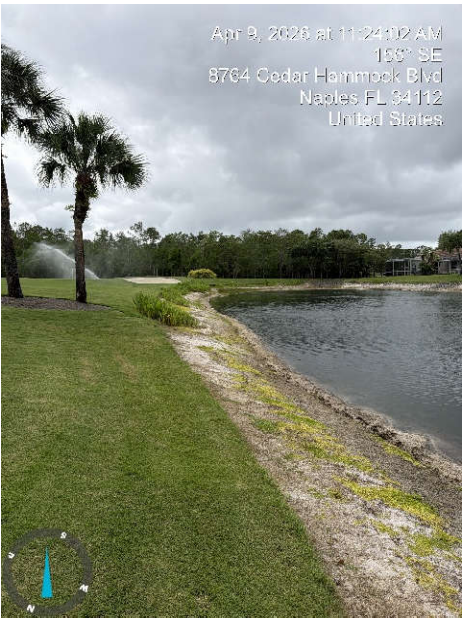


Images 108 & 109



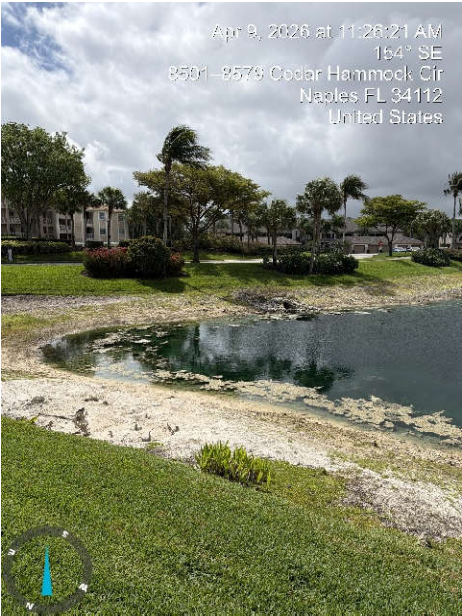
Images 110 & 111

Cont. Lake 6

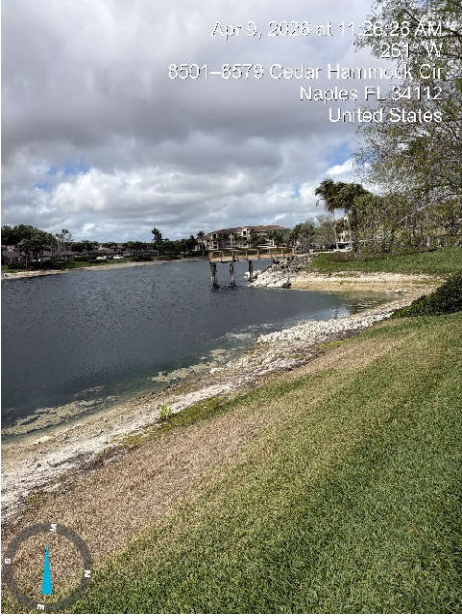
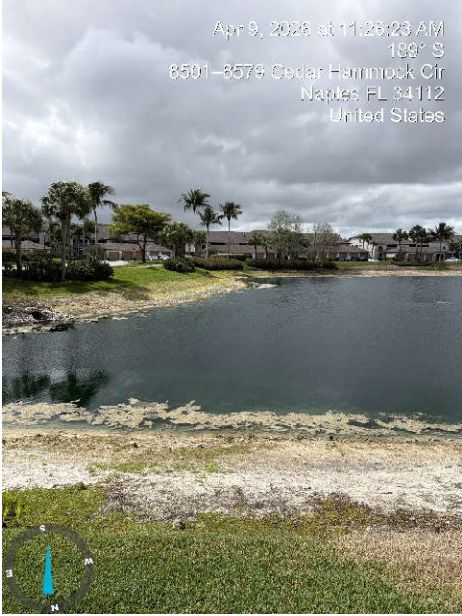


Images 112 & 113

Lake 7

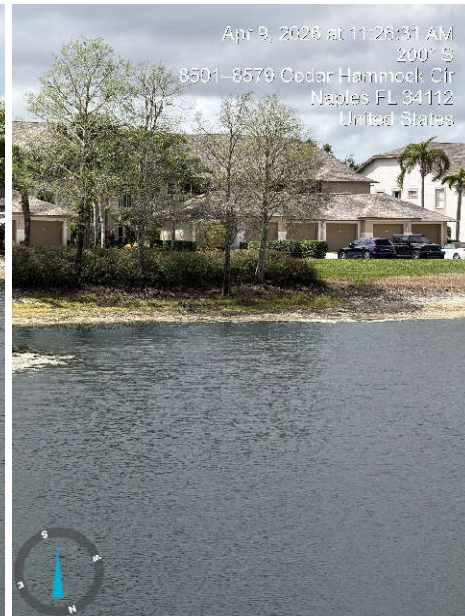


Images 114 & 115

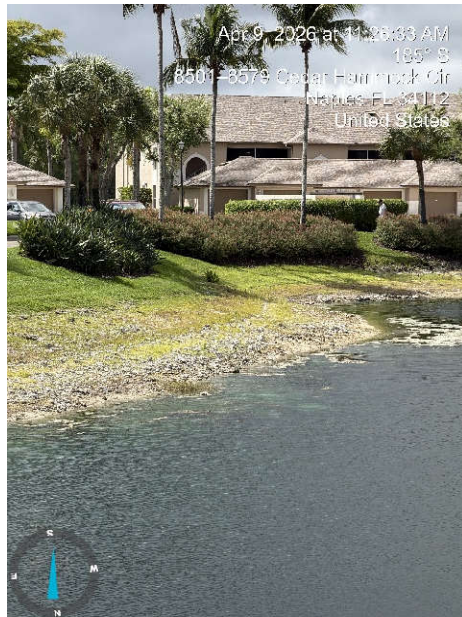


Images 116 & 117

Cont. Lake 7

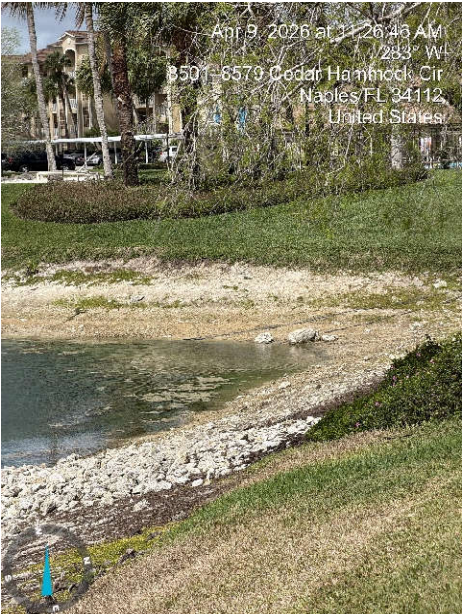


Images 118 & 119

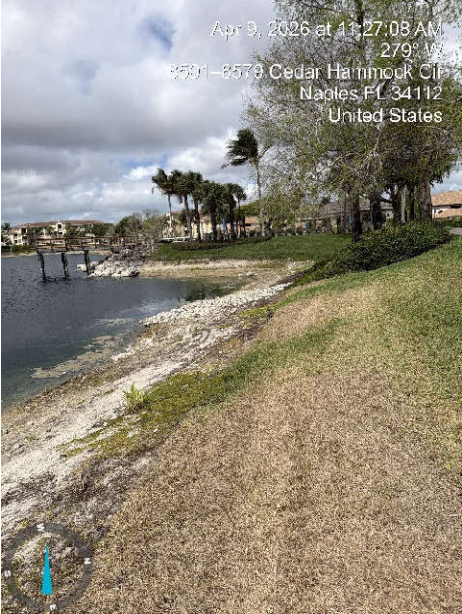


Images 120 & 121

Cont. Lake 7

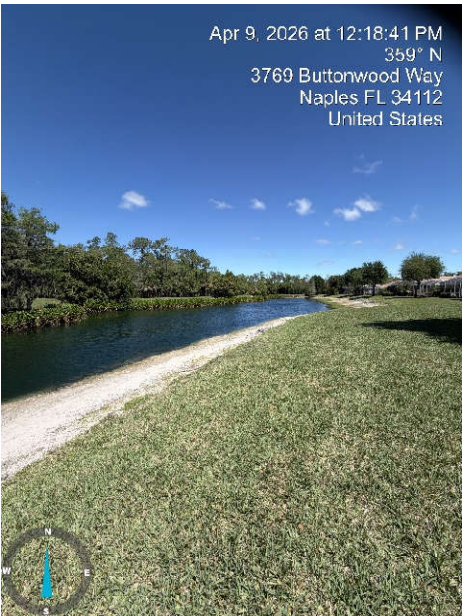
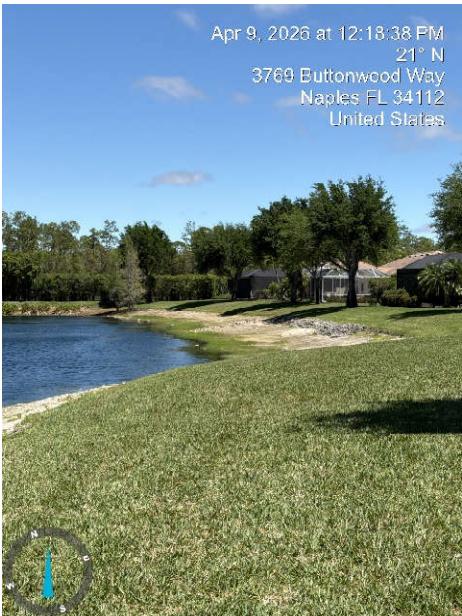


Images 122 & 123

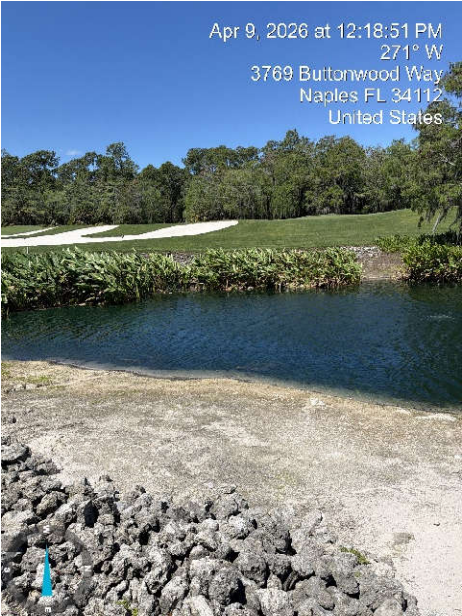
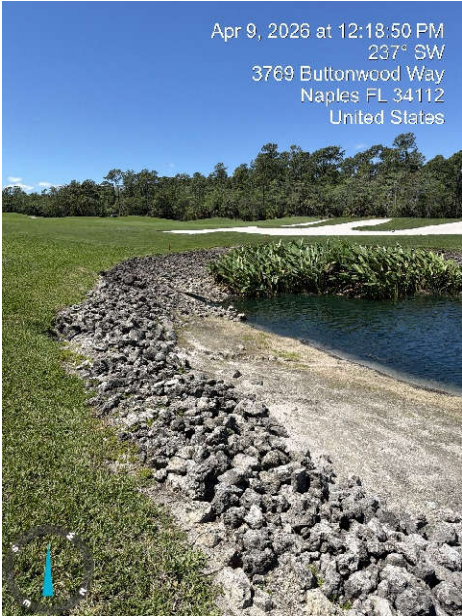


Images 124 & 125

Lake 8

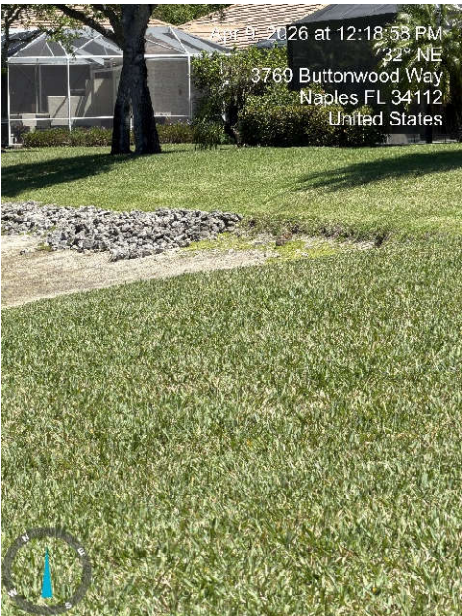
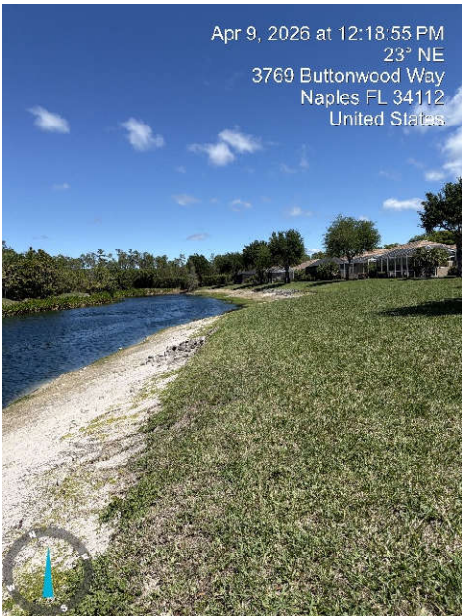


