

From: Ed Mazer, Communications Committee <Communications@RosedaleMHOA.com>
Sent: Tuesday, October 21, 2025 6:47 PM
To: Edward & Charlene Mazer
Subject: Recap of Oct 16th Rosedale Board of Directors Zoom Meeting



Rosedale Master Homeowners Association

www.rosedalemasterhoa.com

Recap of the Rosedale Master HOA Zoom Board of Directors Meeting

**By Ed Serra
October 16, 2025**

The Rosedale Master Homeowner's Association Zoom Board meeting was held Thursday October 16, 2025 at 2 pm.

With a quorum present, the regular monthly board meeting was called to order by President Peter Ingraffia at 2:00 pm. Notice was posted in accordance with Florida State Statute 720. There was a total of 33 people in attendance, including board members and RPM

Directors Present President Peter Ingraffia, Vice President Chuck Allen, Treasurer Brian Fisher, Secretary Ed Serra and Directors Ed Mazer, and Paul Green.

Approval of BOD Meeting Minutes September 18 : Peter made a motion to approve September 18, 2025 minutes. Paul seconded the motion. All in favor; motion carried.

Ed Serra then made a motion to approve the corrected August 21 board minutes, Paul seconded, and then all in favor, motion granted.

President's Report – given by Peter Ingraffia:

1. Everyone is now aware and has experienced the new trash can pickups and new schedules. For those of you just getting back or

soon to be back from your summer residences, trash, recycling, and yard waste will now be collected every Wednesday. Keep in mind the trucks will only take what fits inside the cans. Most important - the recycle can, and the trash can must be at least three feet apart from each other. This allows the mechanical arm on the truck enough room to come down and effectively grab the can. As some residents have already experienced, if the cans are too close together, the truck will not pick-up the trash nor recycling. The driver will not get out of the truck to move your containers.

2. As reported previously, there are new signs at both entrances stating that the use of unauthorized gate clickers is prohibited. The recording of anyone using a clicker to enter Rosedale will be sent to code enforcement, whereby the County will assess a fine. Fines of this nature start at \$100 and increase for repeat offenders.
3. Lastly as communicated in Ed's e-mail to the community on Wednesday, there are some young people, riding on electric scooters, at night, with no lights, dressed in all black. If you know these people, you might suggest they do something to make themselves more visible in the dark for their own safety.

Treasurer's Report – given by Brian Fischer:

By way of summary, total assets are \$2,318,799.48 from which \$1,249,722.91 constitutes reserves and \$8,100.00 are funds held on account of others, leaving \$1,060,976.57 in Operating Funds. We currently have 18 units which have not paid their Annual Maintenance Fee constituting an outstanding balance of \$8,931.51.

After adjusting for additional income and expenses through the conclusion of September 2025, available discretionary funds for the remainder of the year are now \$235,967.70. However, we currently are \$18,000 over budget YTD for access, we will have a large expense for insurance even though it will be accrued by the auditor next year and we maintain \$35,000 of this amount for unexpected storm damage.

We continue working on our annual budgeting for the next CY. A significant amount of work has been done in negotiating our expected increase next year for security services which is our second largest expenditure for the year, and we have received most of our committee input. We should be moving forward to make our revisions and finalize in the next week or two.

Committee Reports:

Infrastructure Committee –Tom Tangney reporting:

A motion is requested for \$6,320 (reserve charge 4.714 Ponds Legacy) to address erosion/subsidence and install a drain box at the pond off of 53rd Pl. 2 residents will reimburse the HOA a total of \$850 for the connection of their downspouts to the drain box. Ed Serra moved to approve \$6,320 from reserve 4.174 for repair of erosion / subsidence on a pond off 53rd Pl, as well as install a drain box. Chuck Allen seconded. All in favor; motion carried.

A motion is requested for \$6,300 (reserve charge 4.713 Ponds Links) for bank restoration and clean out around a skimmer for ponds 9 and 10 in the Links (off Tobermory and Eastwood). Chuck Allen moved to approve \$6,300 from reserve 4.173 for bank restoration and the cleanout of a skimmer on ponds 9 and 10 in the Links. Ed Serra seconded. All in favor; motion carried.

