Harmony Community Development District

District Office: 3501 Quadrangle Boulevard, Suite 270, Orlando, FL 32817

The following is the proposed agenda for the meeting of the Board of Supervisors for the Harmony Community Development District, scheduled to be held **Thursday**, **October 23**, **2025**, **at 6:00 p.m. at Su Mesa Cafe at 7250 Harmony Square Dr. S, Harmony**, **FL 34773**. Questions or comments on the Board Meeting or proposed agenda may be addressed to Lynne Mullins at mullinsl@pfm.com or (407) 723-5900. A quorum (consisting of at least three of the five Board Members) will be confirmed prior to the start of the Board Meeting.

Zoom: https://zoom.us/j/4276669233 or Call in: 929-205-6099, ID: 4276669233

BOARD OF SUPERVISORS' MEETING AGENDA

Organizational Matters

- Call to Order
- Roll Call to Confirm Quorum
- Public Comment Period
- 1. Consideration of the Meeting Minutes of the September 25, 2025, Board of Supervisors' Meeting

Business Matters

- 2. Ratification of FY 2026 Egis Insurance Package
- 3. Discussion Regarding Fees for Non-Exclusive License Agreement with Molly Forestner
- 4. Discussion of Status of RV Lot Discussions with County
- 5. Discussion Regarding Reserve Accounts
- 6. Review of District Financial Position and Budget to Actual (provided under separate cover)

United Landscape Services Landscape Management

- 7. Consideration of Proposals from ULS
- 8. Discussion Regarding Landscape Updates

Berman Field Management

- 9. Berman Field Inspection Report
- 10. Consideration of Fence Replacement at Dog Park
 - a) Enrique Fence
 - b) Fence Direct
 - c) Lasrasy Fence

Other Business

Staff Reports



District Counsel

• Discussion of Sidewalk Responsibilities

District Engineer

District Manager

- Letter Regarding Gunshots
- Update on Sculpture Repair

Supervisor Requests

Adjournment





Harmony Community Development District

Meeting Minutes of the September 25, 2025, Board of Supervisors' Meeting

MINUTES OF MEETING

HARMONY COMMUNITY DEVELOPMENT DISTRICT BOARD OF SUPERVISORS' MEETING Thursday, September 25, 2025, at 6:00 p.m. Su Mesa Cafe at 7250 Harmony Square Dr. S, Harmony, FL 34773

Board Members Present:

Daniel Leet Chairman
Lucas Chokanis Vice Chairman
Julie Williams Assistant Secretary
Jo Phillips Assistant Secretary

Brittney Coronel Assistant Secretary (via phone 6:04 p.m.)

Also Present:

Lynne Mullins PFM Verona Griffith PFM

Kate John District Counsel (via phone)

Samantha Sharenow Berman Eddie Padua Berman Jonathan Soto Berman Nick Lomasney ULS

Dylan Schwartz FMSbonds, Inc. (via phone)

FIRST ORDER OF BUSINESS

Organizational Matters

Call to Order and Roll Call

Mr. Leet called the Board of Supervisors meeting of the Harmony Community Development District to order at 6:00 p.m. Roll call was taken, and quorum was established.

Public Comment Period

Ms. Fuentes, a resident, welcomed the new District Management company. She stated the ponds are being infiltrated with weeds and questioned who is in charge of pond maintenance, as it relates to South Lake and East Lake. She also had a comment related to the U.S. Route 192 signage advertisements and noted they are an eye sore.

Another resident, living on Songbird Circle, stated the new District Management company is making a positive difference. She requested an update on the property between East and North, as there have been parties happening in that location. She noted the parking ordinance discussion on today's agenda. Lastly, she commented regarding the restaurant parking and noted there are no striped areas, when pulling out, which is a safety concern.

Mr. Heck stated the Annual Garden Sign-up went well and thanked Berman for their work. He noted United will also be helping get more mulch and dirt for the garden. He stated concern with the water at

the Garden if the contactor is not fixed as soon as possible. It was noted that the piece is on order. He stated the Garden Committee is going to be working with the community to gather tree leaves that are falling to bring them to the Garden, as they create pathways and keep weeds out.

There was brief discussion regarding the contactor part. Berman noted they had ordered the piece.

There were no further public comments at this time.

Consideration of the Minutes of the August 7, 2025, Board of Supervisors' Meeting

The Board reviewed the minutes.

On MOTION by Mr. Leet, seconded by Mr. Chokanis, with all in favor, the Board of Supervisors for the Harmony Community Development District approved the Minutes of the August 7, 2025, Board of Supervisors' Meeting.

Consideration of the Minutes of the August 28, 2025, Board of Supervisors' Meeting

The Board reviewed the minutes.

On MOTION by Mr. Leet, seconded by Mr. Chokanis, with all in favor, the Board of Supervisors for the Harmony Community Development District approved the Minutes of the August 28, 2025, Board of Supervisors' Meeting.

SECOND ORDER OF BUSINESS

Finance Matters

Update on Delayed Bond Refunding

Mr. Schwartz gave an update. He stated the records that were kept by the previous management company we're not up to standard. He has been working with PFM, District Counsel, and Bond Counsel to go through the records of all assessments. He noted PFM has been great to work with. Inframark had previously filed that there were 0 delinquencies in assessment payments, which was not the case. There was over \$500,000.00 in CDD Assessment payments not timely paid by the landowner. However, the CDD is not out of money due to the tax certificates that were sold by the County on the parcels.

Mr. Schwartz gave an overview of the liability assessments that are outstanding and the parcels that have been foreclosed upon due to mortgages owed. Mr. Schwartz noted this has delayed the bond refinancing due

to the level of delinquencies. The team will continue to work on this, and it can be revisited in the future.

Ms. John noted that PFM is working on identifying the tax certificates sold and getting the disclosures updated.

THIRD ORDER OF BUSINESS

Business Matters

Discussion Regarding Deposits for Pavilion and Boat Rentals

Ms. Mullins noted she has received about 1,000 checks that are not dated or are from previous years. District Counsel has recommended not collecting deposits due to if a check is received, it needs to be directly deposited into the bank account and clear the account prior to rental. It was recommended to have District Counsel create a liability form to sign prior to use.

There was brief discussion regarding the deposit process and liability form. It was noted a credit card deposit would not be able to be done.

Ms. Mullins noted deposits can still be collected, but residents will not be able to rent the same day or same week.

There was discussion regarding past issues with the pavilion and boat rentals.

Ms. John recommended having Mr. Eckert create the liability form and work with the Chair for final approval.

It was noted there needs to be a legal liability form to protect the District. This form will be in lieu of the deposit.

On MOTION by Mr. Chokanis, seconded by Mr. Leet, with all in favor, the Board of Supervisors for the Harmony Community Development District authorized District Counsel to create the Liability Form for Pavilion and Boat Rentals.

Discussion of Status of RV Lot Discussions with County

This item was tabled, at the District Engineer's request, until the next meeting.

Discussion of Draft Ordinance Regarding Parking in Public Right of Ways

Ms. Mullins stated there has been feedback from a resident noting that parking in or blocking the marked bicycle lane is prohibited. Mr. Leet confirmed.

There was brief discussion regarding finalizing the ordinance to send to the County.

Ms. John requested clarification on the areas this ordinance will apply to.

There was brief discussion regarding the areas of restriction. It was noted the Board had previously decided to include a blanket statement for all County owned areas within the CDD.

Ms. John recommended getting a map of the District and marking off the areas.

Ms. Mullins will follow up with the District Engineer for the District map with all County owned roads. She will send it to the Board once received. Ms. Coronel noted the District Engineer had previously stated this map would be easy to obtain.

Review of District Financial Position and Budget to Actual

Ms. Mullins stated the financials are through the end of August. No further action was needed by the Board at this time.

Ms. Mullins stated that September is the last month of the fiscal year, and the District has 60 days to accrue any 2025 expenses. It was noted October 1, 2025, starts the new fiscal year.

There was brief discussion regarding the expenses pending from Inframark. Ms. Griffith noted she is unable to track the financials properly, as of yet, and is still waiting on multiple items to be signed over, including the bank account. The Valley Bank account has been opened and is funded.

Mr. Chokanis requested clarification. Ms. Griffith noted that although the funds can be seen, she is unable to track the historical reference for them.

There was discussion regarding the Money Market accounts and the General Fund account balances. Ms. Griffith stated she will have to review all statements to verify the funds.

FOURTH ORDER OF BUSINESS

<u>Landscape Management - United</u> <u>Landscape Services</u>

Review of Turf Report from TruGreen

Mr. Lomasney gave an update and overview of the report. He noted there is still high water at Buck Lake and on the back field on Dark Sky.

Consideration of Proposals from ULS:

- a) Proposal 187404 for Mainline on Cat Brier for \$733.00
- b) Proposal 187406 for Middle Brook Pl Playground for \$1,201.85
- c) Proposal 187407 for Timer at Five Oaks Drive/Feather Grass CT for \$997.98

d) Proposal 187408 for Timer Outside Gate of South Lake for \$780.00

Mr. Lomasney gave an overview of the proposals. He requested Proposal 187407 to be withdrawn. He noted United will take care of that proposal in-house.

On MOTION by Mr. Leet, seconded by Ms. Williams, with all in favor, the Board of Supervisors for the Harmony Community Development District approved the following Proposals from ULS: Proposal 187404 for Mainline on Cat Brier for \$733.00, Proposal 187406 for Middle Brook Pl Playground for \$1,201.85, and Proposal 187408 for Timer Outside Gate of South Lake for \$780.00.

Landscape Updates

Mr. Lomasney gave an update on the oak trees and gave an overview of the locations for pruning. Pruning will begin October 6th. It was noted there will now be weekly landscaping reports turned into District Management. This will give any proposals and updates needed, with quicker turnaround time.

It was noted that Mr. Lomasney has completed park audits on 15 locations. He gave an overview of those locations and noted each audit comes with a proposal to have record of what is needed in these areas. These proposals will be sent to District Management once everything is finalized.