Images 166 & 167

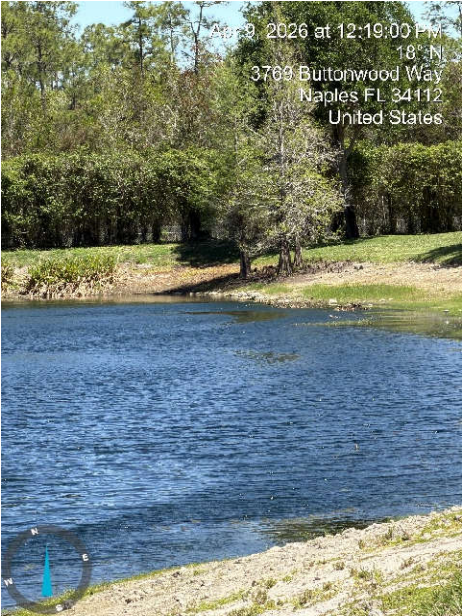
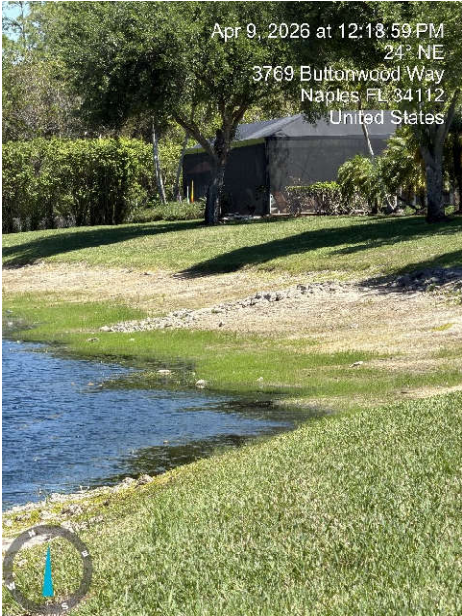


Images 168 & 169

Cont. Lake 8

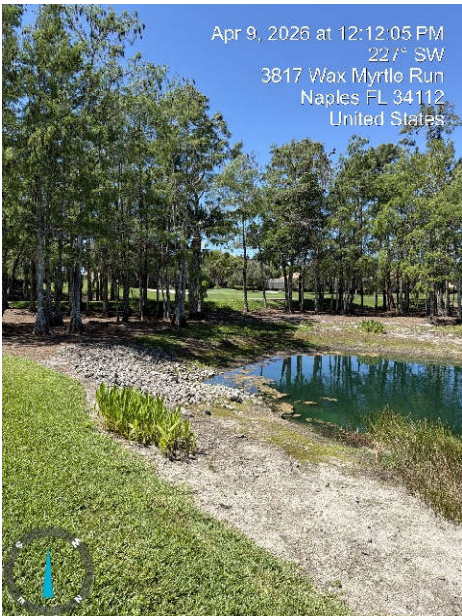


Images 170 & 171

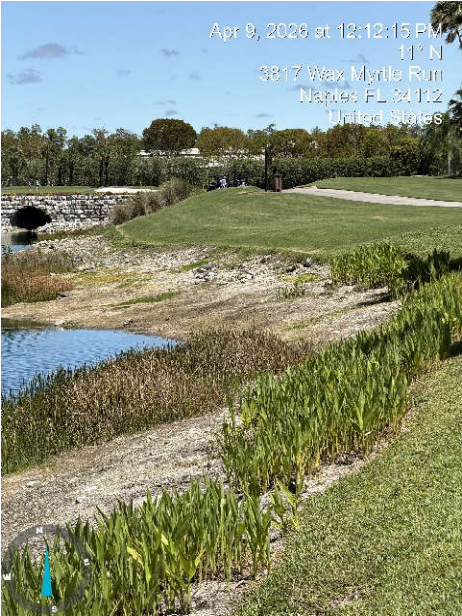
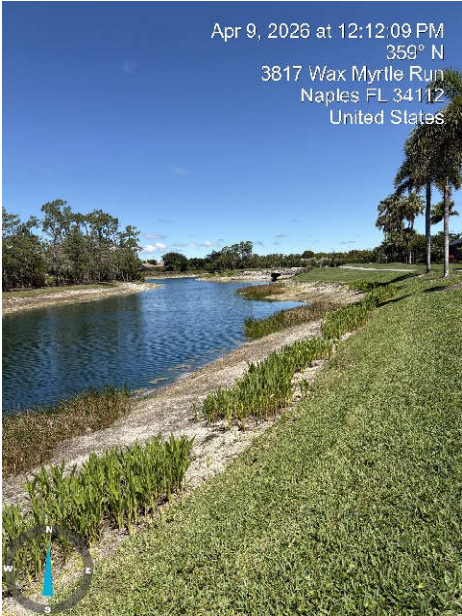


Images 172 & 173

Lake 9

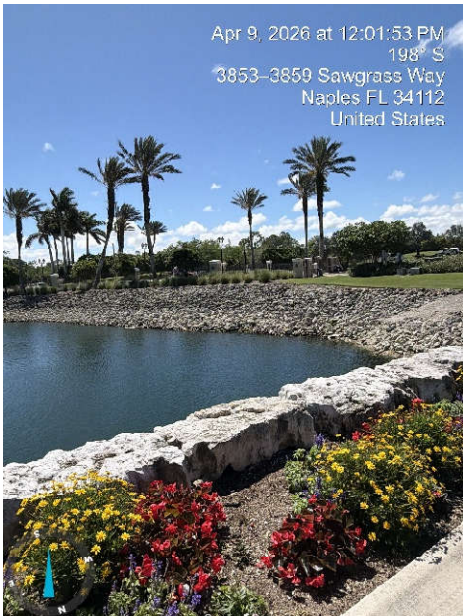


Images 158 & 159

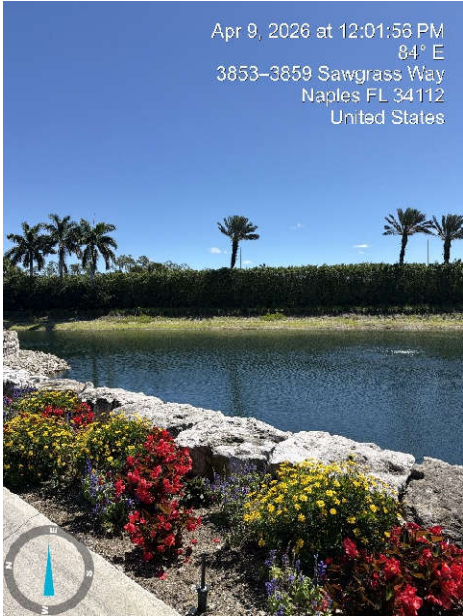
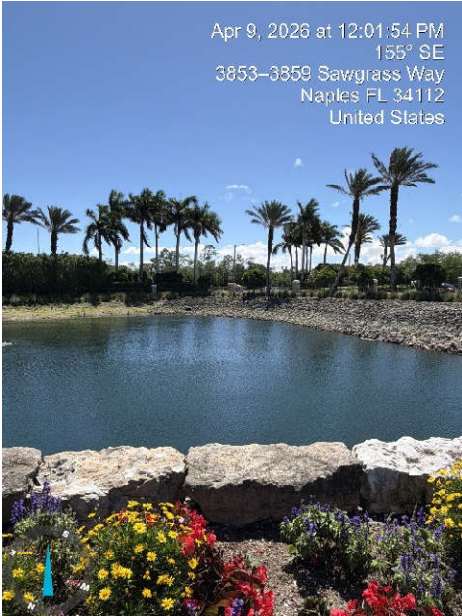


Images 160 & 161

Lake 11

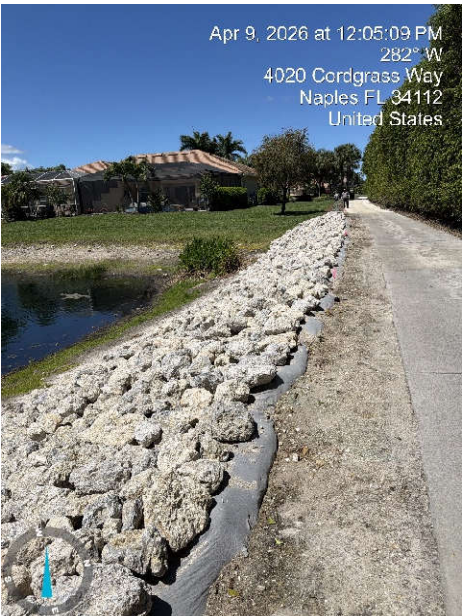
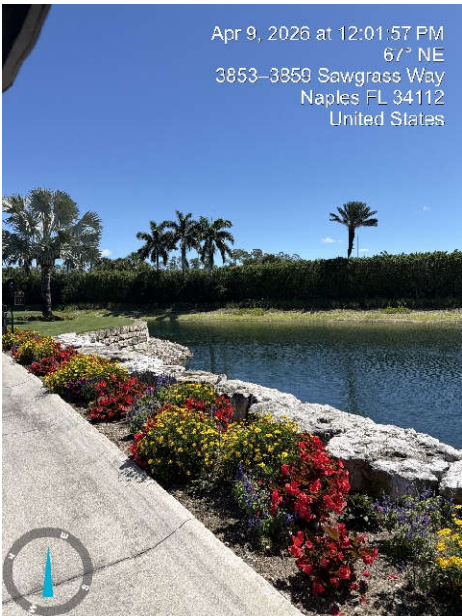


Images 717 & 141



Images 142 & 143

Cont. Lake 11

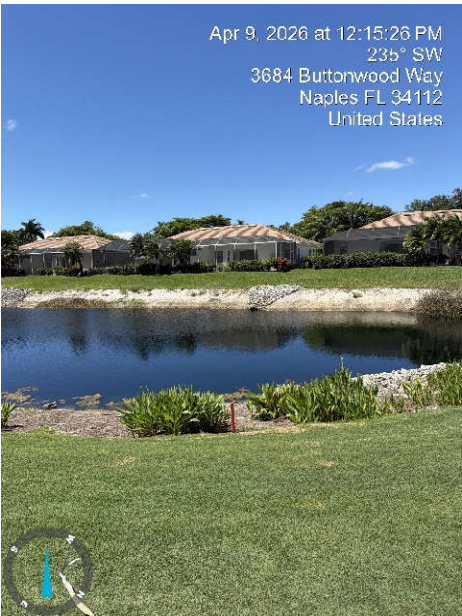
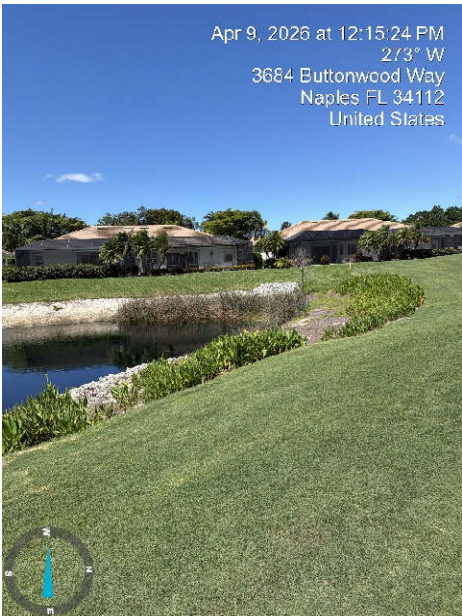