A motion is requested for a maximum of \$1,200 (reserve charge 4.100 Catch Basins) to replace rusted and partially collapsed surface drain grate off of Malachite Dr (behind 5136 Tobermory). The area around the grate has been taped off. Ed Serra moved to approve \$1,200 from reserve 4.100 to replace a rusted and partially collapsed surface drain of off Malachite Dr. Chuck Allen seconded. All in favor; motion carried.

Chuck Allen then made a motion to approve \$250 to Munyan Painting for painting the Bloomfield Park and Westbury Lakes monuments at 87th & 54th Ave. Paul Green seconded. All in favor; motion carried.

The sidewalk and curb repair on 53rd Ter and 88th St was completed. Residents with concerns regarding sidewalks and curbs should contact RPM or the Infrastructure Committee...as specific criteria for repairs have been established. Please do not move the cones that the vendor places to mark repair areas to another location as this only creates confusion and can result in incomplete work and excess charges.

Pressure cleaning of sidewalks, curbs and the entrance monuments is underway.

An updated engineering assessment has been requested for all ponds and SWFMD regulated items to establish priorities for the remainder of 2025, 2026 and several years beyond that. This will help us provide input to the budgeting process and reserve study as well as providing guidance to CH6 for those items under their responsibility.

ARC Committee – Peter Ingraffia reporting:

The Committee met twice in September and addressed 10 requests. No requests are under review.

Landscape Committee – Sigrid Seymour reporting:

FUND REQUESTS

- Request for \$2,360 for adding Bougainvillea in some gaps where trees were removed along 87th street. Brian Fischer moved to approve \$2,360 to Teal for Bougainville plants along 87th St. Ed Mazer seconded. All in favor; motion carried.
- Request for \$4,500 to lay Pine straw along walls on 44th street. We have not laid pine straw in these areas many years so it is long overdue. This is an increase over existing budget but \$ are available in #2074. Chuck Allen moved to approve \$4,500 to Teal for pine straw for the beds along the 44th Ave walls. Peter Ingraffia seconded. All in favor; motion carried.
- Request for \$480 for Sod where a large stump was ground in the Westbury cul-de-sac. Since it is such a large area it will take too long for grass to grow over. Peter Ingraffia moved to approve \$480 to Teal for sod to be placed over a large stump removal in Westbury Lakes. Ed Mazer seconded. All in favor; motion carried.
- Request for \$1,150 to place Bushes on sides of new speed bumps to stop drivers trying to avoid bumps and destroying irrigation heads and landscaping. Ed Serra moved to approve plantings by Teal along 87 St on both sides of the newly installed speed bumps to prevent cars from driving around the bumps and damaging underground irrigation lines. Ed Mazer seconded. All in favor; motion carried.

Chuck Allen then moved to approve \$11,000 to Crosscreek for littoral pond plantings in various ponds throughout Rosedale. Peter Ingraffia seconded. All in favor; motion carried.

COMPLETED PROJECTS

- Viburnum has been installed in a few more spots/gaps on 44th behind Baltry Court.
- Stumps have been ground from removed trees throughout the community. Where needed sod will be placed over areas. Some areas will be left to have grass grow over time. We have begun to discuss where trees might be replaced.
- Summer annuals were pulled, and New Guinea Impatiens will be installed shortly.
- Podocarpus was installed along 54th side of 70th street entrance to fill in gap next to fencing.

- All Sylvester and Bismark palms have been treated by Save a Tree.

CURRENT PROJECTS

- Working with Crosscreek on completion of bank stabilization along Williams Creek and pond plantings. Sigrid will be meeting with them next week.
- Save a Tree will be back to remove additional trees that have popped up since last removal including the pine tree and stump behind 70th ST. gating.
- Greenside will be adding the two new Oak trees in the dog park in November/December.
- New cement pads and benches will be installed in Eastwood Park. Timing is TBD.
- Chuck will begin estimating the installation of lighting along the path and uplighting for corner trees.
- 2026 Landscape budget was discussed and agreed to.

Community Access Committee – Ed Mazer reporting:

Ed Mazer moved to approve adding Scott Palmer to the Access Committee. Paul Green seconded. All in favor; motion carried.