Lastly, there was an update regarding mulch. Mr. Lomasney stated there have been complaints regarding the lack of mulch at a few of the parks and playgrounds and recommended laying dyed hard wood mulch instead of the pine bark mulch and noted the additional funds can be moved from the pine straw budget.

There was brief discussion regarding the locations for the mulch and the budget. It was noted with the additional funds, all mulch areas would be able to be covered. The pine straw areas could be addressed in the following fiscal year.

Mr. Lomasney will prepare a proposal to bring back to the Board at the next meeting.

Mr. Chokanis requested detailed proposals for this project with pictures of the locations. Mr. Lomasney confirmed.

It was noted the areas with Bahia grass have done well compared to the Saint Augustine grass locations. Mr. Lomasney will recommend Bahia grass moving forward.

FIFTH ORDER OF BUSINESS

Field Management -Berman

Beman Pressure Wash & Grinding Inspection

a) Proposal for Pressure Washing for \$6,160

Ms. Sharenow gave an overview of the proposal. It was noted this is for the larger areas to be done quickly. It is currently being done in smaller sections. Sidewalk grinding is a continuing project.

Mr. Soto gave an update on the sidewalk grinding and pressure washing locations.

Mr. Chokanis requested a map of completion for these projects. It was noted that District Management has that map and will send it to the Board, as it was not received in time to include in the agenda packet.

There was discussion regarding the map and CDD property locations to be pressure washed. It was noted sidewalks in front of homes are resident responsibilities.

Ms. Phillips provided the policy regarding pressure washing to the Board. Mr. Leet reviewed the policy and recommended providing any past policies or historical Board decisions to District Management. This will aid Berman in completing projects as well.

Berman Landscape Report

Ms. Sharenow noted the price being recommended for the mulch is great. She gave an overview of the report and recommended having a 3-year landscaping plan. This allows time to plan for funding.

Berman Field Report

Ms. Sharenow stated she will provide the proposals for the vehicle repairs at the next meeting.

Consideration of Fence Replacement at Dog Park

Mr. Soto gave an overview of the proposal for the Dog Park. The proposal from Lasrasy Fence, Inc. for section replacement of the chain link fence was for \$19,560.00. It was noted this is for both the small and large dog park areas. There is a hole in the fence that is large enough for dogs to escape.

There was brief discussion regarding the proposal cost and vendor.

Mr. Soto stated the holes in the fence had been temporarily repaired with chicken wire. He is waiting for two more proposals.

This item was tabled until the other proposals are received. The Board requested proposals for full and partial replacement of the fence.

Status of Inventory List of District Personal Property

Ms. Sharenow will provide this at the next Board meeting.

Status of Proposals for Dock Repair

Mr. Soto gave an overview of the proposals and noted one proposal was for repair, and one was for complete replacement. The repair proposal from The Dock Experts was in the amount of \$3,425.00 and the replacement proposal from Rommell Builders was in the amount of \$11,119.00.

There was brief discussion regarding the previous vendor. It was noted this is for a less amount than previously approved.

It was noted there have been multiple complaints from residents that it is not repaired and it is also a safety issue.

On MOTION by Mr. Leet, seconded by Mr. Chokanis, with Ms. Coronel opposed, and all others in favor, the Board of Supervisors for the Harmony Community Development District approved the Proposal for Dock Replacement from Rommell Builders in the amount of \$11,119.00.

Security Incident at Buck Lake Restroom

Mr. Soto gave an overview of the incident. The restrooms were trashed, the cabinet was broken, and all supplies were taken and thrown over the grounds.

There was brief discussion regarding when the incident took place. It was noted the incident took place on Thursday, September 18th, 2025. There was a resident who witnessed a few minors in that location during the incident.

Ms. Phillips recommended locking the bathrooms in the evenings.

Consideration of Proposal for Sculpture Repair from Centerline Production

Ms. Mullins stated that Mr. Casey, a resident, contacted her regarding the log sculpture. The sculpture has deteriorated. Mr. Casey contacted the original artist and has provided the proposal for repair and restoration to the Board. The proposal is for \$3,141.00.

There was brief discussion regarding the proposal cost.

Ms. Phillips requested a proposal from the artist to restore all three sculptures. Ms. Mullins will follow up with the resident and the artist. It was noted the repairs would not take place until spring.

This item was tabled until the next Board meeting.

Discussion Regarding Meter Request for 7360 Five Oaks Drive

Ms. Mullins reviewed the meter request. She stated this request was first made on September 8, 2021, but the installation failed due to site conditions. The fee was unpaid until May of 2025 when the Inframark was contacted. Another failed site installation took place on July 15, 2025.

There was discussion as to the location of the meter. Mr. Leet clarified the location and noted this was due to the dog park being built. It was noted that TOHO has confirmed this is CDD property.

Ms. Mullins stated the District has been fined twice, but if irrigation is not needed, she can cancel the TOHO water request for that location.

The Board agreed that irrigation is not needed for that location at this time.

Discussion of Recurring Vandalism to the Gate at Buck Lake

Berman gave an overview of the vandalism and noted the gate is consistently bent overnight, in order for people to get dock access when it is closed. Repair parts are being used constantly but eventually will run out. This is for the card entry dock area.

There was discussion regarding a remedy. Ms. Phillips recommended moving the locked gate to the boat entry dock. The card entry dock could be left open for fishing.

Discussion of Ownership of Light Poles in Village Center

Ms. Mullins stated OUC owns the light poles. This information has been provided to Mr. Shea, the President of the HROA Board.

SIXTH ORDER OF BUSINESS

Security System Session

Private Session

Florida law requires Board discussion related to the District's security system, as well as any discussions that would reveal the operations of the security system, types of equipment, and/or locations, to be held in closed session, per Section 119.07138 and Section 281.301 of the Florida Statutes. Only the Board and staff can be present for discussion on this agenda item.

Public Security System Discussion

The Board of Supervisors meeting was reconvened at 8:23 p.m.

On MOTION by Mr. Leet, seconded by Mr. Chokanis, with all in favor, the Board of Supervisors for the Harmony Community Development District approved the Berman Security System Proposal with a not to exceed amount of \$105.00 monthly and \$3,000.00 for additional security personnel.

The proposal will be sent to District Counsel in order to draft an agreement.

Other Business

Staff Reports

District Counsel – Ms. John requested clarification on the Liability Waiver.

The recommendation was to give authorization to the Chair or Vice Chair to approve the final waiver and to not collect deposits.

There was discussion regarding the checks on file and protecting the District. Ms. Mullins recommended collecting new checks for deposits, in the interim, until Mr. Eckert can draft the Liability Waiver.

It was noted if there are any residents that are unhappy with the check deposit process, District Management can be contacted.

District Engineer – No report.

District Landscaper – No report.

District Manager – Ms. Mullins stated the next meeting is schedule for October 30, 2025, but she has a conflict and is requesting the meeting be moved to October 23, 2025. The Board confirmed the meeting date change.

Ms. Mullins stated the current meeting location has requested the premises be vacated by 8:30 p.m. It was also noted that Inframark was behind on payments. Ms. Mullins has notified the location that she will make payments at the end of every meeting.

Mr. Leet gave a historical overview of the meeting time and noted that meetings should be able to be completed by 8:00 p.m.

There was brief discussion regarding the acoustics of the environment and use of microphones. Ms. Mullins recommended using a speaker for meetings. It was also noted that Microsoft Teams is available to use for meetings at no charge to the District.

There was also discussion regarding the length of meetings and the payment for meetings. Ms. Mullins recommended starting earlier or choosing another location for the longer meetings. It was recommended to hold the longer meetings at the Mexican restaurant in their back room or negotiate with the current location if possible. Ms. Mullins will follow up.

Ms. Mullins stated the local records office will be held at the Maintenance Office.

Ms. Mullins gave an overview of the email from Mr. Shea regarding Ms. Abrahamson. The email stated she is acting as an independent, non-resident, for profit business, and using her past position on the HROA Board to act under the impression of authority. It was noted she has not contacted District Management regarding any of her events.

There was brief discussion about whether Ms. Abrahamson is using County roads or any CDD property for these events. This included discussion of similar past issues. It was noted if these events cost the District money, then a Cease-and-Desist letter could be applicable. However, there is no confirmation of damage. It was recommended to confirm that Ms. Abrahamson is getting proper permitting and holds insurance. Ms. Mullins will follow up.

Ms. Coronel stated there have been complaints regarding the excess debris on the ground after the markets. She also noted Ms. Abrahamson does not submit facility request forms for the markets.

Ms. Mullins stated she is still in need of the address location for the gated property where the gun incident took place. It was noted that Mr. Leet will provide that information.

Ms. Mullins stated a resident had a question regarding the sidewalk at the last meeting. It has been confirmed that the sidewalk is owned and maintained by the Ashley Park HOA. This information has been provided to the resident. Ms. Mullins reviewed the declaration regarding the sidewalks.

Supervisor Requests and Audience Comments

Ms. Phillips recommended removing the broken furniture from the pool. Berman confirmed they will take care of this. Ms. Phillips also recommended having signage that states whom to notify of any disruptive behavior in the pool area.

Ms. Sharenow will resend the QR code to the Board for maintenance requests.

Ms. Phillips requested captions to be placed on the photos in Berman's proposals.

There was brief discussion regarding the tree trimming letter that was sent out by the HOA.

There were no further Supervisor requests or audience comments at this time.

Adjournment

On MOTION by Ms. Williams, seconded by Mr. Leet, with all in favor, the Board of Supervisors for the Harmony Community Development District adjourned the September 25, 2025, Board of Supervisors Meeting at 8:28 p.m.

Secretary / Assistant Secretary	Chairperson / Vice Chairpersor



Harmony Community Development District

FY 2026 Egis Insurance Package





Egis Insurance & Risk Advisors

Is pleased to provide a

Proposal of Insurance Coverage for:

Harmony Community Development District

Please review the proposed insurance coverage terms and conditions carefully.

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

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

About FIA

Florida Insurance Alliance ("FIA"), authorized and regulated by the Florida Office of Insurance Regulation, is a non-assessable, governmental insurance Trust. FIA was created in September 2011 at a time when a large number of Special Taxing Districts were having difficulty obtaining insurance.