Images 144 & 145

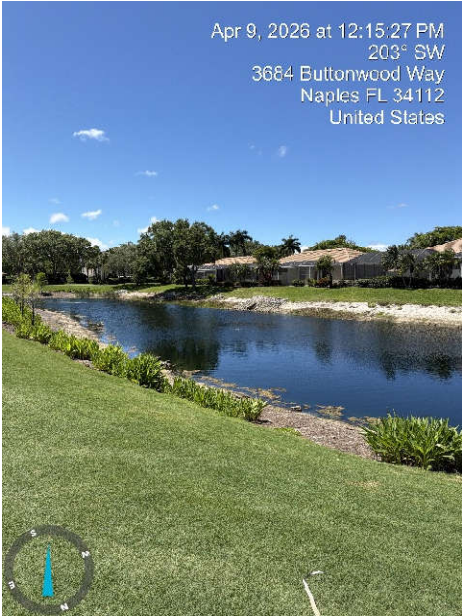


Images 146 & 148

Lake 12

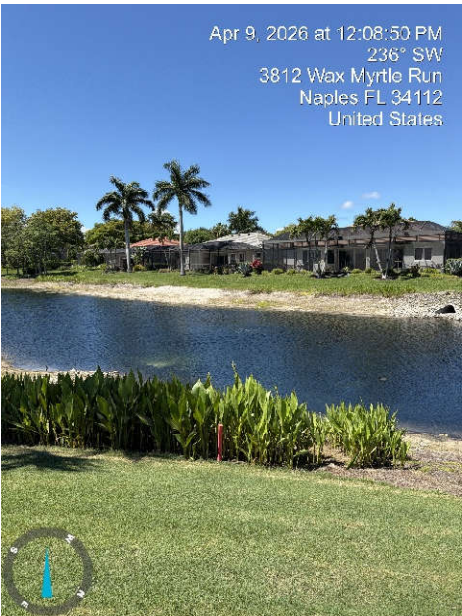


Images 162 & 163

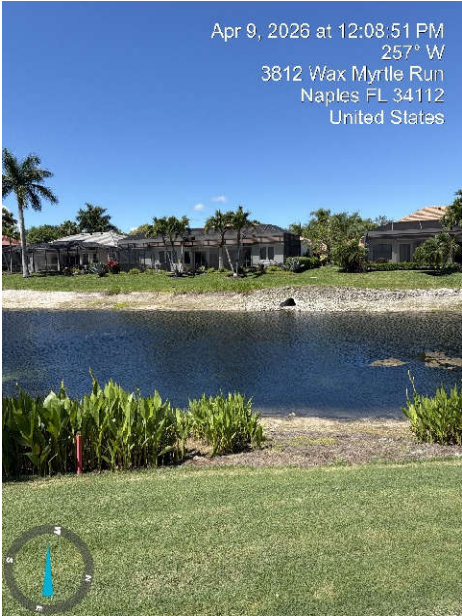


Images 164 & 165

Lake 13

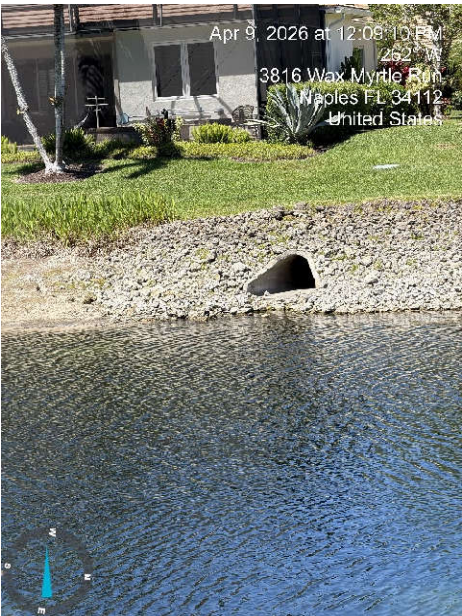
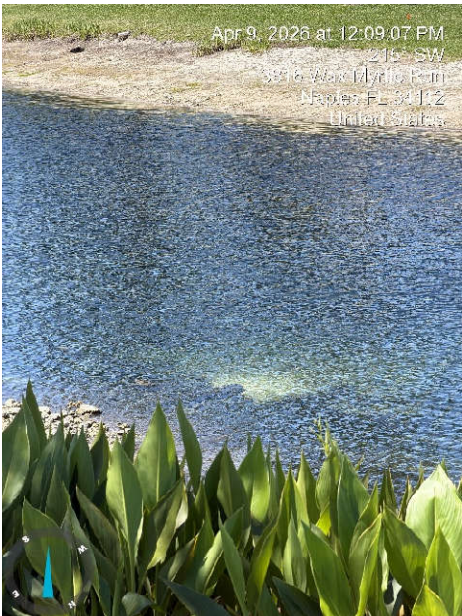


Images 149 & 150

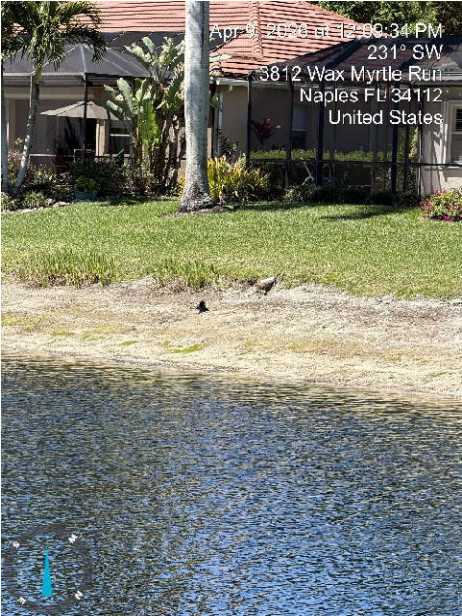
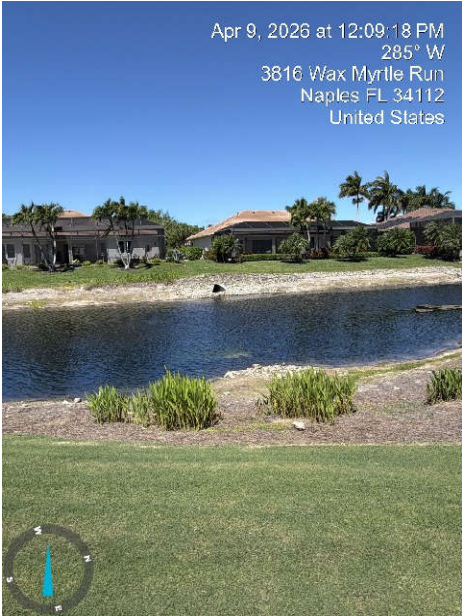


Images 151 & 152

Cont. Lake 13



Images 153 & 154



Images 155 & 156

Cont. Lake 13

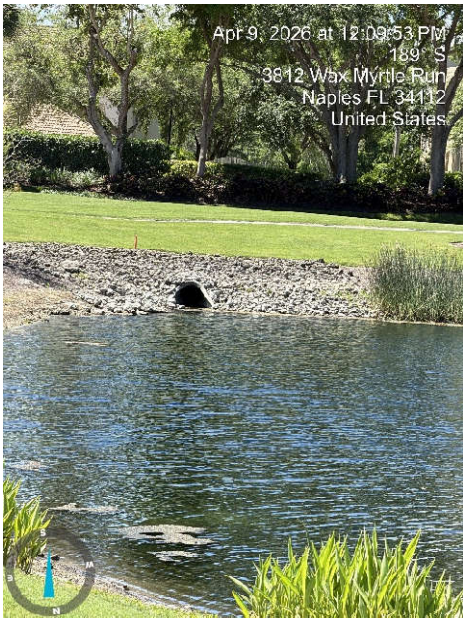
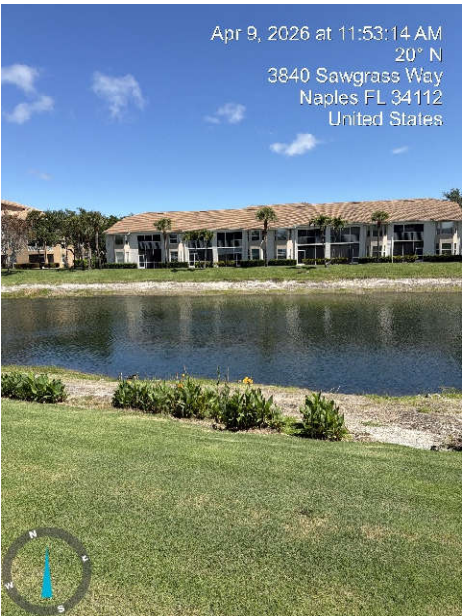
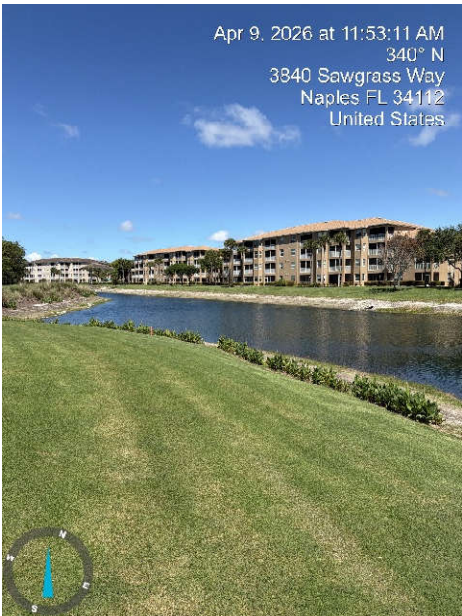
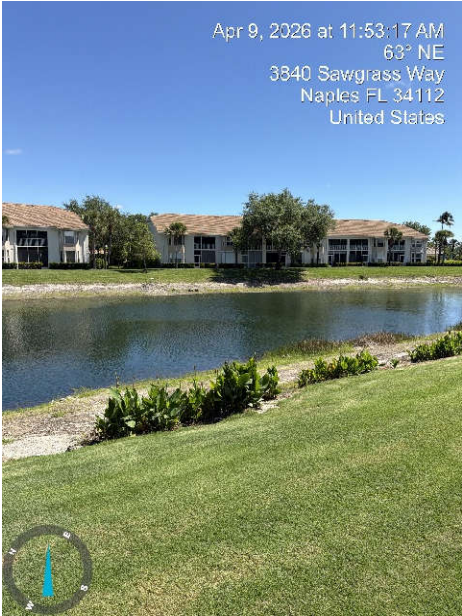


Image 157

Lake 15



Images 126 & 127



Images 128 & 129

Cont. Lake 15



Images 130 & 131

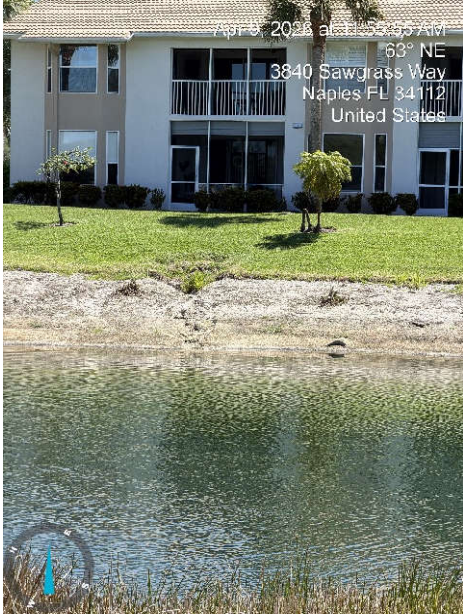
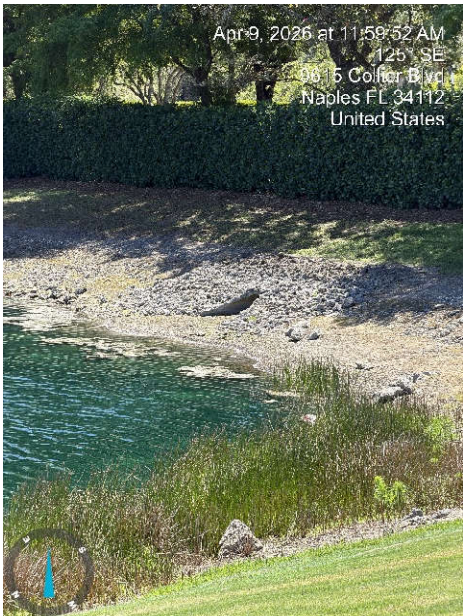
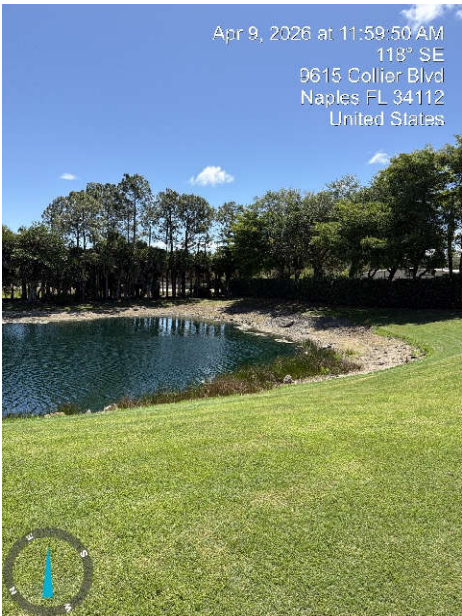
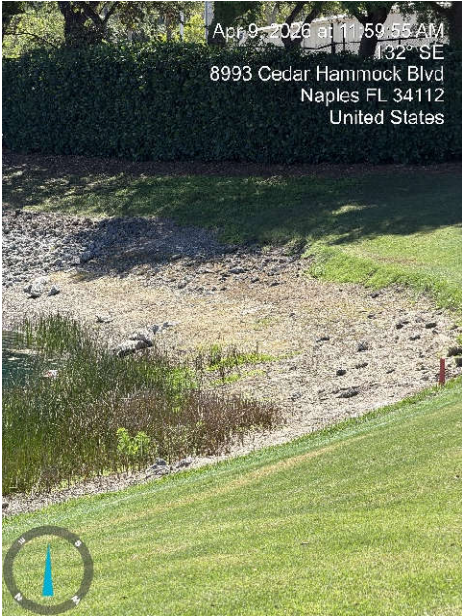


Image 132

Lake 16

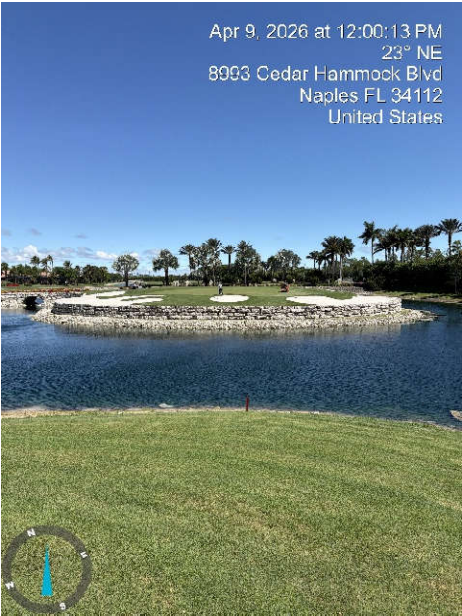
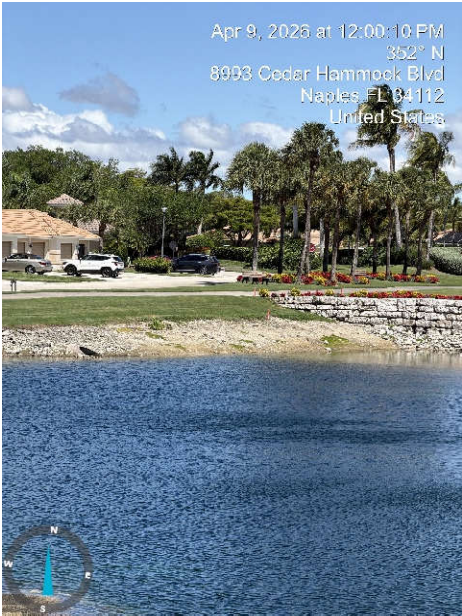


Images 133 & 134

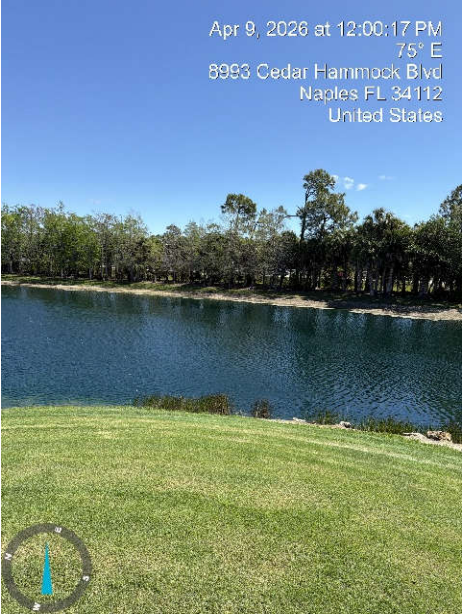


Images 135 & 136

Cont. Lake 16



Images 137 & 138



Images 139 & 140



Professional Engineers, Planners & Land Surveyors

### Cedar Hammock Erosion Inspection

On April 17, 2023, an inspection of the lakes at Cedar Hammock took place in order to identify areas of erosion on the lake banks. Over time, stormwater runoff drains from impervious areas and saturated pervious areas into the lakes at Cedar Hammock. This causes erosion such as rills and washouts to form on the lake banks which can get worse with time. The purpose of this report is to show areas within the community that have problematic erosion that is likely to worsen if no action is taken.

