Ed Mazer

From: Ed Mazer, Communications Committee <Communications@RosedaleMHOA.com>
Sent: Tuesday, October 20, 2026 12:36 AM
To: Edward & Charlene Mazer
Subject: Recap of Oct 15, 2026 Rosedale Board of Directors Zoom Meeting

Rosedale Master Homeowners Association

www.rosedalemasterhoa.com

Recap of Oct 15, 2026 Rosedale Board of Directors Zoom Meeting

Recap prepared by Susan Hetzler

The Rosedale Master Homeowner's Association Board Meeting was held Thursday, October 15, 2026, via Zoom. With a quorum present, the regular monthly board meeting was called to order by President Peter Ingraffia at 2:02 pm. A total of twenty-eight (28) people were in attendance, including board members and RPM.

Directors Present: Peter Ingraffia, President; Chuck Allen, Vice-President; Ed Serra, Treasurer; Susan Hetzler, Secretary; and Directors Ed Mazer, Paul Green, and Joe Brooks.

Meeting Minutes: Approval of the BOD September 17, 2026 meeting minutes. Joe made a motion to approve the September 17, 2026 minutes; Susan seconded the motion. All in favor; motion passed.

President's Report - given by Peter Ingraffia

The HOA has received several alerts recently regarding sightings of gators and snakes. Clearly everyone knows that we live among some amazing and incredible wildlife right in our backyards. But it's always a good reminder to be alert when out and about.

Working in the yard, trimming bushes, walking a dog, etc. requires some vigilance. Here is some helpful information from the Florida Wildlife Commission:

What to do if you see a snake?

What should you do when you come upon a snake? Just stand back and observe it. Snakes don't purposefully position themselves to frighten people. They'd much rather avoid encounters and usually will flee.

There is no good reason to kill a snake except in the unlikely situation of a venomous snake posing immediate danger to people or pets. Snakes usually bite people only if they are molested; it's their only means of self-defense. Even a venomous snake in the woods or crossing the road poses no threat and should be left alone. Also, most larger snakes travel in large areas, so one you see in your yard today may be far away tomorrow.

The frequent sighting of snakes near dwellings or out-buildings may indicate the presence of rodents. Removal of brush, lumber or other debris accumulations will discourage both rodents and snakes. Rodent food sources like chronically spilled bird seed under feeders or pet foods scraps should also be policed regularly.

Venomous reptiles may only be possessed under license, and specific laws are in effect for handling, caging, and transporting them.

Alligators have inhabited Florida's marshes, swamps, rivers and lakes for many centuries, and are found in all 67 counties. In recent years, Florida has experienced tremendous human population growth. Many residents seek waterfront homes, and increasingly participate in water-related activities. This can result in more frequent alligator-human interactions, and a greater potential for conflict.

Although many Floridians have learned to coexist with alligators, the potential for conflict always exists. Serious injuries caused by alligators are rare in Florida, but if you are concerned about an alligator, call FWC's toll-free Nuisance Alligator Hotline at 866-392-4286. The FWC will dispatch one of its contracted nuisance alligator trappers to resolve the situation.

Remember, never feed an alligator and keep your distance if you see one. Swim only in designated swimming areas during daylight hours. And keep pets on a leash and away from the water.

Treasurer's Report - given by Ed Serra

Cash on Hand

Total cash is down $284,577 from August: reserves fell $58,734 (September reserve spending net of interest) and operating/other cash fell $225,843.

Balances are book balances. Popular Operating shows a $59.99 reconciling difference, which matches an October 8 Hotwire item in the reconciled list.

Account	Balance
Popular Bank Operating 3672	205,798.07
Popular Key Deposit 4523	9,200.00
Popular Bank Storm Savings 8422	60,946.27
Morgan Stanley Operating Savings 2474	593,484.78
Morgan Stanley Hotwire Door 4555	185,852.33
Subtotal — Operating & Other	**1,055,281.45**
Popular Bank RSV 3680	7,584.05
Morgan Stanley RSV 2314	1,241,974.26
Subtotal — Reserve	**1,249,558.31**
TOTAL CASH ON HAND	**2,304,839.76**

Income vs. Budget

On budget. Operating income YTD $2,653,138 vs. budget $2,653,988 (–$850, essentially flat); September $83,603 vs. $86,503 (–$2,900). Operating interest was the soft spot at $30,775 YTD vs. $41,250 budgeted (–$10,475).

Expenses vs. Budget

September ran $3,486 over budget ($214,610 actual vs. $211,125 budget). YTD was still $104,094 under budget ($2,234,030 vs. $2,338,124).

- September drivers: Insurance (+$30.1K over; annual premium posted), Gate Hardware (+$4.4K), Income Taxes (+$3.2K), Irrigation (+$1.3K). Landscape ran $16.0K under budget for the month.
- Insurance: the YTD favorability noted last month was timing and has reversed. YTD is now $52,978 vs. $45,000 budgeted (–$7,978), with $7,022 of the $60,000 annual budget remaining.
- Lines now past their full annual budget: Gate Hardware ($41.1K vs. $10.5K; includes about $28K reclassified from Access Control), Tree & Shrub Replacement ($50.8K vs. $50.0K), and Irrigation Maintenance ($29.9K vs. $26.3K).
- YTD favorable offsets: Landscape (+$74.9K; storm cleanup, palm/tree trimming, aquatic plants and pine straw largely unspent to date) and Administrative (+$44.2K; onsite admin, office/meeting expense, professional fees and management fees).