Primarily, this was due to financial stability concerns and a perception that these small to mid-sized Districts had a disproportionate exposure to claims. Even districts that were claims free for years could not obtain coverage. FIA was created to fill this void with the goal of providing affordable insurance coverage to Special Taxing Districts. Today, FIA proudly serves and protects over 1,000 public entity members.

Competitive Advantage

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

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

How are FIA Members Protected?

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

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

What Are Members Responsible For?

As a non-assessable Trust, our members are only responsible for two items:

- Annual Premiums
- Individual Member Deductibles

FIA Bylaws prohibit any assessments or other fees.

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

Quotation being provided for:

Harmony Community Development District c/o PFM Group Consulting, LLC 3501 Quadrangle Boulevard, Suite 270 Orlando, FL 32817

Term: October 1, 2025 to October 1, 2026

Quote Number: 100125755

PROPERTY COVERAGE

SCHEDULE OF COVERAGES AND LIMITS OF COVERAGE

COVERED PROPERTY		
Total Insured Values –Building and Contents – Per Schedule on file totalling	\$1,615,734	
Loss of Business Income	\$1,000,000	
Additional Expense	\$1,000,000	
Inland Marine		
Scheduled Inland Marine	\$282,679	

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

	<u>Valuation</u>	<u>Coinsurance</u>
Property	Replacement Cost	None
Inland Marine	Actual Cash Value	None

DEDUCTIBLES:	\$2,500	Per Occurrence, All other Perils, Building & Contents and
		Extensions of Coverage.
	5 %	Total Insured Values per building, including vehicle
		values, for "Named Storm" at each affected location
		throughout Florida subject to a minimum of \$10,000 per
		occurrence, per Named Insured.
	Per Attached Schedule	Inland Marine

Special Property Coverages		
Coverage	<u>Deductibles</u>	<u>Limit</u>
Earth Movement	\$2,500	Included
Flood	\$2,500 *	Included
Boiler & Machinery	\$2,500	Included
TRIA		Included

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

TOTAL PROPERTY PREMIUM

\$16,791

Extensions of Coverage

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

(X)	Code	Extension of Coverage	Limit of Liability
Х	А	Accounts Receivable	\$500,000 in any one occurrence
Х	В	Animals	\$1,000 any one Animal \$5,000 Annual Aggregate in any one agreement period
х	С	Buildings Under Construction	As declared on Property Schedule, except new buildings being erected at sites other than a covered location which is limited to \$250,000 estimated final contract value any one construction project.
Х	D	Debris Removal Expense	\$250,000 per insured or 25% of loss, whichever is greater
х	E	Demolition Cost, Operation of Building Laws and Increased Cost of Construction	\$500,000 in any one occurrence
Х	F	Duty to Defend	\$100,000 any one occurrence
Х	G	Errors and Omissions	\$250,000 in any one occurrence
Х	Н	Expediting Expenses	\$250,000 in any one occurrence
Х	ı	Fire Department Charges	\$50,000 in any one occurrence
Х	J	Fungus Cleanup Expense	\$50,000 in the annual aggregate in any one occurrence
Х	К	Lawns, Plants, Trees and Shrubs	\$50,000 in any one occurrence
Х	L	Leasehold Interest	Included
Х	M	Air Conditioning Systems	Included
X	N .	New locations of current Insureds	\$1,000,000 in any one occurrence for up to 90 days, except 60 days for Dade, Broward, Palm Beach from the date such new location(s) is first purchased, rented or occupied whichever is earlier. Monroe County on prior submit basis only
Х	0	Personal property of Employees	\$500,000 in any one occurrence
Х	Р	Pollution Cleanup Expense	\$50,000 in any one occurrence
Х	Q	Professional Fees	\$50,000 in any one occurrence
Х	R	Recertification of Equipment	Included
Х	S	Service Interruption Coverage	\$500,000 in any one occurrence
Х	Т	Transit	\$1,000,000 in any one occurrence
Х	U	Vehicles as Scheduled Property	Included
Х	V	Preservation of Property	\$250,000 in any one occurrence
Х	W	Property at Miscellaneous Unnamed Locations	\$250,000 in any one occurrence
Х	Х	Piers, docs and wharves as Scheduled Property	Included on a prior submit basis only

Х	Υ	Glass and Sanitary Fittings Extension	\$25,000 any one occurrence
Х	Z	Ingress / Egress	45 Consecutive Days
Х	AA	Lock and Key Replacement	\$2,500 any one occurrence
Х	ВВ	Awnings, Gutters and Downspouts	Included
Х	СС	Civil or Military Authority	45 Consecutive days and one mile

CRIME COVERAGE

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

Deadly Weapon Protection Coverage

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

AUTOMOBILE COVERAGE

Coverages	Covered Autos	Limit	Premium
Covered Autos Liability	1	\$1,000,000 \$0 Deductible	Included
Personal Injury Protection	5	Separately Stated In Each Personal Injury Protection Endorsement	Included
Auto Medical Payments	2	\$2,500 Each Insured	Included
Uninsured Motorists including Underinsured Motorists	2	\$100,000	Included
Physical Damage Comprehensive Coverage	7,8	Actual Cash Value Or Cost Of Repair, Whichever Is Less, Minus Applicable Deductible (See Attached Schedule) For Each Covered Auto, But No Deductible Applies To Loss Caused By Fire or Lightning. See item Four for Hired or Borrowed Autos.	Included
Physical Damage Specified Causes of Loss Coverage	N/A	Actual Cash Value Or Cost Of Repair, Whichever Is Less, Minus Applicable Deductible (See Attached Schedule) For Each Covered Auto For Loss Caused By Mischief Or Vandalism See item Four for Hired or Borrowed Autos.	Not Included
Physical Damage Collision Coverage	7,8	Actual Cash Value Or Cost Of Repair, Whichever Is Less, Minus Applicable Deductible (See Attached Schedule) For Each Covered Auto See item Four for Hired or Borrowed Autos.	Included
Physical Damage Towing And Labor	7	\$250 For Each Disablement Of A Private Passenger Auto	Included

GENERAL LIABILITY COVERAGE (Occurrence Basis)

Bodily Injury and Property Damage Limit \$1,000,000

Personal Injury and Advertising Injury Included

Products & Completed Operations Aggregate Limit Included

Employee Benefits Liability Limit, per person \$1,000,000

Herbicide & Pesticide Aggregate Limit \$1,000,000

Medical Payments Limit \$5,000

Fire Damage Limit Included

No fault Sewer Backup Limit \$25,000/\$250,000

General Liability Deductible \$0

PUBLIC OFFICIALS AND EMPLOYMENT PRACTICES LIABILITY (Claims Made)

Public Officials and Employment Practices Liability Limit Per Claim \$1,000,000

Aggregate \$2,000,000

Public Officials and Employment Practices Liability Deductible \$0

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

Cyber Liability sublimit included under POL/EPLI

Media Content Services Liability
Network Security Liability
Privacy Liability
First Party Extortion Threat
First Party Crisis Management
First Party Business Interruption

Limit: \$1,000,000 each claim/annual aggregate

Fraudulent Instruction: \$250,000



PREMIUM SUMMARY

Harmony Community Development District c/o PFM Group Consulting, LLC 3501 Quadrangle Boulevard, Suite 270 Orlando, FL 32817

Term: October 1, 2025 to October 1, 2026

Quote Number: 100125755

PREMIUM BREAKDOWN

Property (Including Scheduled Inland Marine)	\$16,791
Crime	Not Included
Automobile Liability	\$587
Hired Non-Owned Auto	Included
Auto Physical Damage	\$523
General Liability	\$5,489
Public Officials and Employment Practices Liability	\$4,431
Deadly Weapon Protection Coverage	Included
TOTAL PREMIUM DUE	\$27,821

IMPORTANT NOTE

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

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

Additional Notes:

(None)



PARTICIPATION AGREEMENT Application for Membership in the Florida Insurance Alliance

The undersigned local governmental entity, certifying itself to be a public agency of the State of Florida as defined in Section 163.01, Florida Statutes, hereby formally makes application with the Florida Insurance Alliance ("FIA") for continuing liability and/or casualty coverage through membership in FIA, to become effective 12:01 a.m., 10/01/2025, and if accepted by the FIA's duly authorized representative, does hereby agree as follows:

- (a) That, by this reference, the terms and provisions of the Interlocal Agreement creating the Florida Insurance Alliance are hereby adopted, approved and ratified by the undersigned local governmental entity. The undersigned local governmental entity certifies that it has received a copy of the aforementioned Interlocal Agreement and further agrees to be bound by the provisions and obligations of the Interlocal Agreement as provided therein;
- (b) To pay all premiums on or before the date the same shall become due and, in the event Applicant fails to do so, to pay any reasonable late penalties and charges arising therefrom, and all costs of collection thereof, including reasonable attorneys' fees;
- (c) To abide by the rules and regulations adopted by the Board of Directors;
- (d) That should either the Applicant or the Fund desire to cancel coverage; it will give not less than thirty (30) days prior written notice of cancellation;
- (e) That all information contained in the underwriting application provided to FIA as a condition precedent to participation in FIA is true, correct and accurate in all respects.

Harmony Community Development District

(Name of Local Governmental Entity)		
By: 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Dan Leet	
Signature	Print Name	
Witness By: Signature	Lynne mulins Print Name	
IS HEREBY APPROVED FOR MEMBERSHIP IN THIS FUND, AND COVERAGE IS EFFECTIVE October 1, 2025		
Ву:		
	Administrator	



PROPERTY VALUATION AUTHORIZATION

Harmony Community Development District c/o PFM Group Consulting, LLC 3501 Quadrangle Boulevard, Suite 270 Orlando, FL 32817

QUOTATIONS TERMS & CONDITIONS

and terms listed below.