Areas of erosion on the lake banks were separated into three categories based on severity of the erosion: Minor, moderate, and major. Minor erosion is considered any area that shows signs of erosion such as small rills and washouts. Moderate erosion is washouts that show signs of rapid deterioration to the lake banks. Areas classified as major erosion show strong signs of deterioration to the lake Banks and should maintained as soon as possible. In most cases, moderate and major erosion took place in areas where improvements had already been made in the past to combat erosion. Most notably, these occurred in areas where rip rap was installed.

Please see attached site map marking the locations of erosion and the corresponding spreadsheet classifying and describing the erosion.

• **SERVING THE STATE OF FLORIDA** •

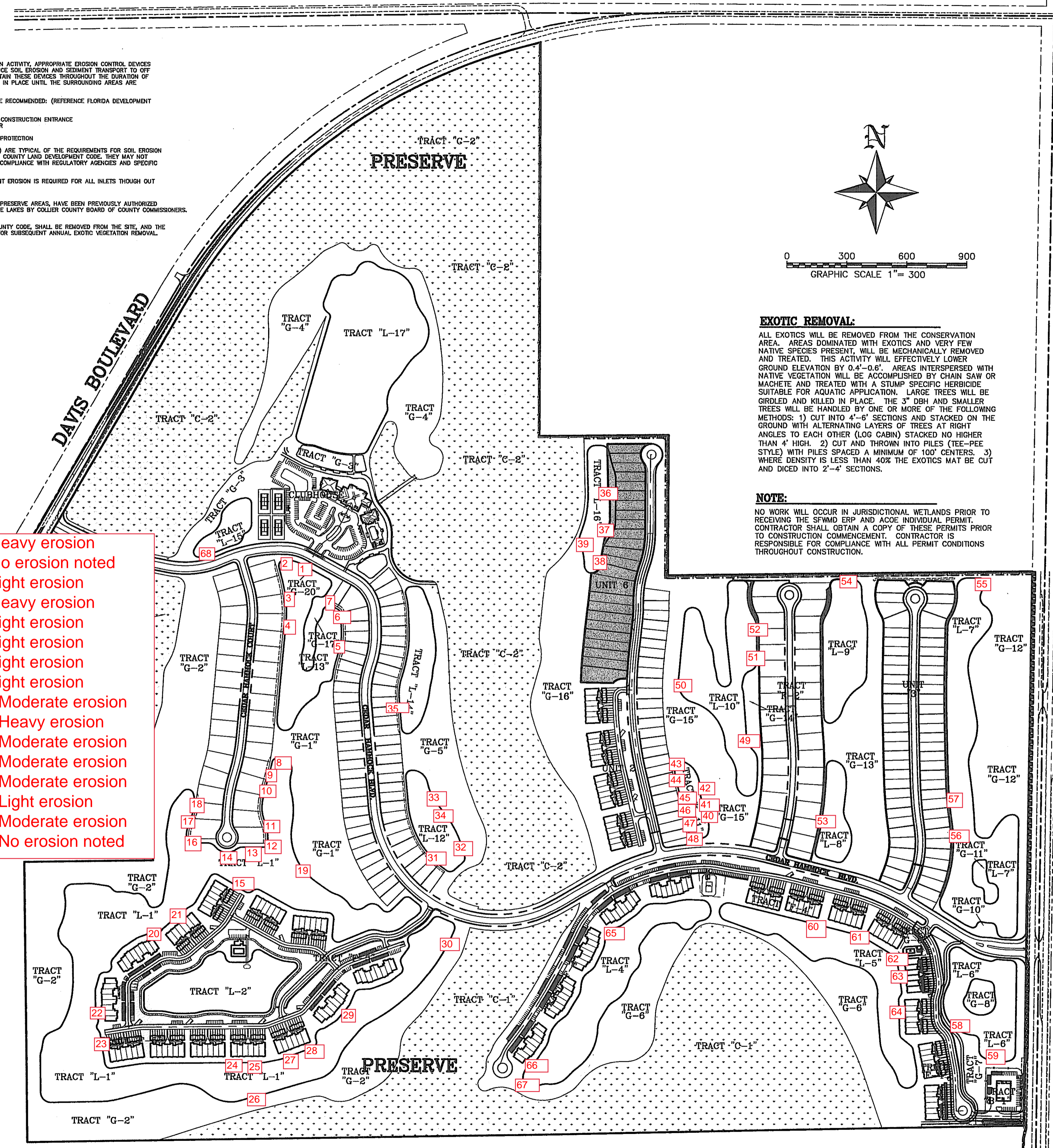
DEVELOPMENT STANDARDS

PRINCIPAL STRUCTURES	SINGLE FAMILY DETACHED	SINGLE FAMILY ATTACHED	ZERO LOT LINE	MULTI FAMILY	COMMONS / RECREATION USES
MINIMUM LOT AREA	7,000 S.F.	3,600 S.F.	3,600 S.F.	10,600 S.F.	N/A
LOT WIDTH	MIN. 70 FT.	MIN. 30 FT.(1) MIN. 25 FT.(2)	MIN. 50 FT.	MIN. 120 FT.	N/A
MIN. FLOOR AREA	1,500 S.F.	1,000 S.F.	1,000 S.F.	1,000 S.F.	N/A
FRONT YARD	12 FT.	12 FT.	12 FT.	20 FT.	58 FT.(3) 28 FT.(4)
SIDE YARD	5 FT.(5)	5 FT.(5)	0 FT.(5)(9) 18 FT.(5)	10 FT.(5)	25 FT.(3) 18 FT.(4)
REAR YARD	10 FT.(5)	10 FT.(5)	18 FT.(5)	20 FT.(5)	NONE(3) 18 FT.(4)
MIN. DISTANCE BETWEEN STRUCTURES	10 FT.	10 FT.	10 FT.	15 FT.(6)	10 FT.
MAX. BLDG. HEIGHT	2 STORIES NOT TO EXCEED 35 FT.(7)	2 STORIES NOT TO EXCEED 35 FT.(7)	2 STORIES NOT TO EXCEED 35 FT.(7)	4 STORIES NOT TO EXCEED 65 FT.(7)	60 FT.(7)
ACCESSORY STRUCTURES					
FRONT YARD	S.P.S.	S.P.S.	S.P.S.	S.P.S.	S.P.S.(4) 18 FT.(5)
SIDE YARD	S.P.S.	S.P.S.	S.P.S.	S.P.S.	S.P.S.(4) 18 FT.(5)
REAR YARD (ATTACHED)	S.P.S.	S.P.S.	S.P.S.	10 FT.	S.P.S.(4) 18 FT.(5)
REAR YARD (DETACHED)	20 FT.	15 FT.	15 FT.	20 FT.	S.P.S.(4) 18 FT.(5)
MAX. BLDG. HEIGHT	35 FT.(8)	35 FT.(8)	35 FT.(8)	35 FT.(8)	48 FT.

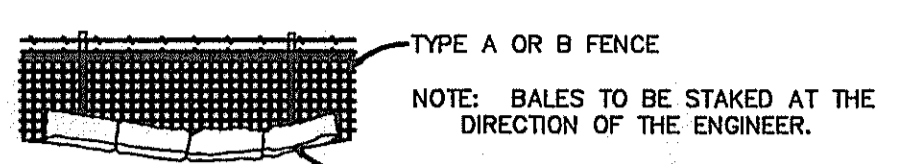
- S.P.S. - SAME AS PRINCIPAL STRUCTURE.
- APPLICABLE TO SINGLE STORY DWELLING UNITS.
  - APPLICABLE TO TWO STORY DWELLING UNITS.
- APPLICABLE ONLY TO THE GOLF COURSE CLUBHOUSE, AND ONLY APPLICABLE FROM RESIDENTIAL PARCELS, OTHERWISE NONE(0').
  - APPLICABLE TO ALL OTHER RECREATIONAL BUILDINGS NOT ASSOCIATED WITH THE GOLF COURSE CLUBHOUSE. WHERE SUCH RECREATIONAL BUILDINGS ARE ADJACENT TO GOLF COURSE - NONE (0') MEASURED FROM THE TOP OF BANK.
  - WHERE ADJACENT TO A GOLF COURSE - NONE (0'), OR LAKE - NONE (0') MEASURED FROM TOP OF BANK.
  - 15 FEET, OR ONE-HALF THE SUM OF THE HEIGHTS OF THE ADJACENT BUILDINGS, MEASURED FROM EXTERIOR WALLS, WHICHEVER IS GREATER.
  - BUILDING HEIGHT SHALL BE MEASURED FROM MINIMUM FINISHED FLOOR ELEVATION.
  - 35 FEET, OR 2 STORIES, WHICHEVER IS GREATER, ABOVE THE MINIMUM FINISHED FLOOR ELEVATION, EXCEPT FOR ATTACHED SCREEN ENCLOSURES, WHICH MAY BE THE HEIGHT OF THE PRINCIPAL STRUCTURE.
  - ALL ZERO LOT LINE UNITS IN A SERIES SHALL HAVE THE 0 FOOT SIDE SETBACK ON THE SAME SIDE OF THE LOT. THE ZERO SETBACK SIDE MAY CHANGE ONLY IF A MINIMUM 18 FOOT WIDE SPACE IS PROVIDED IN THE FORM OF AN EASEMENT, GOLF COURSE CROSSING, OR THE LIKE, WHICH SEPARATE THE LOTS.

GENERAL CONSTRUCTION NOTES:

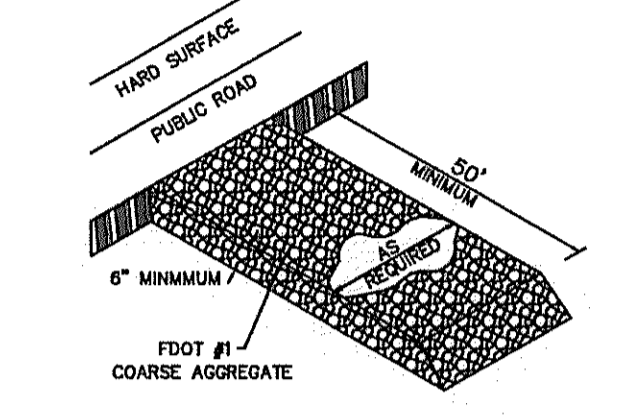
- CONTRACTOR SHALL BE RESPONSIBLE FOR PROVIDING ALL EROSION CONTROL MEASURES NECESSARY TO ASSURE THAT TURBID DISCHARGES ARE NOT LEAVING THE SITE. THIS SHALL INCLUDE BUT NOT BE LIMITED TO THE INSTALLATION OF HAY BALES, SILT BARRIERS, GRAVEL CONSTRUCTION ENTRANCE, DEWATERING IMPOUNDMENTS, AND SLOPE STABILIZATION AS NECESSARY TO CONTROL TURBIDITY & EROSION.
- CONTRACTOR TO DETERMINE AND VERIFY LOCATION AND ELEVATION OF ANY BURIED UTILITY LINES OR CABLES PRIOR TO CONSTRUCTION
- CONTRACTOR SHALL PROVIDE AND MAINTAIN TRAFFIC CONTROL IN ACCORDANCE WITH F.D.O.T. STANDARD SPECIFICATIONS AND INDEXES AND THE FEDERAL HIGHWAY ADMINISTRATION'S MANUAL ON UNIFORM TRAFFIC CONTROL DEVICES (MUTCD), PART VI.
- ALL CONSTRUCTION TO BE IN ACCORDANCE WITH FLORIDA DEPT. OF TRANSPORTATION (F.D.O.T.) STANDARD SPECIFICATIONS FOR ROAD AND BRIDGE CONSTRUCTION, LATEST EDITION.
- VERTICAL SAW CUTS THROUGH LIMEROCK ARE REQUIRED WHERE NEW PAVEMENT MATCHES TO EXISTING PAVEMENT.
- THE CONTRACTOR SHALL SUPPLY SATISFACTORY DENSITY TESTS OF SUBBASE AND LIMEROCK AREAS TO THE ENGINEER PRIOR TO PAYMENT AND/OR FINAL ACCEPTANCE (1 TEST PER 350 SY).
- IF A REQUIRED DIMENSION IS NOT SHOWN, CONTACT THE ENGINEER.
- REINFORCED CONCRETE PIPE (RCP) CULVERTS SHALL CONFORM TO CLASS III (ASTM C76) FOR ROUND PIPE.
- ALL DISTURBED AREAS SHALL BE SODED OR SEEDED AND MULCHED.
- CONTRACTOR TO SECURE ALL PERMITS NECESSARY TO WORK IN STATE OR COUNTY RIGHTS-OF-WAY.
- CONTRACTOR SHALL CLEAR AND GRUB SURFACE MATERIAL FOR ENTIRE FILL AREA PRIOR TO PLACING FILL.
- PIPE LENGTHS SHOWN DO NOT INCLUDE THE MITERED END SECTION.
- ALL EXISTING DRIVEWAYS, LANDSCAPING, SIGNS, GRASS, ETC. SHALL BE RESTORED TO A CONDITION EQUIVALENT TO PRE CONSTRUCTION CONDITION UNLESS OTHERWISE APPROVED BY THE ENGINEER AND COUNTY.
- ALL ELEVATIONS ARE BASED ON NATIONAL GEODETIC VERTICAL DATUM (NGVD).
- THE CONTRACTOR IS REQUIRED TO OBTAIN WRITTEN APPROVAL FROM THE ENGINEER FOR ANY DEVIATIONS FROM THE PLANS AND/OR SPECIFICATIONS.
- THE CONTRACTOR SHALL FIELD VERIFY ALL DIMENSIONS AND ELEVATIONS PRIOR TO COMMENCEMENT OF CONSTRUCTION AND NOTIFY THE ENGINEER IMMEDIATELY OF ANY REQUIRED PLAN DEVIATIONS.
- THE CONTRACTOR SHALL BE RESPONSIBLE FOR OBTAINING A DEWATERING PERMIT FROM THE SOUTH FLORIDA WATER MANAGEMENT DISTRICT AS REQUIRED.
- THE CONTRACTOR SHALL PROVIDE 48 HOURS WRITTEN NOTICE TO THE ENGINEER AND COUNTY PRIOR TO THE FOLLOWING ACTIVITIES:
  - COMMENCEMENT OF CONSTRUCTION
  - CHANGES TO APPROVED SCHEDULES
  - CONNECTION TO EXISTING UTILITY SYSTEMS
  - THRUST BLOCK INSPECTION
  - UTILITY MAIN PRESSURE TESTING
  - TRENCH AND BACK FILL COMPACTION AND DENSITY TESTING
  - CURB INSTALLATION
  - SUBBASE, BASE AND PAVING OPERATIONS
  - WATER MAIN FLUSHING, CHLORINATION AND BACTERIOLOGICAL TESTING
  - FINAL INSPECTIONS
- ALL PAVEMENT STRIPING SHALL BE THERMOPLASTIC.
- ALL DIMENSIONS ARE IN FEET.
- NO LANDSCAPING WITHIN COUNTY UTILITY EASEMENT (C.U.E.)
- CEDAR HAMMOCK COMMUNITY DEVELOPMENT DISTRICT SHALL BE RESPONSIBLE FOR MAINTENANCE OF WATER MANAGEMENT SYSTEM.
- ALL ONSITE ROADWAYS SHALL BE PRIVATELY OWNED AND MAINTAINED BY U.S. HOME CORP.



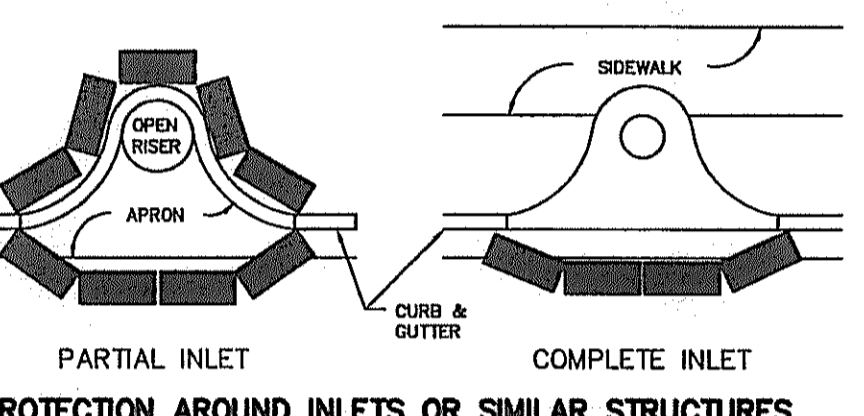
Lake L-1: Heavy erosion  
 Lake L-2: No erosion noted  
 Lake L-4: Light erosion  
 Lake L-5: Heavy erosion  
 Lake L-6: Light erosion  
 Lake L-7: Light erosion  
 Lake L-8: Light erosion  
 Lake L-9: Light erosion  
 Lake L-10: Moderate erosion  
 Lake L-11: Heavy erosion  
 Lake L-12: Moderate erosion  
 Lake L-13: Moderate erosion  
 Lake L-15: Light erosion  
 Lake L-16: Moderate erosion  
 Lake L-17: No erosion noted



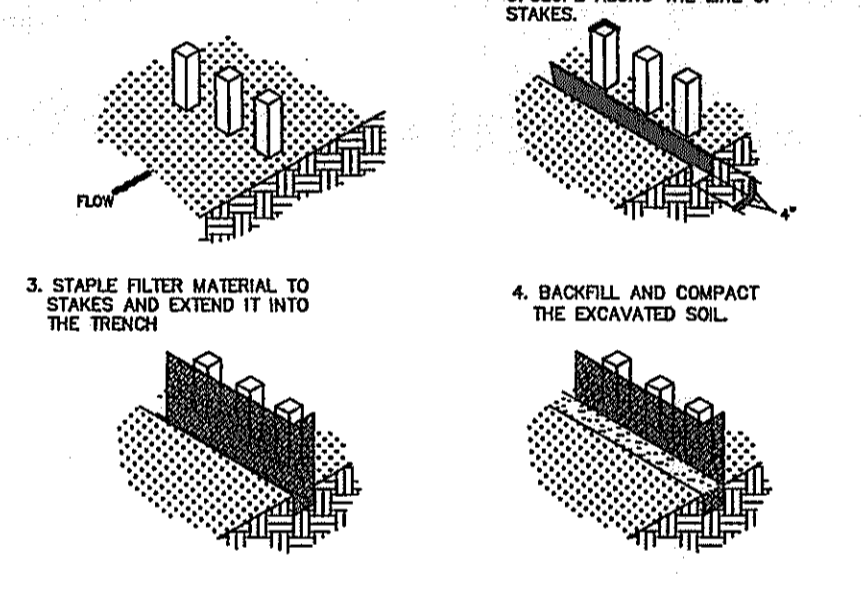
BALES BACKED BY FENCE NOT TO SCALE



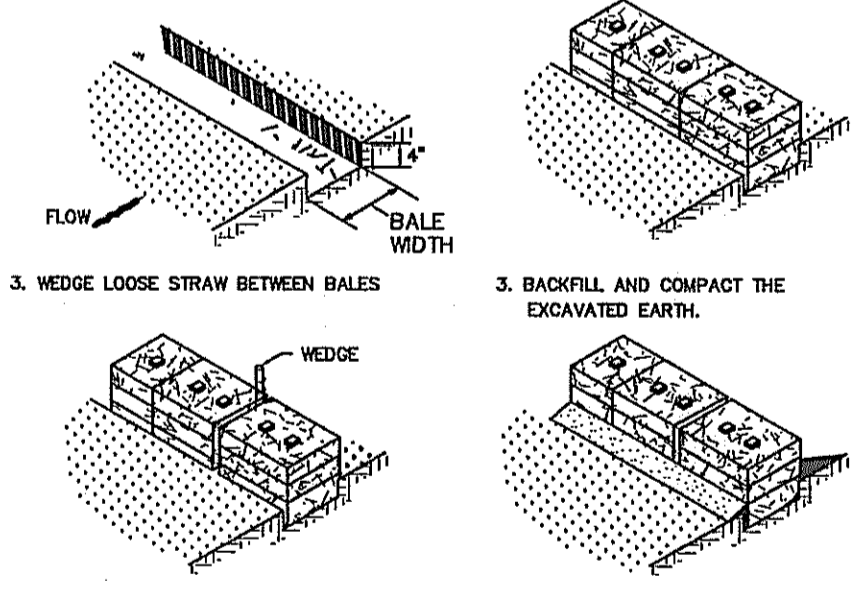
GRAVEL CONSTRUCTION ENTRANCE BMP 1.01



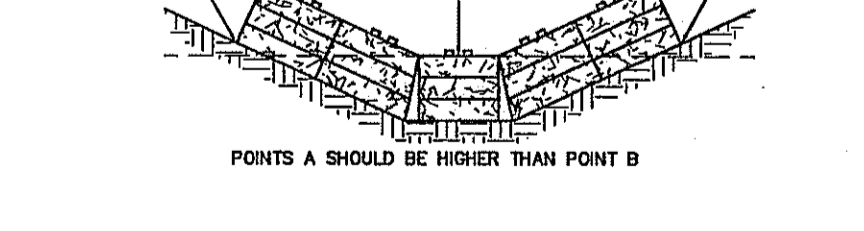
PROTECTION AROUND INLETS OR SIMILAR STRUCTURES BMP 1.08



CONSTRUCTION OF A FILTER BARRIER



CONSTRUCTION OF A STRAW BALE BARRIER

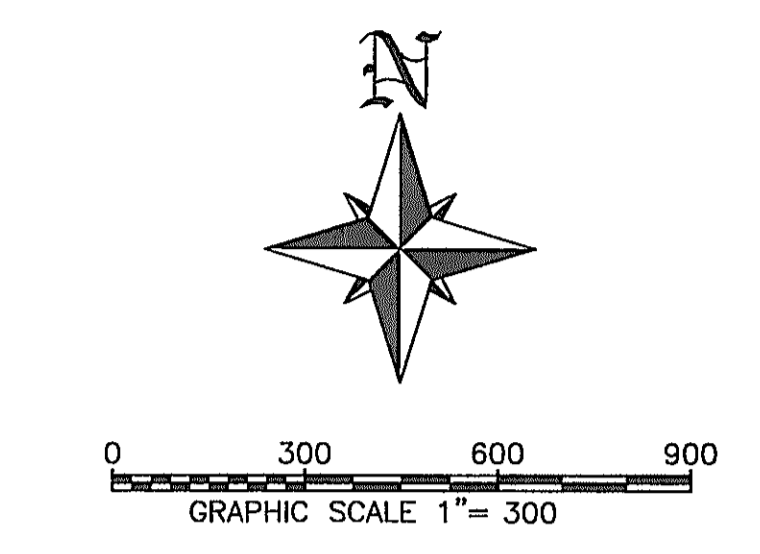


PROPER PLACEMENT OF A STRAW BALE BARRIER IN DRAINAGE WAY BMP 1.05

BMP DETAILS N.T.S.

GENERAL NOTES:

- PRIOR TO COMMENCEMENT OF CONSTRUCTION ACTIVITY, APPROPRIATE EROSION CONTROL DEVICES SHALL BE INSTALLED TO CONTROL AND REDUCE SOIL EROSION AND SEDIMENT TRANSPORT TO OFF SITE AREAS. THE CONTRACTOR SHALL MAINTAIN THESE DEVICES THROUGHOUT THE DURATION OF CONSTRUCTION. ALL DEVICES SHALL REMAIN IN PLACE UNTIL THE SURROUNDING AREAS ARE ESTABLISHED.
- THE FOLLOWING MINIMUM REQUIREMENTS ARE RECOMMENDED: (REFERENCE FLORIDA DEVELOPMENT MANUAL, TDR, PPS 6-301 TO 6-500).
  - BMP 1.01 - TEMPORARY GRAVEL CONSTRUCTION ENTRANCE
  - BMP 1.05 - STRAW BALE BARRIER
  - BMP 1.06 - SILT FENCE
  - BMP 1.08 - STORM INLET DRAIN PROTECTION
- THESE BEST MANAGEMENT PRACTICES (BMP) ARE TYPICAL OF THE REQUIREMENTS FOR SOIL EROSION CONTROL PER DIVISION 3.7 OF THE COLLIER COUNTY LAND DEVELOPMENT CODE. THEY MAY NOT CONSTITUTE COMPLETE REQUIREMENTS FOR COMPLIANCE WITH REGULATORY AGENCIES AND SPECIFIC PERMIT CONDITIONS.
- APPROPRIATE INLET PROTECTION TO PREVENT EROSION IS REQUIRED FOR ALL INLETS THROUGH OUT SITE CONSTRUCTION.
- THE ENTIRE PROJECT SITE, EXCLUDING THE PRESERVE AREAS, HAVE BEEN PREVIOUSLY AUTHORIZED TO BE CLEARED DURING EXCAVATION OF THE LAKES BY COLLIER COUNTY BOARD OF COUNTY COMMISSIONERS.
- ALL EXOTIC VEGETATION, AS DEFINED BY COUNTY CODE, SHALL BE REMOVED FROM THE SITE, AND THE PROPERTY OWNER SHALL BE RESPONSIBLE FOR SUBSEQUENT ANNUAL EXOTIC VEGETATION REMOVAL.