Speeding Program:

The camera was sent in for its annual calibration re-certification last month, and as such, was out only 4 times in September: once on 52nd Ave and 3 times on Tobermory.

Total Count of Speeders for September: 6

2 guests, 1 Golfers and 3 unidentified

By location

3 on 52nd Street East and 3 on Tobermory Way

By speed

4 were clocked at between 32 and 35 mph and 2 were clocked at between 36 and 40 mph

For September, all speeders were either guests or unidentified vehicles. There were no resident violations and no fines to forward to the compliance committee. One speeder was a golfer; therefore no fines for the golf course.

Other Activities

- The usual everyday activity of managing the two gates, gate attendants, cameras and equipment
- Access continues to provide support to residents with TEKWave regarding warranty deeds, leases and various issues.

- Working to diagram and document all the electronic devices on 44th Avenue Gatehouse to make the installation more reliable and easier to maintain.
- Working to define possible solutions to address the problems introduced by the installation of two speed tables

Communications Committee: Ed Mazer reporting:

Ed stated that it was business as usual for the month of August - 7 blanket emails were sent out to the community, 14 inquiries were forwarded to appropriate committee chairs, and 6 new homeowners were welcomed to the community.

Lighting Committee – Chuck Allen reporting:

A request was made to place a light shield on the 44th Ave gatehouse light. We're working with the vendor to determine if there is such a device made for the light fixture we have or if we need to fabricate a shield. This is a work in progress but will be completed ASAP.

Concerns have been raised about safety along 51st Ter E and 53rd Dr E by the pond areas on these streets. As there are no homes lighting the area, it is very dark, and residents have expressed safety concerns. The committee is looking into the possibility of putting some type of lighting in this area. First issue that must be determined is electrical supply. We think we may have an easy source on 53rd Dr; 51st Ter may be a bit more challenging. Once that is determined, then we can make recommendations on type of lighting to place in this area. Committee will be working on this.

Now that the landscape work is complete in Eastwood Park, and an electric supply has been established for better irrigation control, we are now able to do some landscape lighting in this area. This area is quite dark and needs to be lit up for safety and security. Proposal is do path lighting along the sidewalk and sitting area, and tree up-lighting on the four corner trees. We'll be able to place a transformer and timer in the area next to the electric meter behind the podocarpus screen, then run the lights. A dozen path lights will be used, and 8 up-lights (2 per tree). Cost for installation is \$5,520, which is same cost per unit as we paid for the Tobermory / Malachite Island and the recent Sommerset island work. Work will be done by Pleasant Lightscapes. Committee recommends approval of this proposal. Chuck Allen moved to approve \$5,520 to Pleasant Lightscapes for landscape lighting in Eastwood Park. Ed Serra seconded. All in favor; motion carried.

Community Standards and Practices: Ed Mazer reporting:

Ed had nothing new to report for this month.

Insurance Report: Brian reporting:

Policy Period	01/15/2024-2025	10/15/2025 ->2026
CARRIERS		
General Liability	Auto Owners Insurance	Auto Owners Insurance
Directors & Officers	Travelers (A+ XV)	Travelers (A+ XV)
Fidelity Bond/Crime	Travelers (A+ XV)	Travelers (A+ XV)
Umbrella	XL Insurance America	XL Insurance America
GENERAL LIABILITY		
Occurrence	\$1,000,000	\$1,000,000
Aggregate	\$2,000,000	\$2,000,000
Hired & Non-Owned Auto Liability	\$1,000,000	\$1,000,000
DIRECTORS & OFFICERS LIABILITY		
Limit	\$1,000,000	\$1,000,000
Deductible	\$5,000	\$5,000
CRIME		
Limit	\$4,000,000	\$4,000,000
Deductible (per claim)	\$20,000	\$20,000
Coverage for Management Company		
UMBRELLA		
Limit	\$15,000,000	\$15,000,000
Self Insured Retention	\$0	\$0
PREMIUMS		
General Liability	\$7,223.00	\$12,036.17
Directors & Officers	\$4,634.89	\$4,470.26
Bond/Crime	\$2,076.70	\$2,076.70
Umbrella	\$21,920.17	\$26,536.71
Total Annual Premium	\$35,854.76	\$45,119.84

As we have now coordinated the bulk of our policies to have a common anniversary date of October 15th, this is our month for the majority of our renewals. We are seeing an increase of \$9,265.08.