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

☑Building and Content TIV\$1,615,734As per schedule attached☑Inland Marine\$282,679As per schedule attached☑Auto Physical Damage\$24,033As per schedule attached

I give my authorization to bind coverage for property through the Florida Insurance Alliance as per limits

Signature: Dan Leet

Title: Chairman



PUBLIC ENTITY FLORIDA UNINSURED MOTORISTS COVERAGE SELECTION OF LOWER LIMITS OR REJECTION OF COVERAGE

YOU ARE ELECTING NOT TO PURCHASE CERTAIN VALUABLE COVERAGE WHICH PROTECTS YOU OR YOU ARE PURCHASING UNINSURED MOTORIST LIMITS LESS THAN YOUR LIABILITY LIMITS WHEN YOU SIGN THIS FORM. PLEASE READ CAREFULLY.

Quote Number: 100125755 Term: October 1, 2025 to October 1, 2026							
Insurer: Florida Insurance Alliance							
Applicant/Named Insured: Harmony Community Development District							

Florida law permits you to make certain decisions regarding Uninsured Motorists Coverage provided under your policy. This document describes this coverage and various options available.

You should read this document carefully and contact us or your agent if you have any questions regarding Uninsured Motorists Coverage and your options with respect to this coverage.

This document includes general descriptions of coverage. However, no coverage is provided by this document. You should read your policy and review your Declarations Page(s) and/or Schedule(s) for complete information on the coverages you are provided.

Uninsured Motorists Coverage provides for payment of certain benefits for damages caused by owners or operators of uninsured motor vehicles because of bodily injury or death resulting therefrom. Such benefits may include payments for certain medical expenses, lost wages, and pain and suffering, subject to limitations and conditions contained in the policy. For the purpose of this coverage, an uninsured motor vehicle may include a motor vehicle as to which the bodily injury limits are less than your damages.

Florida law requires that automobile liability policies include Uninsured Motorists Coverage at limits equal to the Liability Coverage in your policy, unless you select a lower limit offered by the company or reject Uninsured Motorists Coverage entirely.

Please indicate by initialing below whether you entirely reject Uninsured Motorists Coverage or whether you select this coverage at limits lower than the Liability Coverage of your policy.

	_ I reject Uninsured Motorists Coverage entirely.
X	_ I reject Combined Single Limit for Liability Coverage and I select a lower limit of \$100,000.

and future renewals or replacements of such policy which are issued at the same Liability limits. If I decide to select another option at some future time, I must let the Insurer or my agent know in writing.

Applicant's/Named Insured's Signature

I understand and agree that selection of any of the above options applies to my liability insurance policy

Applicant's/Named Insured's Printed Name

Dan Lect

9.25.25

Date



Property Schedule

Harmony Community Development District

Policy No.: Agent:

100125755

Egis Insurance Advisors LLC (Boca Raton, FL)

Unit #	Descriptio	n	Year Built	Eff. Date	Building \	/alue	Total Inc	ured Value
	Address		Const Type	Term Date Contents V		Value Total Insured Value		ureu value
	Roof Shape	Roof Pitch		Roof Cove			Replaced	Roof Yr Blt
	Buck Lake Dock			10/01/2025	\$430,70)5		
1	School House Road and Cat Brier Tr Harmony FL 34773		Waterfront structures	10/01/2026				\$430,705
Hait #	Descriptio		Year Built	Eff. Date	Building \	/alue		
Unit #	Descriptio Address	1		Term Date	Building Value Contents Value		Total Ins	ured Value
		Roof Pitch	Const Type	Roof Cove			Replaced	Roof Yr Blt
	Roof Shape Swim Club (Pool House)	ROOI PILCII	2003	10/01/2025	\$409,0		Replaced	1001 II DI
2	7255 Five Oaks Drive			10/01/2026	\$19,37			\$428,451
	Harmony FL 34773		Joisted masonry					
	Complex			Metal panel				
Unit#	Descriptio	n	Year Built	Eff. Date	Building \	/alue	Total Inc	ured Value
	Address		Const Type	Term Date	Contents	Value	Totalilis	ureu value
	Roof Shape	Roof Pitch		Roof Cov			g Replaced	Roof Yr Blt
	Boat House			10/01/2025	\$50,95	5		
3	School House Road and Cat Brier Tr Harmony FL 34773		Waterfront structures	10/01/2026				\$50,955
Unit #	Description Address		Year Built	Eff. Date	Building \	/alue	Total Ins	ured Value
			Const Type	Term Date	Contents Value			
	Roof Shape	Roof Pitch		Roof Cov			g Replaced	Roof Yr Bl
4	Pool 7255 Five Oaks Drive Harmony FL 34773		2003 Below ground liquid storage tank / pool	10/01/2025	\$45,86	5 7		\$45,867
Unit #	Description	n	Year Built	Eff. Date		Building Value Total Insure		sured Value
	Address		Const Type	Term Date	Contents			
	Roof Shape	Roof Pitch		Roof Cov			g Replaced	Roof Yr Bl
	Pool Amenity Facility		2007	10/01/2025	\$193,2	13		
5	7124 Harmony Square Drive Harmony FL 34773		Joisted masonry	10/01/2026	\$5,12	5	_	\$198,338
	Complex			Metal panel				
Unit #	Description		Year Built	Eff. Date	Building '	Value	Tetalla	nurad Value
	Address		Const Type	Term Date	Contents	Value	lotalin	sured Value
	Roof Shape	Roof Pitch		Roof Cov	ering	Coverin	g Replaced	Roof Yr Bl
	Pool		2007	10/01/2025	\$27,33	31	Ī	
6	7124 Harmony Square Drive Harmony FL 34773	7124 Harmony Square Drive		10/01/2026				\$27,33
			tank / pool					
Unit #	Description		Year Built	Eff. Date	Building		Total In	sured Value
	Address		Const Type	Term Date	Contents			I
	Roof Shape	Roof Pitch	2002	Roof Cov			g Replaced	Roof Yr Bl
	Lakeshore Park Restrooms		2003	10/01/2025	\$56,3	/ 5	-	12
7	School House Road and Cat Brier Tr Harmony FL 34773			10/01/2026				\$56,37
7	Harmony FL 34773		Joisted masonry					

Dan Leet

Date: 9.25.25



Property Schedule

Harmony Community Development District

Policy No.: 100125755

Agent: Egis Insurance Advisors LLC (Boca Raton, FL)

Unit#	Description Address		Year Bui	Year Built Const Type		Building	Building Value		Total Insured Value	
			Const Ty			Contents	Value	i Otal IIIS	i otai msured value	
	Roof Shape	Roof Pitch			Roof Cov	ering	Covering	g Replaced	Roof Yr Blt	
	Splash Pad/Fountain				10/01/2025	\$169,1	L 25			
8	3300 School House Rd Harmony FL 34773		Pump / l station		10/01/2026		T		\$169,125	
								795		
Unit #		cription	Year Bui	ilt	Eff. Date	Building		Total Ins	ured Value	
	Ac	ldress	Const Ty	pe	Term Date	Contents	1	ilue		
	Roof Shape	Roof Pitch			Roof Cov			g Replaced	Roof Yr Blt	
	Pedestrian Foot Bridge				10/01/2025	\$42,2	81			
9	3342 School House Rd Harmony FL 34773		Bridges	s	10/01/2026		1	\$47		
						T				
Unit #	는 하는 사람들은 사람들이 되었다. 그는 사람들은 사람들은 사람들은 사람들은 사람들은 다른 사람들이 다른 사람들이 되었다.	cription	Year Bui	ilt	Eff. Date	Building		Total Insured Va		
	A	ldress	Const Ty	pe	Term Date	Contents	Value			
	Roof Shape	Roof Pitch			Roof Co			g Replaced	Roof Yr Blt	
	Pedestrian Foot Bridge				10/01/2025	\$42,2	81			
10	3356 School House Rd Harmony FL 34773		Bridges	s	10/01/2026				\$42,281	
Unit #	Description Address		Year Bu	ilt	Eff. Date	Building	Value	Total Incomed V		
			Const Type	Term Date	Contents Value		Total Insured Value			
	Roof Shape	Roof Pitch			Roof Co	vering	Coverin	g Replaced	Roof Yr Bl	
	Walkway & Dock		2003		10/01/2025	\$45,1	.00	Ĭ		
11	3342 School House Rd Harmony FL 34773		Waterfro structur		10/01/2026				\$45,100	
						I		T	400 700 0000000000000000000000000000000	
Unit #	그는 그들은 사람들은 아이들은 아이들이 얼마나 나를 보는 것이 없는데 그렇게 되었다.	cription	Year Bu	ilt	Eff. Date	Building		Total Ins	ured Value	
	A	ddress	Const Type		Term Date	Contents Value		Total Hisurea Value		
	Roof Shape	Roof Pitch			Roof Co			g Replaced	Roof Yr Bl	
	Walkway & Dock		2003		10/01/2025	\$45,1	.00			
12	3356 School House Rd Harmony FL 34773		Waterfro structur		10/01/2026				\$45,10	
Unit #	Description Address		Year Bu	ilt	Eff. Date		Building Value		Insured Value	
			Const Type		Term Date	Contents Value				
	Roof Shape	Roof Pitch			Roof Co			g Replaced	Roof Yr Bl	
	Miscellaneous Unscheduled Property Varioius Harmony FL 34773				10/01/2025	10/01/2025 \$33,825				
13			Property in the Open		10/01/2026				\$33,82	
		l								
				Building 51,591,2		Contents Valu \$24,498	ie	Insured V \$1,615,73		

Sign: Dan Leet Dan Leet Date: 9.25.25



Inland Marine Schedule

Harmony Community Development District

Policy No.:

100125755

Agent:

Egis Insurance Advisors LLC (Boca Raton, FL)