EXOTIC REMOVAL:

ALL EXOTICS WILL BE REMOVED FROM THE CONSERVATION AREA. AREAS DOMINATED WITH EXOTICS AND VERY FEW NATIVE SPECIES PRESENT, WILL BE MECHANICALLY REMOVED AND TREATED. THIS ACTIVITY WILL EFFECTIVELY LOWER GROUND ELEVATION BY 0.4'-0.6'. AREAS INTERSPERSED WITH NATIVE VEGETATION WILL BE ACCOMPLISHED BY CHAIN SAW OR MACHETE AND TREATED WITH A STUMP SPECIFIC HERBICIDE SUITABLE FOR AQUATIC APPLICATION. LARGE TREES WILL BE GRIDED AND KILLED IN PLACE. THE 3" DBH AND SMALLER TREES WILL BE HANDLED BY ONE OR MORE OF THE FOLLOWING METHODS: 1) CUT INTO 4'-6" SECTIONS AND STACKED ON THE GROUND WITH ALTERNATING LAYERS OF TREES AT RIGHT ANGLES TO EACH OTHER (LOG CABIN) STACKED NO HIGHER THAN 4' HIGH. 2) CUT AND THROW INTO PILES (TEE-PEE STYLE) WITH PILES SPACED A MINIMUM OF 100' CENTERS. 3) WHERE DENSITY IS LESS THAN 40% THE EXOTICS MAY BE CUT AND DICED INTO 2'-4" SECTIONS.

NOTE:

NO WORK WILL OCCUR IN JURISDICTIONAL WETLANDS PRIOR TO RECEIVING THE SPWMD ERP AND ACEE INDIVIDUAL PERMIT. CONTRACTOR SHALL OBTAIN A COPY OF THESE PERMITS PRIOR TO CONSTRUCTION COMMENCEMENT. CONTRACTOR IS RESPONSIBLE FOR COMPLIANCE WITH ALL PERMIT CONDITIONS THROUGHOUT CONSTRUCTION.

RECORD DRAWING

DATE: *David R. Underhill, Jr.*  
 DAVID R. UNDERHILL, JR., P.E. #47029

THESE RECORD DRAWINGS ARE INTENDED TO DISPLAY THE COMPLETED WORK SUBSTANTIALLY AS CONSTRUCTED. THE INFORMATION CONTAINED HEREIN IS BASED ON THE ENGINEER'S RECORDS' VERIFICATION OBSERVATIONS AS WELL AS INFORMATION PROVIDED BY THE PROJECT SURVEYOR. FIELD VERIFICATION OF CONDITIONS SHOULD BE UNDERTAKEN PRIOR TO ALTERATIONS OF CONSTRUCTION IN THE PROJECT AREA.

PREPARED FOR:  
**US HOME CORPORATION**  
 10491 SIX MILE CYPRESS PARKWAY  
 FORT MYERS, FLORIDA 33912  
 (941) 278-1177

NO.	DATE	REVISION DESCRIPTION	BY
1	07-07-03	RECORD DRAWING	KJL

**Banks Engineering, Inc.**  
 Professional Engineers, Planners & Land Surveyors  
 FORT MYERS • NAPLES • SARASOTA  
 8640 WILLOW PARK DRIVE, SUITE B  
 NAPLES, FLORIDA 34109  
 PHONE: (239) 597-2061 FAX: (239) 597-3082  
 ENGINEERING LICENSE # EB 6469  
 SURVEY LICENSE # LB 6690

MASTER SITE PLAN  
**CEDAR HAMMOCK - UNIT 6**  
 COLLIER COUNTY, FLORIDA

DATE	PROJECT	DRAWING	DESIGN	DRAWN	CHECKED	SCALE	SHEET	OF	FILE NO. (S-T-R)
09-05-2001	1263U6	REC_MSP	GAM	GAM	DRU	1" = 300'	1	5	03-50S-26E

Photo Location	Lake	Level of severity	Description
1	13	Minor	Slight signs of erosion on the bank leading up to Cedar Hammock Blvd.
2	13	Moderate	Uneven bank and multiple large depressions around existing rip rap
3	13	Moderate	Washout after existing rip rap improvements behind single family lots
4	13	Minor	Slight signs of erosion after existing rip rap improvements behind single family
5	13	Minor	Slight signs of erosion behind single
6	13	Minor	Slight signs of erosion from stormwater coming out of drainage pipe behind
7	13	Moderate	Slight erosion on bank and steep drop off from edge of lots to lake bank
8	1	Minor	Slight erosion and uneven grading of
9	1	Major	Large washout after existing rip rap improvements behind single family lots
10	1	Moderate	Washout behind single family lots
11	1	Major	Multiple large washouts after existing rip rap improvements behind single family
12	1	Moderate	Washout after drainage pipe behind single family lot
13	1	Moderate	Washout after drainage pipe behind single family lot
14	1	Moderate	Rills on bank behind single family lot
15	1	Major	Washout behind multi family lots
16	1	Minor	Rills on bank behind single family lot
17	1	Moderate	Washout behind single family lots
18	1	Minor	Rills on bank behind single family lot
19	1	Minor	Minor erosion on bank leading up to golf course (Tract G-1)
20	1	Minor	Minor erosion behind multifamily lot
21	1	Moderate	Washouts and rills behind multifamily
22	1	Minor	Rill after drainage pipe behind
23	1	Moderate	Washout behind multifamily lot
24	1	Moderate	Washouts behind multifamily lot
25	1	Minor	Washout on bank leading to Tract G-2
26	1	Minor	Washout behind multifamily lot
27	1	Minor	Washout behind multifamily lot
28	1	Moderate	Washout behind multifamily lot
29	1	Moderate	Washouts after existing rip rap improvement behind multifamily lot
30	1	Minor	Minor washouts on bank leading up to
31	12	Minor	Minor washouts behind single family
32	12	Minor	Minor washouts leading up to Tract G-5
33	12	Moderate	Rills leading up to Tract G-5

34	12	Moderate	Rills leading up to Tract G-5
35	14	Minor	Washout behind single family lots
36	16	Moderate	Rills behind single family lots
37	16	Moderate	Rills behind single family lots
38	16	Minor	Small washout after existing rip rap
39	16	Minor	Minor washout after existitng rip rap improvement leading up to Tract G-16
40	11	Minor	Small rills in between plantings leading up to Tract G-15
41	11	Minor	Small rills in between plantings leading up to Tract G-15
42	11	Minor	Small rills in between plantings leading up to Tract G-15
43	11	Moderate	Areas around existing rip rap improvement beginning to washout
44	11	Minor	Small rills behind single family lots
45	11	Moderate	Washout and hole forming behind single
46	11	Minor	Small rills behind single family lots
47	11	Moderate	Rill on the side of existing rip rap improvement behind single family lots
48	11	Minor	Small rill after existing rip rap improvement behind single family lots
49	10	Major	Large washout on bank leading up to
50	10	Moderate	Rills on bank leading to Tract G-15
51	10	Moderate	Rills and washouts behind single family
52	10	Moderate	Rills and washouts behind single family
53	8	Moderate	Steep dropoff on the sides of existing rip rap improvement behind single family
54	9	Minor	Small rills and dropoffs
55	7	Moderate	Rills and washouts near existing rip rap improvements
56	7	Moderate	Washouts behind single family lots
57	7	Moderate	Washouts behind single family lots
58	6	Moderate	Washouts on bank leading to Tract G-7
59	6	Minor	Washouts on bank leading to Tract G-7
60	5	Minor	Rills behind multifamily lot
61	5	Minor	Rill behind multifamily lot
62	5	Moderate	Rill behind multifamily lot
63	5	Major	Rills on the side of existing rip rap improvements behind multifamily lot
64	5	Major	Large washout behind multifamily lots
65	4	Moderate	Washouts behind multifamily lots
66	4	Moderate	Washouts behind multifamily lots
67	4	Minor	Rills behind multifamily lots
68	15	Minor	Small rill on the side of existing rip rap improvements



# ESTIMATE

## Shoreline Restoration Repair

SOLitude Lake Management  
 1320 Brookwood Drive, Suite H  
 Little Rock, AR 72202  
 888.480.LAKE  
 www.solitudelakemanagement.com

**PROJECT NAME:**

Cedar Hammock (Preliminary Numbers)

**SOLitude Contact:**

Isabella Waishwell

239-509-5103  
 isabella.waishwell@solitudelake.com

**LOCATION:**

8660 Cedar Hammock Boulevard, Naples, FL 34112

**Estimate Date:**

May 29, 2026

**Expires On:**

July 29, 2026

**Grand Total (USD):**

tbd

**PRODUCT / SERVICE**

- Repair eroded shoreline to create a Bioengineered Living Shoreline to stop future erosion and stabilize the shoreline
- Estimated area to be repaired: 3,835 linear feet, and 15,340 square feet
- Installation of geotextile erosion repair system (SOX Erosion Solutions™, Filtrexx® or similar) anchored into firm ground
  - Includes:
    - Geotextile, technical grade mesh material with rip-stop technology
    - Wooden stakes, diamond braid rope and/or steel anchors as required
- Geotextile mesh system will be filled with imported fill as required
- Sod installation INCLUDED once the system is installed

**SPECIAL PROJECT / SITE NOTES**

- Option 1: 959' x 6' and 2,876' x 12' SOX - **\$479,785.00**
- Option 2: 3,835' x 12' SOX - **\$513,528.00**
- An Ops Site Inspection is needed to verify the scope and SOX sizes.
- Riprap in good condition will be left in place.

**CUSTOMER RESPONSIBILITIES**

- Customer is responsible for securing and/or cost of any necessary permits
- Marking sprinkler heads, irrigation intakes or other structures, otherwise SOLitude will not be responsible for damages to unmarked equipment or structures
- Identify access points and staging areas for equipment and for fill delivery and storage during the project
- Watering/irrigating new sod, seed or plantings immediately following installation to ensure survival of living shoreline

**WARRANTY**

- Geotextile material is warranted for five (5) years
- The labor warranty for any manual adjustments needed is for one (1) year

**Competitively Sensitive & Proprietary Materials** – The information contained herein is the intellectual property of SOLitude Lake Management. Recipients may not disclose to any outside party any proprietary information, processes, or pricing contained in this document or any of its attachments without the prior written consent of SOLitude Lake Management. This document is provided to the recipient in good faith and it shall be the responsibility of the recipient to keep the information contained herein confidential.



# ESTIMATE

## Shoreline Restoration Repair

SOLitude Lake Management  
1320 Brookwood Drive, Suite H  
Little Rock, AR 72202  
888.480.LAKE  
www.solitudelakemanagement.com

- The warranties do not cover damage to material due to 'acts of God' such as floods, hurricanes or other catastrophic events, vandalism or theft.
- Lack of healthy sod, grass or plant cover due to insufficient watering/irrigation will void the warranties. This is a bioengineered living wall system that must be adequately watered

### ACCEPTANCE OF ESTIMATE

- Customer signature to this non-binding estimate, gives SOLitude's operations team approval to access the property to conduct a site survey to verify site conditions, equipment access and other project logistics.
- Following the operations site survey, a formal contract document will be forwarded for signature. Any adjustments to the project cost will be made prior to submitting the formal contract and will be discussed with the Customer at that time.