The General Liability policy saw the largest increase. We did have a significant claim last year where a resident brought threatened suit over an ARC dispute. The matter went to pre suit mediation involving significant attorney fees causing the policy to be a loss for the carrier last year. We are seeing an increase in premiums in the amount of \$4,813.17.

Our Director and Officers Policy premiums reduced by \$164.63 with no reported claims. We also renewed our Fidelity Bond/Crime Policy in the amount of 4M consistent with our statutory requirements. The premiums stay flat with no increase.

Our Umbrella Policy is also seeing an increase in the amount of \$4,616.54. We did seek a competitive quote which came in approximately \$10,000 higher for the same coverage. We also obtained a quote to reduce our coverage limits to 10M in the amount of \$22,405.99. This would result in savings of \$4,130.72. However, we are seeing an increase in liability threats, and it does not seem prudent to surrender 5M in coverage for 4K in savings. We recommend renewal of coverage at the present level of 15M in as proposed above.

Finally, we do have two open claims against the association now for personal injury. One involves legal. Both have been reported to the insurance company, and we are working with all parties involved to investigate the claims and monitor their progress.

Brian Fischer moved to approve the new insurance renewals for General Liability, D&O, Bond/Crime, and Umbrella coverages. Peter Ingraffia seconded. All in favor; motion carried.

Compliance Committee – Paul Green reporting:

This past month have been relatively quiet. Hearing Meeting was held... No Violators appeared. We are compiling a list of potential violations to be revisited after Hurricane season has ended.

I have suggested we give these community members a heads up, so that they can address these issues prior to officially notifying them. There are dirty roofs, driveways and lighting that slipped through the cracks.

An ARC application has been filed to adhere to Hurricane Windows. I am working with a resident to see how we can minimize neighbor Dogs from constantly barking which has become a long standing nuisance

44th Ave. and Lena Road Project Committee – Chuck Allen reporting:

As everyone is aware, on October 1st , the county has opened up Lena Road from 44th Ave northward to SR64. The original plans for the northbound portion was a new straight through road to SR64. However, the county has

modified those plans and is using existing roads for the connection. The roadway has been re-paved.

While the county has yet to replace our Bahia with St. Augustine at our 44th Ave entrance area or sod the bank area along the wall, they have assured us it is on their project list to accomplish.

We met with the county reclamation water department, as the new construction had changed the valve areas. This is important to know in case we have a reclamation water line break and need to turn off the water to repair. It was discovered that one of the county's valves was sticking, so repair crew was sent out correct the problem. We now have a contact in the county should we have any reclamation water line concerns.

Manager's Report – Christine Farnham reporting:

A new managers report will be coming next month as I update the Vantaca calendar and utilize the new tools within the system to generate tasks and due dates to share with the board.

New Business:

New Board Member

The board candidate selection committee meet two candidates to replace Rich Toscano and has recommended Susan Hetzler to join the board in his case, Peter made a motion to select Susan as our new board member and Ed mazer seconded, all in favor. motion Carried. Welcome Susan as our new board member!

Speed Humps

After discussion and an explanation of our possible options, Peter made a motion to replace the current rubber speed bumps with asphalt humps that are incorporated as part of the road, for approximately \$9,000 as quoted, and as recommend by the vendor. Brian Seconded the motion, and all in favor. Motion is carried.

With no additional old or new business to discuss, Peter opened the meeting to any residents' questions.

With no other resident comments and all the agenda items covered, Peter moved to adjourn the meeting. Paul seconded. All in favor; motion passed. Meeting adjourned at 3:10 pm.

The next Board of Director's meeting will be Thursday, November 20, 2025.

This message was sent to Ed@Themazers.Com by Communications@RosedaleMHOA.com
4914 96th St E, Bradenton, FL, 34211

 VeriMed Unsubscribe 