Item #	Department			Eff. date		
	Description	Serial Number	Classification Code	Term Date	Value	Deductible
_			Other interest manifes	10/01/2025	\$140,000	\$1,000
1	Unscheduled IM Items (Max \$15,000 Per Item)		Other inland marine	10/01/2026	\$140,000	\$1,000
				10/01/2025		
2	MirroCraft Outfitter 16' Aluminum Boat 1/ 40hp Evinrude	MRR61212H304	Mobile equipment	10/01/2026	\$8,311	\$1,000
				10/01/2025		44 000
3	Weeres Fish 16' Pontoon Boat w/Trailer	WRSF96036405	Mobile equipment	10/01/2026	\$9,700	\$1,000
				10/01/2025		
4	2016 Sun Tracker/Sig Bass Buggy 16'	BUJ24907C616	Mobile equipment	10/01/2026	\$15,240	\$1,000
				10/01/2025		
5	Lowe Roughneck 18' Welded Jon Boat w/2 Trolling Motors	R1860VT	Mobile equipment	10/01/2026	\$9,760	\$1,000
		G405	Mobile equipment	10/01/2025	\$13,265	\$1,000
6	Weeres Fish 20' Pontoon Boat w/Trailer	G403	Wobile equipment	10/01/2026	713,203	\$1,000
7		BUJ25571D818	Mobile equipment	10/01/2025	\$8,500	\$1,000
	2018 1860 Jon Tracker	563233715010	Modific Equipment	10/01/2026		
8	2019 Sun Tracker/Pontoon Boat	BUH94561J819	Mobile equipment	10/01/2025	\$19,903	\$1,000
	2019 Sull Tracker/Fortboom Boat					
9	Stock Trailer 260C	POT22242	Rented, borrowed, leased equipment	10/01/2025 10/01/2026	\$38,000	\$1,000
		-		10/01/2025		
10	Pool and Spa Equipment		Rented, borrowed, leased equipment	10/01/2025	\$20,000	\$1,000

Total \$282,679

Sign: Lat

Print Name:

Dan Leet

Date: 9.25.25



Vehicle Schedule

Harmony Community Development District

Policy No.:

100125755

Agent:

Egis Insurance Advisors LLC (Boca Raton, FL)

Unit #	Make	Model-Description	Department	AL Eff	Comp Ded	Comp Eff	Term	VALUE	
Qty	Qty Year VIN #		Vehicle Type	AL Term	AL Term Coll Ded		Coll Term	Valuation Type	APD Rptd
1	GMC	TK15703		10/01/2025	\$1,000	10/01/2025	10/01/2025	\$24,033	
1	2016	1GTN2LEH4GZ135455	Light Truck	10/01/2026	\$1,000	10/01/2025	10/01/2026	Actual cash value	\$24,033

Total

\$24,033

APD Rptd

\$24,033

Sign: Za

Print Name:

Dan Leet

Date: 9.25.75



Harmony Community Development District

Fees for Non-Exclusive License Agreement with Molly Forestner

AGREEMENT BETWEEN THE HARMONY COMMUNITY DEVELOPMENT DISTRICT AND MOLLY FORESTNER FOR DEPOSIT RELATING TO COSTS OF PREPARATION OF A LICENSE AGREEMENT FOR POOL INSTALLATION

THIS AGREEMENT ("Agreement") is made and entered into this 28 day of August ... 2025, by and between:

HARMONY COMMUNITY DEVELOPMENT DISTRICT, a local unit of special-purpose government established pursuant to Chapter 190, Florida Statutes, located in Osceola County, Florida, whose mailing address is c/o PFM Group Consulting LLC, 3501 Quadrangle Boulevard, Suite 270, Orlando, Florida 32817 ("District"); and

MOLLY FORESTNER, resident of Harmony Community Development District, whose mailing address is 3425 Middlebrook PL, Saint Clous Florida 34773 ("Resident," and together with the District, the "Parties").

RECITALS

WHEREAS, the District is a special-purpose unit of local government established pursuant to and governed by Chapter 190, *Florida Statutes*; and

WHEREAS, the District is the rightful owner of the properties with Parcel ID numbers 30-26-32-3117-00LU-0020 and 30-26-32-3117-000P-00C0, (collectively referred to as the "District Properties"); and

WHEREAS, the Resident has approached the District expressing a desire to enter into a license agreement. This agreement will allow the Resident to cross the District Properties to access the land situated behind their residence for the purpose of constructing certain improvements, hereinafter referred to as the Pool Improvements (the "Pool Improvements") which shall be installed at the Resident's sole cost and expense; and

WHEREAS, the District will incur certain costs related to the preparation of this Deposit Agreement and a license agreement (the "License Agreement"), and the Resident has indicated the desire to make a deposit related to the costs of preparation of the same; and

WHEREAS, the District and the Resident warrant and agree that they have all right, power and authority to enter into and be bound by this Agreement.

NOW THEREFORE, in consideration of the recitals, agreements, and mutual covenants contained herein, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged by the Parties, the Parties agree as follows:

1. RECITALS. The recitals so stated are true and correct and by this reference are incorporated into and form a material part of this Agreement.

- 2. **DEPOSIT.** Resident agrees to deposit Two Thousand Five Hundred Dollars (\$2,500.00) with the District to be applied toward: (a) the cost of preparation of this Deposit Agreement and the License Agreement; and (b) the cost of repairing any damage to District property caused by Resident or its contractors, to restore such property to its original condition. Resident further agrees that, if the cost of repairing damage to District property exceeds any remaining Deposit after deduction for the expenses of preparation and recording of this Deposit Agreement and the License Agreement, the Resident shall reimburse District for such excess costs within thirty (30) days after written demand.
- 3. AMENDMENTS. Except as may be otherwise set forth herein, this Agreement may not be amended or modified in whole or in part except by an instrument in writing executed by the affected parties.
- **4. ENFORCEMENT.** In the event of any litigation pertaining to this Agreement, the permission herein granted, the rights, duties, obligations or liabilities of the parties hereto, and the enforcement of any rights hereunder or the interpretation of any provision hereof, the substantially prevailing party in such litigation shall be entitled to recover its reasonable attorneys' fees, paralegal fees, court costs, and associated expenses from the other party, whether incurred before, during, or after trial, appellate proceedings, settlement, mediation, or negotiations.
- 5. APPLICABLE LAW; VENUE. This Agreement and the provisions contained herein shall be construed, interpreted and controlled according to the laws of the State of Florida. Each party consents that the venue for any litigation arising out of or related to this Agreement shall be in Osceola County, Florida.
- **6. COUNTERPARTS**. This Agreement may be executed in any number of counterparts, each of which when executed and delivered shall be an original; however, all such counterparts together shall constitute but one and the same instrument.

[Signatures on the next page]

IN WITNESS WHEREOF, the Parties execute this agreement the day and year first written above.

ATTEST:

HARMONY COMMUNITY DEVELOPMENT DISTRICT

Secretary/Assistant Secretary

Chairperson, Board of Supervisors

WITNESS:

Print Name: Lynne

MOLLY FORESTNER



Harmony Community Development District

Status of RV Lot Discussions with County



Harmony Community Development District

Reserve Accounts

Lynne,

On November 1, 2024, a transfer of \$352,199.00 was made to account #9009 (Reserve Account). On February 28, 2025, a transfer of \$1,200,000.00 was made to account #2815 (Reserve Account).

Currently, there is no documentation indicating the purpose or intent behind these transfers. These reserve accounts have since been closed and consolidated into Valley.

To ensure proper allocation and transparency, I recommend that we introduce a motion at the next board meeting to formally document how these funds should be distributed. For example:

- \$250,000 for vehicle repairs
- \$500,000 for road maintenance
- Remaining balance for other designated purposes

Once the board provides direction, I will proceed with reallocating the funds accordingly.

Verona Griffith

District Accountant



District Financial Position and Budget to Actual

(provided under separate cover)



Proposals from ULS



Landscape Updates



Berman Field Inspection Report



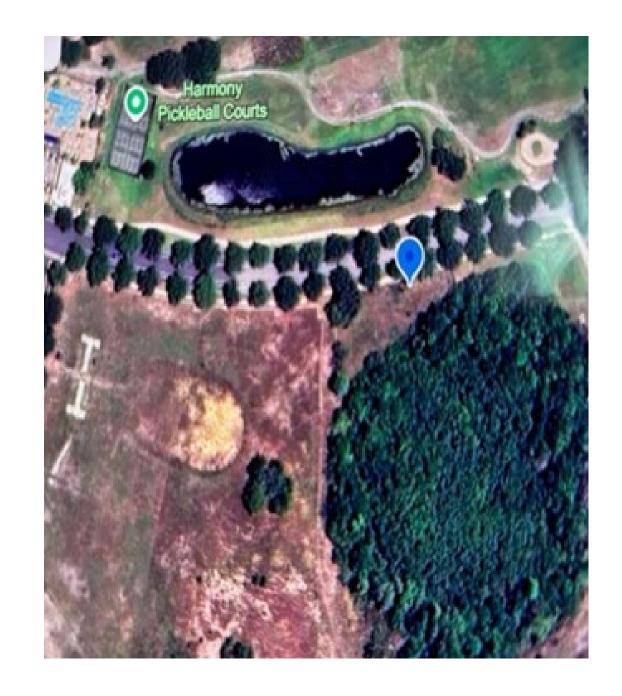
Berman Field Inspection Report

Tuesday, October 14, 2025

Included with this report

- What are we working on.
- Completed Tasks
- Encountered Issues
- Full List of photos
- Actions Taken
- Outstanding Items

Five Oaks Dog Park Entry Gate Completed Tasks

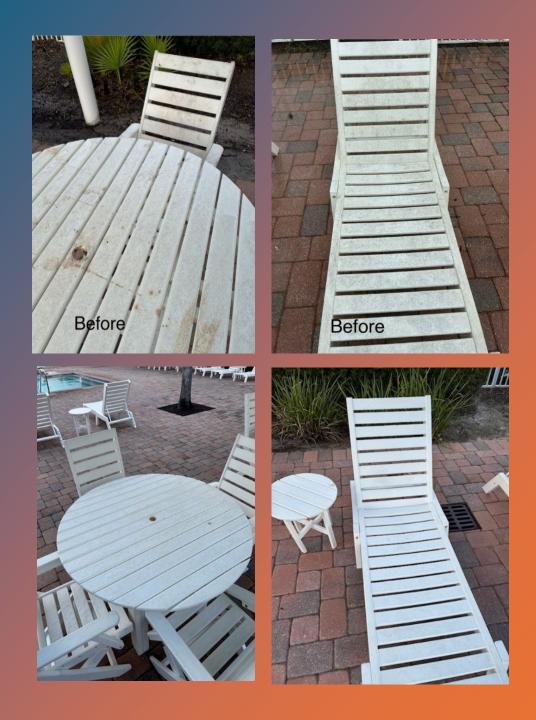




Exterior Property Fence Project Started on 9/30/2025 Completed 10/07/2025

Chemically treated and pressure washed all fencing along Highway 192 at the property entrance.