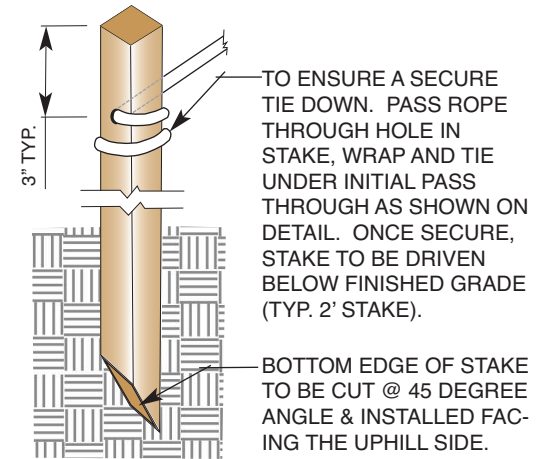
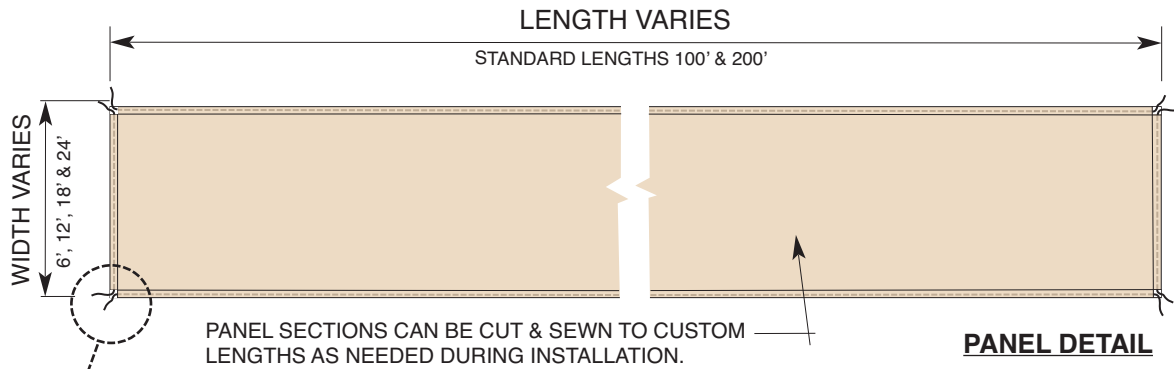
\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

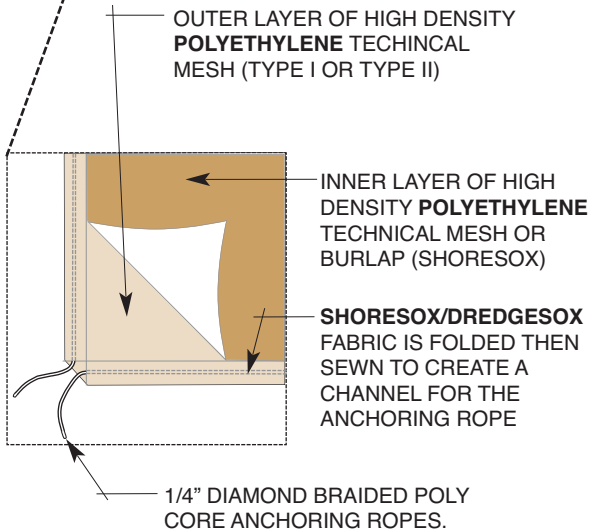
### Notes / Terms

*This estimate is for the work scope and materials as described above. Modifications, additional or inclusions will be at an additional cost to the customer.*

**Competitively Sensitive & Proprietary Materials** – The information contained herein is the intellectual property of SOLitude Lake Management. Recipients may not disclose to any outside party any proprietary information, processes, or pricing contained in this document or any of its attachments without the prior written consent of SOLitude Lake Management. This document is provided to the recipient in good faith and it shall be the responsibility of the recipient to keep the information contained herein confidential.



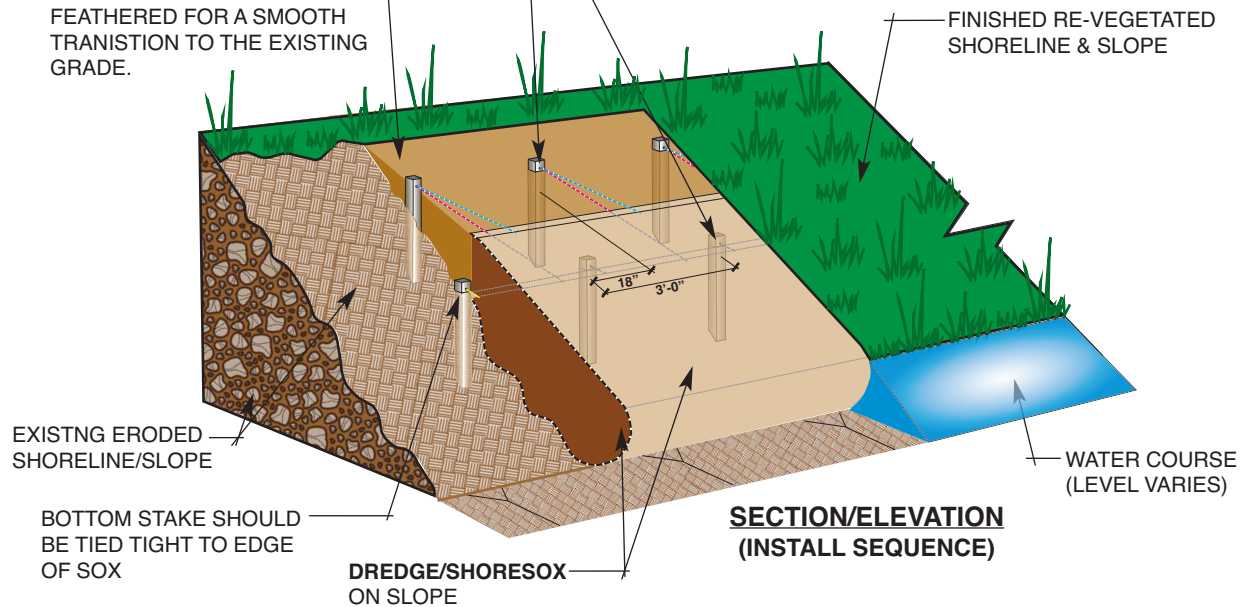
**STAKE/ROPE DETAIL**



**FABRIC PANEL CORNER DETAIL**

TOP & BOTTOM STAKES & ROPES TO BE SET BELOW FINISHED GRADE. STAKES PLACED EVERY 3'-OC, TOP AND BOTTOM STAKES TO BE OFFSET EVERY 18".

SOIL BEHIND SOX TO BE FEATHERED FOR A SMOOTH TRANSITION TO THE EXISTING GRADE.



**SECTION/ELEVATION (INSTALL SEQUENCE)**

NOTE: THIS DRAWING IS A "DIAGRAMMATIC ILLUSTRATION" OF A SOX INSTALL METHOD.

DETAIL QUESTIONS - Call: (408)461-0324 or Email: dginkel@soxerosion.com

**TYPICAL SHORESUX/DREDGESUX DETAIL**  
**GENERAL TECHNICAL INFORMATION**



**CORPORATE OFFICE:**  
950 PENINSULA CORPORATE CIRCLE, SUITE 3018  
BOCA RATON, FL 33487  
(561)501.0057  
WWW.SOXEROSION.COM

DRAWN BY: <b>D. GINKEL</b>	PROJECT: _____
APPROVED BY: <b>RL &amp; BF</b>	DETAIL: _____
SCALE: <b>N.T.S.</b>	DATE: <b>1/26/2021</b> REVISIONS: <b>2/15/2021</b>

# 2025 Form 1 Instructions

## Statement of Financial Interests

### Notice

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

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

### Instructions for Completing and Filing Form 1 Statement of Financial Interests

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

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

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

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

#### **WHO MUST FILE FORM 1:**

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

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

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

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

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

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

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

## Instructions for Completing Form 1

### Primary Sources of Income

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

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

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

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

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

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

Examples:

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

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

## Secondary Sources of Income

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

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

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

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

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

Examples:

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

of the uniform rental company, its address, and its principal business activity (uniform rentals).

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

## Real Property

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

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

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

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

## Intangible Personal Property

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

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

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

## Liabilities

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

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

## Interests in Specified Businesses

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

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

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

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

## **Training Certification**

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

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

CE FORM 1 - Effective: January 1, 2026

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

**MINUTES OF MEETING  
CEDAR HAMMOCK  
COMMUNITY DEVELOPMENT DISTRICT**

The regular meeting and Budget Public Hearing of the Board of Supervisors of the Cedar Hammock Community Development District was held Tuesday, May 12, 2026 at 2:00 p.m. at the Cedar Hammock Clubhouse, located at 8660 Cedar Hammock Boulevard, Naples, Florida 34112.

Present and constituting a quorum were:

Quentin Greeley	Chairperson
Fred Bally	Vice Chairperson
John Martino	Assistant Secretary
Don Eliasek	Assistant Secretary
Domiano Passalacqua	Assistant Secretary

Also present either in person or via electronic communications were:

Lisania Brito	District Manager
Howard Neal	Director of District Management Inframark
Dan Cox	District Counsel
Jamie Rivera	District Engineer
Christian Haller	District Accountant
Spencer Phillips	Irrigation Water Management
Rick Manley	Irrigation Water Management
Members of the Public	

*This is not a certified or verbatim transcript but rather represents the context and summary of the meeting. The full meeting is available in audio format upon request. Contact the District Office for any related costs for an audio copy.*

**FIRST ORDER OF BUSINESS**

**Roll Call**

Mr. Greeley called the meeting to order, and called the roll. A quorum was established.

**SECOND ORDER OF BUSINESS**

**Motion to Approve Agenda**

On MOTION by Mr. Bally, seconded by Mr. Martino, with all in favor, the Agenda for the meeting was approved, as presented. (5-0)

Cedar Hammock CDD  
May 12, 2026 Meeting

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

43 There being no public comments on agenda items, the next order of business followed.

44

45 **FOURTH ORDER OF BUSINESS** **Business Items**

46 **A. Public Hearing for Adoption of the Fiscal Year 2027 Budget**

47 **i. Open Public Hearing for Public Comment – Limited to three (3) Minutes**

48 Hearing no comments from the public, the next item followed.

49 **ii. Close Public Hearing for Public Comment**

50 The Public Hearing was closed.

51

52 **iii. Consideration of Resolution 2026-07, Adoption of Fiscal Year 2027**  
53 **Budget**

54 The budget includes a \$50 per-unit assessment increase (7.59% overall increase) with  
55 significant additional allocation for the irrigation system in anticipation of future club plans.

56

57 On MOTION by Mr. Eliasek, seconded by Mr. Passalacqua, with all  
58 in favor, Resolution 2026-07, Relating to the Annual Appropriations  
59 of the District and Adopting the Budget for the Fiscal Year  
60 Beginning October 1, 2026 and Ending September 30, 2027, and  
61 Referencing the Maintenance and Benefit Special Assessments to  
62 be Levied by the District for Said Fiscal Year, was adopted. (5-0)

63

64 **iv. Consideration of Resolution 2026-08, Levying of Assessments**

65

66

67 On MOTION by Mr. Martino, seconded by Mr. Balley, with all in  
68 favor, Resolution 2026-08, Levying and Imposing a Non-Ad  
69 valorem Maintenance and Benefit Special Assessment for the  
70 District for Fiscal Year 2027, was adopted. (5-0)

71

72 **B. Consideration of Resolution 2026-09, Adopting Fiscal Year 2027 Meeting**  
73 **Schedule**

74 The meeting schedule reflects regular monthly meetings on the second Tuesday of each  
75 month, including non-meeting months for public notice compliance

76

77 On MOTION by Mr. Passalacqua, seconded by Mr. Eliasek, with all  
78 in favor, Resolution 2026-09, Designating Dates, Times and  
79 Locations for Regular Meetings of the Board of Supervisors and  
80 Providing for an Effective Date, was adopted. (5-0)

81

Cedar Hammock CDD  
May 12, 2026 Meeting

82           **C.     Consideration of Service Agreement with Superior Waterway Services, Inc.**  
83                           **for Aeration Installation at Lake #5**

84           The Board reviewed the estimate from Superior Waterways for aeration of the north side  
85 of Lake 5 in the amount of \$37,160.63 (including electric costs). This is part of a community-  
86 wide aeration program to be implemented in phases. A new electrical tie-in point was identified,  
87 reducing prior cost concerns. The item was discussed in detail; no formal motion was taken at  
88 this meeting.

89           **D.     Irrigation Discussion**

90           The Board engaged in detailed discussion of the community's 26-year-old irrigation  
91 system, which has experienced increased mainline breaks, leaks (often under cart paths), u-flow  
92 filters, and valve bank failures. The system operates at high pressure (120 psi at the pump station  
93 and 90–95 psi in residential areas), which is inefficient for residential spray heads designed for  
94 approximately 30 psi and results in significant water waste.

95           Spencer Phillips and Rick Manley of Irrigation Water Management presented a proposal  
96 for Phase 1 site evaluation and data collection (Items 1 and 2).

97  
98           On MOTION by Mr. John Martino, seconded by Mr. Bally, with  
99 all in favor, staff was authorized to proceed with the site evaluation  
100 and data collection phase at a total cost of \$50,200.  
101

102           The assessment will evaluate existing pump stations, central control, golf course mainline  
103 infrastructure, and homeowner lot irrigation (including full GPS mapping). The goal is to isolate  
104 the community's landscape irrigation system from the golf course system, ensure adequate water  
105 and flow for residential use, achieve approximately 10% water savings, and include a master  
106 watering schedule. The report (expected in a few months over the summer) will include detailed  
107 costs for a new community system (new pump station estimated \$75,000–\$100,000, two-wire  
108 control system, new power supply locations, and HDPE mainline).

109           **E.     Club Updates**

110           Club updates were provided as part of the overall discussion. No formal action was taken.

111           **F.     Discussion of General Election Requirements**

112           General election requirements were discussed. No formal action was taken.

113  
114

Cedar Hammock CDD  
May 12, 2026 Meeting

- 115 **FIFTH ORDER OF BUSINESS** **Consent Agenda**
- 116 **A. Approval of Minutes of the April 14, 2026 Meeting**
- 117 **B. Acceptance of the Financial Report as of March 2026**
- 118 There being no additions, corrections or deletions,

119

120 On MOTION by Mr. Bally, seconded by Mr. Passalacqua, with all

121 in favor, the Consent Agenda, with approval of the Minutes of the

122 April 14, 2026 Meeting and acceptance of the Financial Report as

123 of March 2026, was approved. (5-0)

- 124
- 125
- 126 **SIXTH ORDER OF BUSINESS** **Staff Reports**

- 127 **A. District Accountant**
- 128 **B. District Counsel**
- 129 **C. District Engineer**
- 130 All reports were presented.

- 131 **D. District Manager**
- 132 **i. Field Inspection Report**
- 133 The report was presented to the Board.

- 134 **ii. Report on Number of Registered Voters (586)**
- 135 This report is presented on an annual basis, and it is for informational purposes only.

- 136 **iii. Follow-Up Items**
- 137 Ms. Brito discussed any follow-up items.