Removed dirt, mildew, and algae building up to restore appearance and extend material life.



Pool Furniture Completed Tasks Project started on 10/08 Completed on 10/08/2025

Chemically treated and pressure washed all pool furniture for both pool areas.

Repaired three broken chairs and reinforced joints for added stability.

All furniture was inspected and placed back in designated areas after cleaning









Buck Lake Bridges Completed Tasks Project started on 10/08 Completed on 10/10/2025

Pressure washed and treated both Buck Lake pedestrian bridges.

Focused on removal of algae, dirt buildup, and surface discoloration to improve appearance and traction.





Sidewalk Grinding Completed Daily Last inspected: 10/14

Continued grinding along Sebastian Bridge Lane and Five Oaks Drive.

Focused on reducing trip hazards from raised or uneven sidewalk panels

Field Comparison Vendor Report

	Project Information		
Vendor A	Vendor B	Vendor C	Vendor D
harmony cdd	harmony cdd	harmony cdd	
dog park fence	dog park fence	dog park fence	
lasrasy fence	enrique fence	fence direct	
14-Sep	16-Sep	19-Sep	
I			
lasrasy fence	enrique fence	fence direct	
sandra	iose	able	
4079786440	3213664269	4078575770	
	1	1	1
dog park fence repairs	dog park fence repairs	dog park fence repairs	
top quality black metal	top quality black metal	top quiality black metal	
2 weeks	2 weeks	1 month	
		-	•
19,560	16,000	24,000	
19,560			
12,000 down	7,500 down	18,500 down	
	1	<u> </u>	1
t contract the contract to the	1		
	harmony cdd dog park fence lasrasy fence 14-Sep lasrasy fence sandra 4079786440 dog park fence repairs top quality black metal 2 weeks	harmony cdd harmony cdd dog park fence dog park fence lasrasy fence enrique fence 14-Sep 16-Sep lasrasy fence enrique fence sandra jose 4079786440 3213664269 dog park fence repairs dog park fence repairs top quality black metal 2 weeks 2 weeks 19,560 16,000 19,560	Vendor A Vendor B Vendor C harmony cdd harmony cdd harmony cdd dog park fence dog park fence dog park fence lasrasy fence enrique fence fence direct 14-Sep 16-Sep 19-Sep lasrasy fence enrique fence fence direct sandra jose able 4079786440 3213664269 4078575770 dog park fence repairs dog park fence repairs dog park fence repairs top quality black metal top quality black metal top quiality black metal 2 weeks 2 weeks 1 month 19,560 16,000 24,000 19,560 16,000 24,000

Summary & Conclusion

What are we still working	Sidewalk grinding		
on/Outstanding Items.	Pressure washing around site.		
Encountered Issues	Need a second vendor or second opinion		
Upload full List of photos	We will add photos, survey, and proposals after Rose Paving & Legendary Concrete provide their recommendations		
Actions Taken	10/08/2025-10/10/2025 - Contacted Rose Paving and Legendary Concrete to provide pricing on all safety hazards with the sidewalks.		





Irrigation Inspection Report

Tuesday, October 14, 2025

Included with this report

- What are we working on.
- Completed Tasks
- Encountered Issues
- Full List of photos
- Actions Taken
- Outstanding Items
- Was Nick Communicated

Irrigation Inspection Report

Field Report of Issues Found



Irrigation Inspection Summary

During the inspection of the Irrigation system, several issues were identified across various controller and infrastructure components. Below is a detailed account of observed deficiencies and recommended corrective actions.

General Observations:

Walk Exit Side Walkway: A round valve box is missing its lid. This should be replaced to ensure safety and prevent debris from entering the system.





Scope of Work Inspection Summary

Controller 17

General Observations:

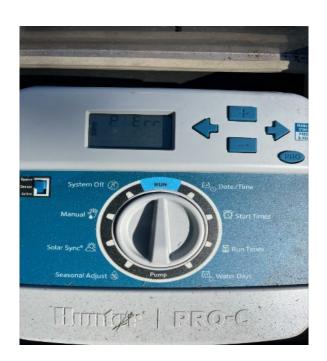
Walk Exit Side Walkway: A round valve box is missing its lid. This should be replaced to ensure safety and prevent debris from entering the system.

Issues: Displays "P Error" (Master Valve/Pump Solenoid or wire short).

Recommendations:

Inspect wiring and solenoid for shorts

Repair or replace as needed.





Scope of Work Inspection Summary

Controller 20

General Observations:

Walk Exit Side Walkway: A round valve box is missing its lid. This should be replaced to ensure safety and prevent debris from entering the system.

Issues: No power to controller.

Recommendations:

Verify electrical connections and replace power supply if necessary.

Troubleshoot power source

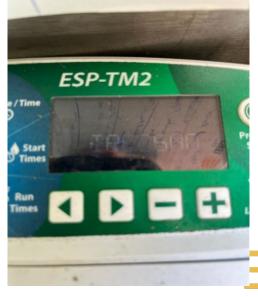
Controller 20 Park Behind 7019 Beardgrass Rd.

Recommendations:

Locate and repair wiring fault









Controller 0-4

Encountered Issues

Zone 16 shows error (possibly shorted solenoid).

Recommendations

Test solenoid and replace if defective.





Controller 27

Encountered Issues

Bad Fuse

Recommendations

Replace with new fuse and verify operation.





Controller 0-1

Encountered Issues

Issues: Controller is not straightened; interior requires cleaning, rain sensor is disconnected

Recommendations

Straighten and secure controller, clean interior, and reconnect rain sensor.





Controller 0-2 & 03

Encountered Issues

Issues: Both controllers needs straightening

Recommendations

Reposition and secure controllers





Summary & Conclusion

The inspection revealed multiple issues primarily related to electrical faults, physical misalignment, and missing components.

Prompt corrective actions are recommended to restore full functionality and prevent further system damage.

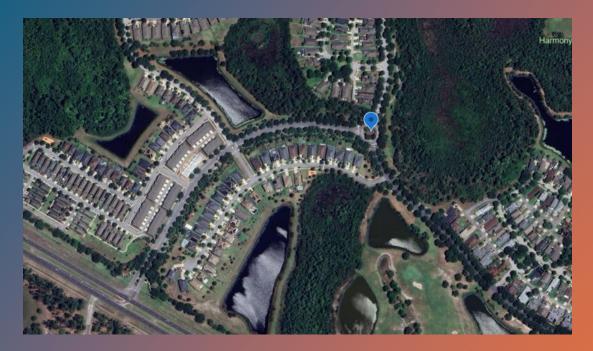


Landscape Inspection Report

Tuesday, October 14, 2025

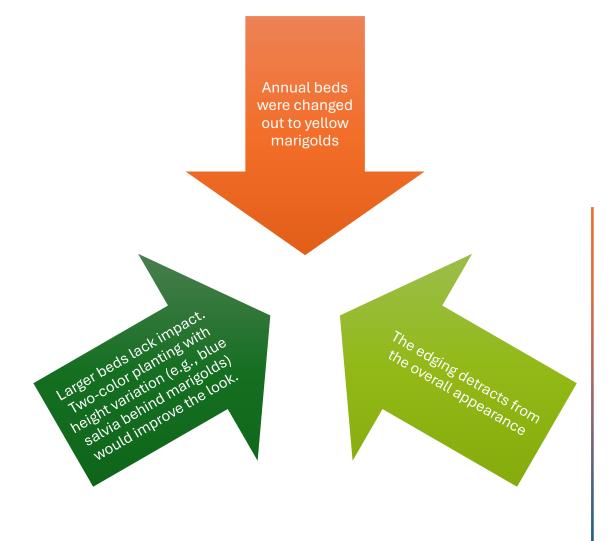
Included with this report

- What ULS needs to address
- Completed Tasks
- Encountered Issues
- Full List of photos
- Actions Taken
- Outstanding Items

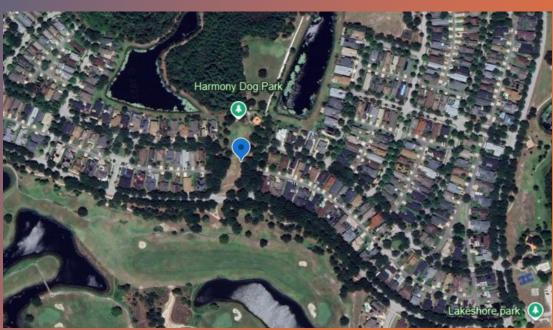




Annual beds







Parks

Drainage is a major problem and remains unresolved.
The playground floods, leaving it unusable and unsafe.

Dead plant material is not being removed during regular maintenance.

Crepe myrtle suckers are not being removed as required

Crepe myrtles under oak trees will not perform and should be removed.

Crepe myrtles are growing onto the gazebo roof and need to be cut back

Property signage is worn and should be replaced.

Multiple trees near signage ("Do Not Enter", "One Way") have excessive moss and dead limbs, creating both safety and appearance concerns.

Tree work was observed being performed by ULS and the time of inspection.

Parks



Parks











Safety Concern

Line-of-sight issues remain. Mushy grass should be removed and replaced with sod.

The large hedge blocks visibility and should be removed and replaced with sod.

A large croton appears to belong to a homeowner, but it impacts visibility and does not fit with the landscape.

Front Entrance

Mulch is thin in several areas. Plant beds lack proper edging and appear unkept.



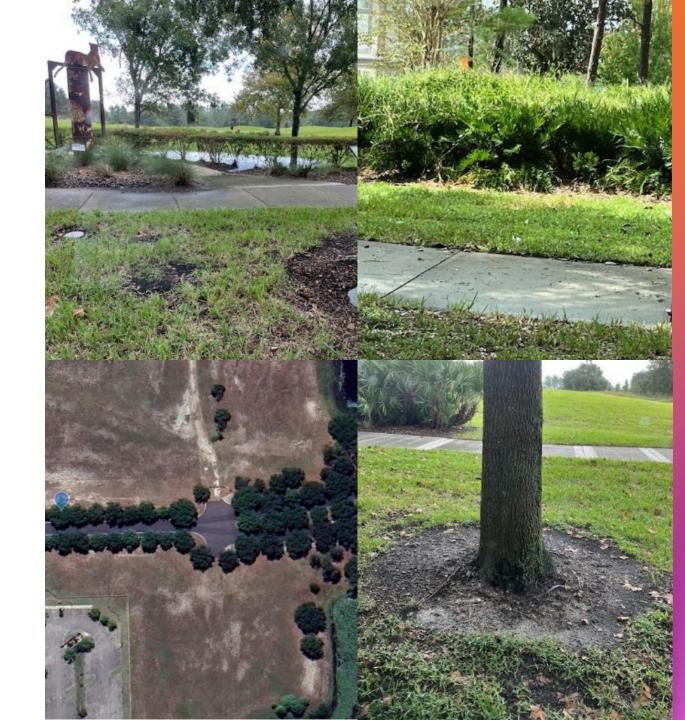
All tree rings on main roads require mulch.



Turf at the entrance is sparse and will not grow in the shaded conditions. Sod will not succeed; alternatives must be considered



Coontie beds are overrun with torpedo grass and need immediate attention on the next detail visit.





Maintenance Inspection Report

Tuesday, October 14, 2025

Included with this report

- What are we working on.
- Completed Tasks
- Encountered Issues
- Full List of photos
- Actions Taken
- Outstanding Items

Maintenance Inspection Summary

Pressure washing and painting will be completed at all pavilion locations marked on the maps. This included pavilion structures near the Harmony Golf Preserve, Swim Club, Lakeshore Park, and Golf Course areas.

01

Pavilions show visible dirt accumulations, mildew, and pain deterioration.

02

Surfaces including posts, beams, and ceilings display weather staining and fading. 03

Some pavilions have chipped or peeling paint requiring full repaint.

04

Recommendation:

Pressure wash all pavilion structures to remove mildew, dirt, and algae.

Repaint using an exteriorgrade coating suitable for high-humidity environments.

Coverage Maps and Photos Pergola



















Coverage Maps and Photos Pergola



















Pavilion – Pillars Area Location: Cat Brier Trail, near Pillars neighborhood

Scope of Work



Pressure washing and painting will be completed at the pavilion located along the golf course.



Observations: Structure shows visible dirt buildup and weather-related staining.



Paint is fading and chipped in multiple areas.

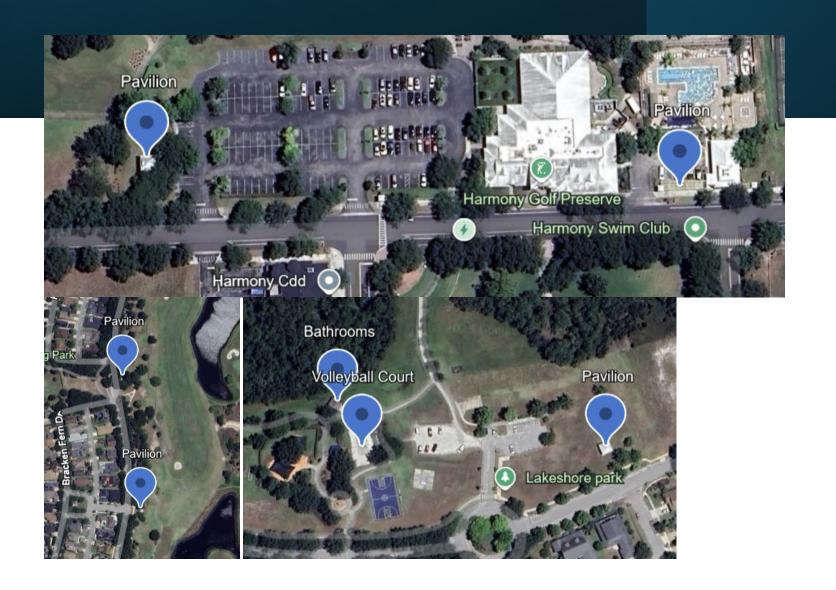


Recommendations: Pressure wash all surfaces including posts, rafters, and benches.



Repaint with exteriorgrade weather-resistant coating to restore uniform appearance.

Coverage Maps and Photos



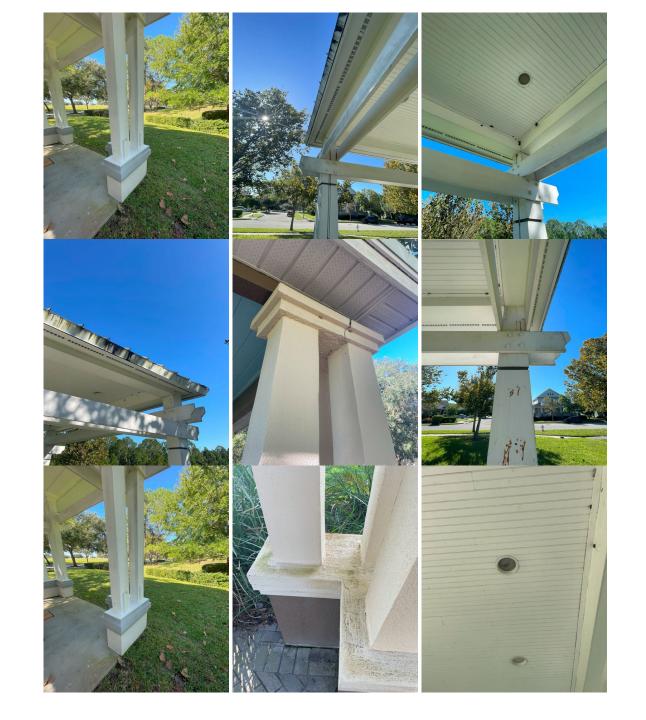




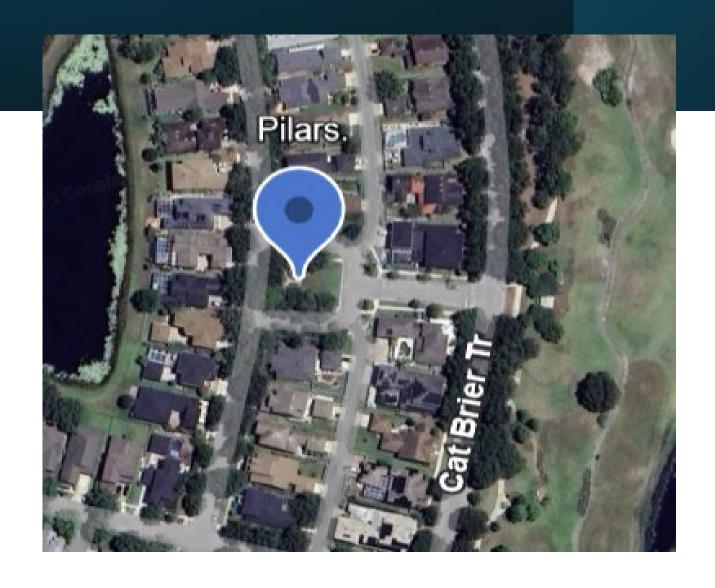


Painting Pillars

Coverage Maps and Photos Pavilion/Pillars (Pressure Wash)



Coverage Maps and Photos



White Fence Pressure Washing & Painting Location: Five Oaks Drive and Cordgrass Creek Blvd.

Scope of Work



Pressure washing and repainting of community trash cans located near the Pillars area.



Observations: Trash can enclosures and lids show visible dirt, staining, and fading.

Some units display chipped or peeling paint

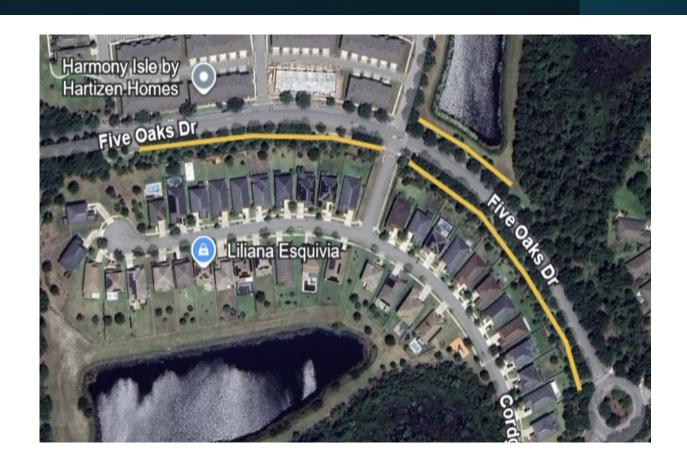


Recommendations:

Pressure wash all trash can surfaces and bases.

Repaint using durable, weather-resistant exterior paint in matching color.

Coverage Maps and Photos White Fence



Coverage Maps and Photos White Fence (Pressure Wash)



Bathroom Facility Location: Near volleyball court and playground area, Lakeshore Park

Scope of Work



Pressure washing and repainting of the exterior bathroom facility building



Observations: Exterior walls show visible dirt, mildew, and staining.

Paint is faded and chipped in multiple areas due to exposure.

Concrete and walkway surfaces have algae buildup.



Recommendations:

Pressure wash entire exterior, including walls, doors, and adjacent walkways.

Repaint structure using exterior-grade paint suitable for concrete/masonry surfaces.

Ensure consistent color scheme with nearby pavilions.