- 138
- 139 **SEVENTH ORDER OF BUSINESS** **Board of Supervisors' Requests and**
- 140 **Comments**

141 Board members provided comments and requests, which were incorporated into the

142 discussions above.

- 143
- 144 **EIGHTH ORDER OF BUSINESS** **Adjournment**

145 There being no further business,

146

147 On MOTION by Mr. Greeley, seconded by Mr. Eliasek, with all in

148 favor, the meeting was adjourned at 3:15 p.m. (5-0)

149

150

151

152

153

154

155

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Chairperson/Vice Chairperson



*Cedar Hammock  
Community  
Development  
District*

*Financial Report*

*April 30, 2026*

**CLEAR PARTNERSHIPS**



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**CEDAR HAMMOCK**  
**Community Development District**

**Financial Statements**

(Unaudited)

*April 30, 2026*

**Balance Sheet**  
April 30, 2026

<u>ACCOUNT DESCRIPTION</u>	<u>TOTAL</u>
<b><u>ASSETS</u></b>	
Cash - Checking Account	\$ 1,424,804
Investments:	
Money Market Account	462,497
Deposits	1,359
<b>TOTAL ASSETS</b>	<b>\$ 1,888,660</b>
<b><u>LIABILITIES</u></b>	
Accounts Payable	\$ 341
<b>TOTAL LIABILITIES</b>	<b>341</b>
<b><u>FUND BALANCES</u></b>	
<b>Nonspendable:</b>	
Deposits	1,359
<b>Assigned to:</b>	
Operating Reserves	63,010
Reserves - Bridges	29,950
Reserves - Bulkheads	55,950
Reserves - Irrigation System	459,404
Reserves - Lakes	127,456
Reserves - Roadways	143,284
<b>Unassigned:</b>	<b>1,007,906</b>
<b>TOTAL FUND BALANCES</b>	<b>\$ 1,888,319</b>
<b>TOTAL LIABILITIES &amp; FUND BALANCES</b>	<b>\$ 1,888,660</b>

**Statement of Revenues, Expenditures and Changes in Fund Balances**  
For the Period Ending April 30, 2026

ACCOUNT DESCRIPTION	ANNUAL ADOPTED BUDGET	YEAR TO DATE BUDGET	YEAR TO DATE ACTUAL	VARIANCE (\$) FAV(UNFAV)
<b>REVENUES</b>				
Interest - Investments	\$ 20,000	\$ 11,667	\$ 36,728	\$ 25,061
Interest - Tax Collector	-	-	289	289
Special Assmnts- Tax Collector	526,632	526,632	516,027	(10,605)
Special Assmnts- Discounts	(21,065)	(21,065)	(18,941)	2,124
<b>TOTAL REVENUES</b>	<b>525,567</b>	<b>517,234</b>	<b>534,103</b>	<b>16,869</b>
<b>EXPENDITURES</b>				
<b>Administration</b>				
ProfServ-Engineering	5,000	2,917	-	2,917
ProfServ-Legal Services	2,500	833	1,470	(637)
ProfServ-Mgmt Consulting	47,232	27,552	27,552	-
ProfServ-Property Appraiser	6,103	4,392	4,392	-
ProfServ-Special Assessment	3,618	3,618	3,618	-
ProfServ-Web Site Maintenance	808	471	471	-
Auditing Services	5,000	-	-	-
Postage and Freight	927	541	51	490
Insurance - General Liability	8,452	8,452	9,032	(580)
Printing and Binding	618	361	25	336
Legal Advertising	2,575	1,717	3,578	(1,861)
Misc-Bank Charges	100	100	-	100
Misc-Assessment Collection Cost	10,533	10,533	7,303	3,230
Misc-Web Hosting	2,000	1,167	776	391
Office Supplies	100	58	-	58
Annual District Filing Fee	175	175	175	-
<b>Total Administration</b>	<b>95,741</b>	<b>62,887</b>	<b>58,443</b>	<b>4,444</b>
<b>Field</b>				
ProfServ-Field Management	1,894	1,105	1,105	-
Management Services	2,575	1,502	-	1,502
Contracts-Water Mgmt Services	7,200	4,200	4,375	(175)
Utility - Cameras	1,000	583	-	583
Electricity - Wells	5,000	2,917	2,551	366
Electricity - Aerator	4,000	2,333	3,732	(1,399)
R&M-Lake	3,000	3,000	10,350	(7,350)
R&M-Plant Replacement	500	-	-	-
R&M-Roads	20,000	-	3,525	(3,525)
R&M Bulkheads	5,000	2,917	395	2,522
R&M - Bridges & Cart Paths	5,000	-	-	-

**Statement of Revenues, Expenditures and Changes in Fund Balances**  
For the Period Ending April 30, 2026

ACCOUNT DESCRIPTION	ANNUAL ADOPTED BUDGET	YEAR TO DATE BUDGET	YEAR TO DATE ACTUAL	VARIANCE (\$) FAV(UNFAV)
Misc-Contingency	38,743	22,600	16,340	6,260
Capital Outlay	31,809	31,809	-	31,809
Reserve - Bulkheads	26,000	-	-	-
Reserves - Irrigation System	152,271	-	-	-
Reserve - Lakes	77,917	46,262	-	46,262
Reserve - Roadways	47,917	-	-	-
<b>Total Field</b>	<u>429,826</u>	<u>119,228</u>	<u>42,373</u>	<u>76,855</u>
<b>TOTAL EXPENDITURES</b>	<b>525,567</b>	<b>182,115</b>	<b>100,816</b>	<b>81,299</b>
Excess (deficiency) of revenues Over (under) expenditures	-	335,119	433,287	98,168
Net change in fund balance	\$ -	\$ 335,119	\$ 433,287	\$ 98,168
<b>FUND BALANCE, BEGINNING (OCT 1, 2025)</b>	<b>1,455,032</b>	<b>1,455,032</b>	<b>1,455,032</b>	
<b>FUND BALANCE, ENDING</b>	<u><b>\$ 1,455,032</b></u>	<u><b>\$ 1,790,151</b></u>	<u><b>\$ 1,888,319</b></u>	

**CEDAR HAMMOCK**  
**Community Development District**

**Supporting Schedules**

*April 30, 2026*

**Non-Ad Valorem Special Assessments  
(Collier County Tax Collector - Monthly Collection Distributions)  
For the Fiscal Year Ending September 30, 2026**

					<b>ALLOCATION</b>	
<b>Date Received</b>	<b>Net Amount Received</b>	<b>(Discount) Amount</b>	<b>Commission Amount</b>	<b>Amount Received</b>	<b>General Fund Assessments</b>	
Assessments Levied For FY 2026				\$ 526,632	\$	526,632
Allocation %				100%		100%
11/03/25	\$ 2,945	\$ 167	\$ 60	\$ 3,172	\$	3,172
11/06/25	\$ 1,240	\$ 53	\$ 25	\$ 1,318	\$	1,318
11/13/25	\$ 57,049	\$ 2,425	\$ 1,164	\$ 60,638	\$	60,638
11/21/25	\$ 105,416	\$ 4,482	\$ 2,151	\$ 112,049	\$	112,049
11/26/25	\$ 61,389	\$ 2,610	\$ 1,253	\$ 65,252	\$	65,252
12/03/25	\$ 137,661	\$ 5,852	\$ 117	\$ 143,630	\$	143,630
12/12/25	\$ 33,675	\$ 1,402	\$ 687	\$ 35,765	\$	35,765
12/19/25	\$ 12,025	\$ 427	\$ 245	\$ 12,698	\$	12,698
01/08/26	\$ 27,440	\$ 873	\$ 560	\$ 28,873	\$	28,873
02/06/26	\$ 22,280	\$ 506	\$ 455	\$ 23,241	\$	23,241
03/06/26	\$ 12,776	\$ 145	\$ 261	\$ 13,182	\$	13,182
04/07/26	\$ 15,886	\$ -	\$ 324	\$ 16,210	\$	16,210
<b>TOTAL</b>	<b>\$ 489,783</b>	<b>\$ 18,941</b>	<b>\$ 7,303</b>	<b>\$ 516,027</b>	<b>\$</b>	<b>516,027</b>
% COLLECTED				98%		98%
<b>TOTAL OUTSTANDING</b>				<b>\$ 10,605</b>	<b>\$</b>	<b>10,605</b>

**Cash and Investment Report**  
*April 30, 2026*

**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 - Operating	Valley National Bank	Gov't Interest Checking	n/a	3.56%	1,424,804
Money Market Account	BankUnited	Public Funds MMA	n/a	3.40%	462,497
				<b>Total</b>	<b><u><u>\$ 1,887,300</u></u></b>

# Bank Account Statement

Cedar Hammock CDD

**Bank Account No.** 2555  
**Statement No.** 04-26

**Statement Date** 04/30/2026

<b>G/L Account No. 101003 Balance</b>	1,424,803.64	<b>Statement Balance</b>	1,426,559.97
		<b>Outstanding Deposits</b>	0.00
<b>Positive Adjustments</b>	0.00		
<b>Subtotal</b>	1,424,803.64	<b>Subtotal</b>	1,426,559.97
<b>Negative Adjustments</b>	0.00	<b>Outstanding Checks</b>	-1,756.33
<b>Ending G/L Balance</b>	1,424,803.64	<b>Ending Balance</b>	1,424,803.64

Posting Date	Document Type	Document No.	Vendor	Description	Amount	Cleared Amount	Difference
<b>Outstanding Checks</b>							
01/26/2026	Payment	2787	FPL - ACH	Payment of Invoice 003315			-21.56
04/24/2026	Payment	100098	P.R. HOFFMAN, INC.	Inv: PRC-041626-3321			-1,169.12
04/23/2026	Payment	300077	FPL - ACH	Inv: 040226-0306-ACH			-228.67
04/23/2026	Payment	300078	FPL - ACH	Inv: 040226-0308-ACH			-336.98
<b>Total Outstanding Checks</b>							-1,756.33

**Outstanding Deposits**

**Total Outstanding Deposits**

**CEDAR HAMMOCK COMMUNITY DEVELOPMENT DISTRICT**

**Payment Register by Fund**

For the Period from 4/01/2026 to 4/30/2026

(Sorted by Check / ACH No.)

Fund No.	Check / ACH No.	Date	Payee	Invoice No.	Payment Description	Invoice / GL Description	G/L Account #	Amount Paid
<b>GENERAL FUND - 001</b>								
001	100095	04/15/26	INFRAMARK LLC	176129	Assessment/ Revenue Collection Services	ProfServ-Special Assessment	531038-51301	\$3,618.00
001	100095	04/15/26	INFRAMARK LLC	175360	APR 26 MGMT FEES	Administrative Fees	531027-51301	\$3,936.00
001	100095	04/15/26	INFRAMARK LLC	175360	APR 26 MGMT FEES	Field Op services April 2026	531016-53901	\$157.83
001	100095	04/15/26	INFRAMARK LLC	175360	APR 26 MGMT FEES	Website admin april 2026	531094-51301	\$67.33
001	100096	04/15/26	DANIEL H. COX, P.A.	040126-	Legal services March 2026	ProfServ-Legal Services	531023-51301	\$682.50
001	100097	04/22/26	RMA GEOLOGIC CONSULTANTS, INC	23-526-35	APR 2026 DATA COLLECTION & REPORTING	Contracts-Water Mgmt Services	534047-53901	\$625.00
001	100098	04/24/26	P.R. HOFFMAN, INC.	PRC-041626-3321	Mailed Notices 4/16/26	Legal advertising 2026	549900-53901	\$1,169.12
001	100099	04/24/26	INFRAMARK LLC	177113	Postage March 2026	Postage and Freight	541006-51301	\$1.48
001	300075	04/24/26	FPL - ACH	040223-5561-ACH	Service Date 03/04/26-04/02/26	ACCT# 87833-27409 03/04-04/02/26	543050-53901	\$63.69
001	300076	04/23/26	FPL - ACH	040226-2379-ACH	SVC PRD 03/04/26-04/02/26	SVC PRD 03/04/26-04/2/26	543051-53901	\$72.53
001	300077	04/23/26	FPL - ACH	040226-0306-ACH	SVC PRD 03/04/26-04/02/26	SVC PRD 3/04/26-4/2/26	543051-53901	\$228.67
001	300078	04/23/26	FPL - ACH	040226-0308-ACH	SVC PRD 03/04/26-04/02/26	Electricity - Aerator	543051-53901	\$336.98
001	300079	04/24/26	FPL - ACH	040226-2583=ACH	SVC PRD 3/4/26-4/2/26	SVC PRD 03/04/26-04/02/26	543051-53901	\$33.41
001	300080	04/22/26	FPL - ACH	040226-7409-ACH	SVC PRD 03/04/26-04/02/26	ACCT# 87833-27409 03/04-04/02/26	543050-53901	\$99.58
001	300081	04/23/26	FPL - ACH	040226-5061-ACH	SVC PRD 03/04/26-04/02/26	ACCT# 87833-27409 03/02-/04/02/26	543050-53901	\$211.62
001	300082	04/23/26	FPL - ACH	040226-2574-ACH	SVC PRD 03/04/26-04/02/26	ACCT# 87833-27409 03/4-04/3/26	543050-53901	\$43.18
001	300083	04/23/26	FPL - ACH	040226-9421-ACH	SVC PRD 03/04/26-04/02/26	ACCT# 87833-27409 4/3-3/2/26	543050-53901	\$82.82
<b>Fund Total</b>								<b>\$11,429.74</b>

<b>Total Checks Paid</b>	<b>\$11,429.74</b>
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