Coverage Maps and Photos Restrooms to be completed by late November

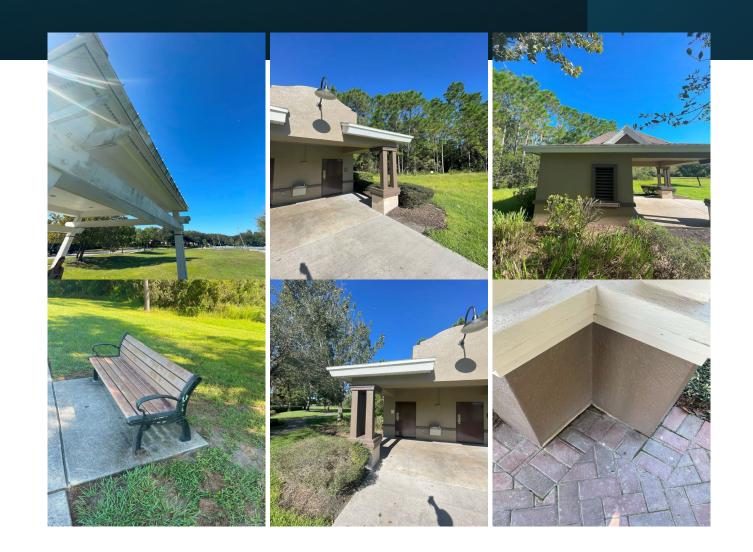




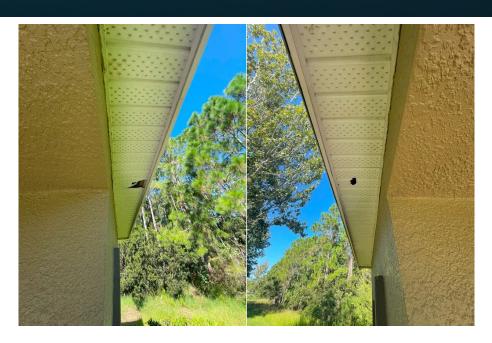




Coverage Maps and Photos Restrooms to be completed by late November



Coverage Maps and Photos Restrooms & benches to be completed by late November







Volleyball Court – Lakeshore Park Location: Adjacent to basketball court and playground area, Lakeshore Park

Scope of Work



Pressure washing of the volleyball court surface and surrounding walkways.



Observations: Court surface shows dirt, sand buildup, and algae staining.

Perimeter areas have accumulated debris and discoloration.

Posts and boundary markers show fading and surface wear.

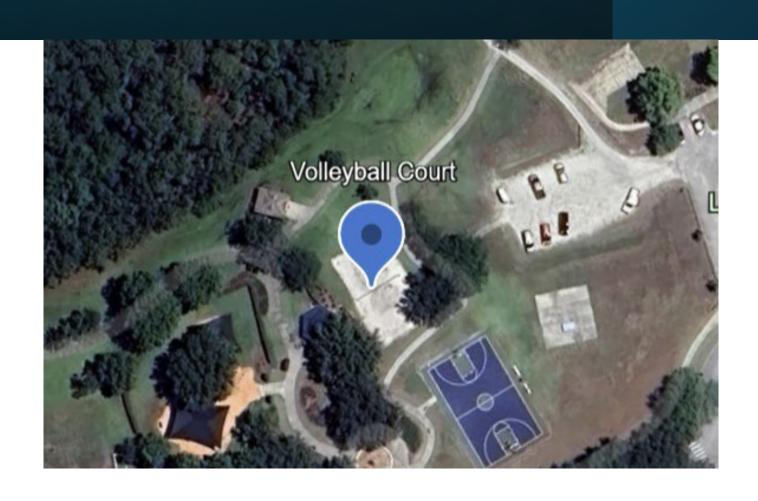


Recommendations: Pressure wash entire volleyball court and surrounding concrete or paver edges.

Clean posts and repaint if necessary to restore uniform appearance.

Remove excess sand and debris from playing surface.

Coverage Maps and Photos Volleyball Court to be completed by late November



Coverage Maps and Photos Volleyball Court/refresh with sand to be completed by late November



Trash Cans Location: Throughout location

Scope of Work



Pressure washing and repainting of community trash cans located near the Pillars area.



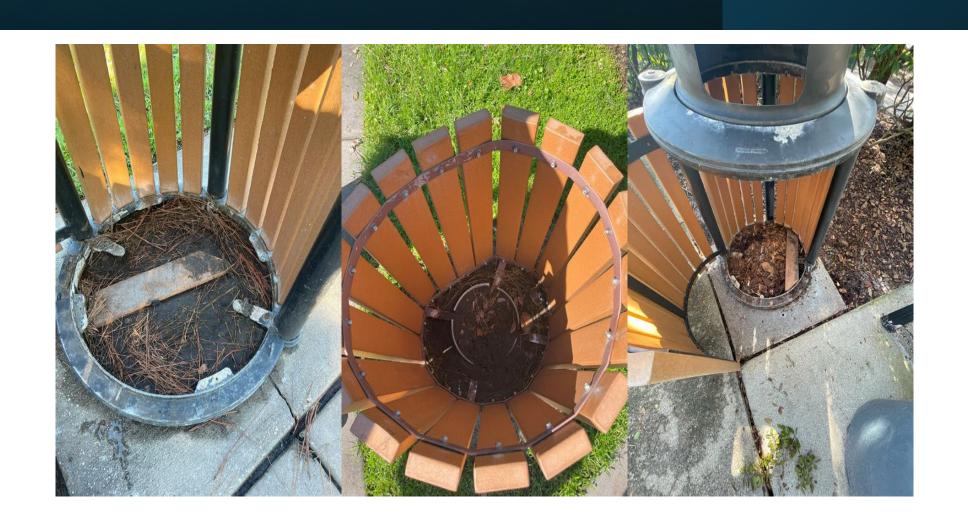
Observations: Trash can enclosures and lids show visible dirt, staining and fading.
Some units display chipped or peeling paint.



Recommendations: Pressure wash all trash can surfaces and bases.

Repaint using durable, weather-resistant exterior paint in matching color.

Coverage Maps and Photos Trash Cans to be completed by November 6th





Harmony Community Development District

Fence Replacement at Dog Park

Enrique Fence LLC

422 W Oak Ridge Rd, Orlando, Fl, 32809 321-588-7444 |

JoseRodriguezMartinez1066@gmail.com

INVOICE # 1003

Date: 9/18/25

BILL TO

Harmony CDD 7124 Harmony square dr s, harmony Fl 34773 689-465-9817 **FOR**

dog park fence

ITEM DESCRIPTION	AMOUNT
Material: chain link black commercial grade 4' height	
* 966' chain link mesh	
*606' new top rail	
*85 new brace bands	
*2 end posts	
Subtotal	\$9,500.00
Tax rate	
Down Payment	\$7,500.00
TOTAL COST	\$17,000.00

THANK YOU FOR YOUR BUSINESS!





www.fancadiractfl.com

ORLANDO

9867 S.Orange Blossom Trall Orlando, FL 32837

Office: 407.857.5770 Info@fencedirectfl.com

6311 E. Hillsborough Ave.

Tampa, FL 33610 Office: 813.444.4309 tampa@fencedirectfl.com

TAMPA

No		
ESŢ	MATE/CO	ONTRACT
Estimate Date: <u>¶</u>	9/25	<u> </u>
Estimate Valid For _	15	_ Days
Prepared By: AB	elbo	LELYO
Tel. #: (407) 600	7-717	.1

Incured / Bonded BBB

www.iencednectii.com	ilisureu / Boli	ueu <u>ppp</u>	2121
Name: HARINOINY Address: Subdivision:	Gda IN	Contact #:(689) 465-96 17 . Alternate #: Email: Gate Code:	
Style/Model: Too RATL / Total Linear Feet: 946 - Hei Color: BACK. GATES: 4 ft. Walk: 2 58 ft. Double: 1	Botton Tewsian Wive ght: 4 Width: 10	Res. Comm. Res. Comm. Res.	Link Wood
SPECIFICATIONS: Top Level Follow Contour of Ground Fence of Ground Pool on Property YES NO Removal & Disposal OFFI. Clearing of Fence YES NO Line Needed NO Clearing to be CLIENT FD N/A Done by NO (Fee Applies If Fence Direct, Refer to Pg. 2) HOA Approval Req. Permit Required YES NO YES NO X	FENCE DIAGRAM:	All	Mew Imate Amount:
Who's Applying Who's Applying	4'sare	\$2	4,000.º
FINANCING: Terms: Acct. #: Auth. #:	SPECIAL NOTES: 966 LF Net. AN GOG LF TOP RAIL. 2-2/2 4'HIGH POS 2-4' GATE	d Bottom tension wire Repa #18,5	
AGREEMENT TO FENCE This proposal only becomes a contract when accept the Purchaser the fence product or structure description the terms of service page. Contract price is for will be billed at a prorated basis. Inclement weather	oted by officer of Fence Direct. Fence Direct herebood, subject to all terms and conditions, on this con	by sells to tract and variation DEPOSIT AMOUNT: \$ BALANCE DUE	

completion of this contract. Purchaser agrees that under no circumstances will Fence Direct allow a reduction in the contract price, nor will remountement be made to compensate Purchaser for said expenses or incomeniences. Responsibilities of Fence Direct are limited to that which is described in this contract. Verbal representations by Fence Direct employees will not be homored.

CONTRACT AMOUNT: \$	
DEPOSIT AMOUNT: \$	
BALANCE DUE UPON INSTALLATION: \$	
ROVED & ACCEPTED BY:	





Lasrasy Fence Inc. 2802 E. Irlo Bronson Memorial Hwy. Kissimmee, FL 34744 407-978-6440 (Office) 407-267-0992 (Español) lasrasyfence@gmail.com

To: Jonathan Soto 7124 Harmony Square Dr Harmony, FL 34773 407-227-0308

Invoice

Invoice Date: 09/15/25

DOG PARK 1&2

Salesperson	Job	Payment terms	
Sandra	Sales rep	Due on receipt	

Job name	Description	Total
	Material: Chain Link Black Commercial 4' height *New double gate 6'x4' *900' of new top rail *1 end post *1 new post *Adjust and paint all gates(new hinges,new locks) *810' new chain link mesh *Paint 160' of top rail in black *80 new brace bands, rail ends and caps *Adjust existent mesh with chain link ties	
	Total	\$19,560.00
	Down Payment	\$12,000.00
	Final Balance	\$7,560.00