Reserves

Fully funded - $438,000 YTD, on budget. Reserve spending was $388,856 YTD vs. $237,750 budgeted through September, and already above the $317,000 full-year reserve spending budget, driven by capital projects not separately budgeted (sidewalks $108K, mill/overlay $50.6K, irrigation $43.1K, pond drainage $33.9K, retaining walls $17.5K).

Reserve spending in September ($61,819 total):

Project	Sep Actual
Ponds, Repairs & Future Drainage Repairs	33,868.50
Retaining Walls, Timber	17,500.00
Gate House-Interior Renovations	9,800.00
Gate House-Walls, Stucco & Paint Finishes	1,000.00
Irrigation System, Repairs & Partial Replacements	525.00
Ponds, Highlands, Inspections & Capital Repairs (credit)	(875.00)
Total	**61,818.50**

Accounts Receivable

$26,956 total past due across twenty-one (21) properties; 96% of the balance is more than 90 days past due. Nine delinquent accounts ($23,719, 88% of the balance) are with the Association's attorney for collections. The remainder is mainly the Club's $2,700 violation-fine balance plus small violation fines and late items. Unpaid assessments of $20,924 are about 1.1% of the $1.86M assessed.

Budget

The proposed 2027 budget was submitted to the Board and the Finance Committee for their review on October 7, 2026.

Bottom Line

Net income includes reserve income of $3,705 for September and $39,438 YTD. The Association remains favorable for the year overall, but the September insurance premium reversed part of the earlier timing benefit, and several lines are now at or above their full annual budget with one quarter of the year remaining.

	Actual	Budget	Variance
Net Income — September	(127,302.80)	(119,788.35)	(7,514.45)
Net Income — Year to Date	**458,545.86**	**359,364.85**	**+99,181.01**

Committee Reports:

Infrastructure Committee – given by Tom Tangney

A motion was requested for a maximum of $12,000 (Reserve, 5.500 Gatehouse Interior Renovations) representing the final invoice for the SR70 Gate House renovation (gutters/downspouts, remaining mold, door, cabinet upgrades). Chuck moved to approve the request; Susan seconded the motion. All in favor; motion passed

A motion was requested for $750 (Reserve, 4.200 Fences Al Legacy, 4.201 Fences Al 44th Ave, 50/50 split) for welding/repairs of loose/bent Al fence pickets outside of the SR70 and 44th Ave entrances. Susan made a motion to approve the request; seconded by Paul. All in favor; motion passed.

Per resident requests, a motion was requested for a maximum of $100 (Expense, Sign Repair and Replacement) to procure and install a “Cross Traffic does Not Stop” sign below the Stop sign on 54th Drive E/87th St (outside front gate). The county previously installed a similar sign on the West side of the intersection but did not install a similar sign on the East side which is HOA property. Ed M moved to approve the request; Paul seconded the motion. All if favor; motion passed.

Rust removal has started but progress has been impeded by the weather(rain). Pressure washing will follow rust removal. The heavy rain (and runoff) has resulted in many of the Rosedale ponds and creeks to be very full, causing the drainage through the storm sewers to be very slow. The Infrastructure Committee continues to coordinate with CH6 on pumping water from Ponds 9 and 10 to mitigate flooding on 88th St. The sewer inlets and lines were checked for blockages in the Spring but select areas will be reinspected to ensure that the slow drainage is not due to new blockages.

ARC Committee - given by Peter Ingraffia

The Committee met twice in September. On September 2nd, the Committee reviewed nine (9) requests; on September 21st, fifteen (15) requests were reviewed. Of the requests reviewed, one request was denied. The homeowner installed extensive landscaping to the front and side yards without approval; additionally, the homeowner also landscaped common area property that didn’t belong to them.

Landscape and Irrigation - given by Chuck Allen

Sigrid opened the discussion with several funding requests:

PROJECTS	BUDGET CODE	NOTES	COST

Fall annuals – 1,000 Sunpatiens	2075	Teal	$7,200
80 – 7 gallon King Ixora for the Tobermory/Carnoustie Circle	2074	Teal	$6,180

A motion to install fall annuals was requested in the amount of $7,200 for the fall annuals and the installation. Chuck moved to approve the request; Susan seconded the motion. All in favor; motion passed. The Board briefly discussed the installation of the King Ixora on the Carnoustie/Tobermory Circle but delayed the vote in order to consideration of other possible options for the area.

There was no Committee meeting in October. The next meeting is scheduled for November 2 at 1pm.

Access Committee - given by Ed Mazer

Speeding

The camera was out 12 times in September. Below is the distribution by location.

Location	*# Times*	*# Speeders*	*Average*	*Residents*	*Guests / Tenants*	*Golfers*	*Vendors*	*Other*
52nd Ave	0	0						
87th St	2	4	2/day	0	1	1	0	2
Tobermory NB	5	14	3/day	1	2	2	0	9
Tobermory SB	5	15	3/day	1	0	2	1	11
Totals	**12**	**33**		**2**	**3**	**5**	**1**	**22**

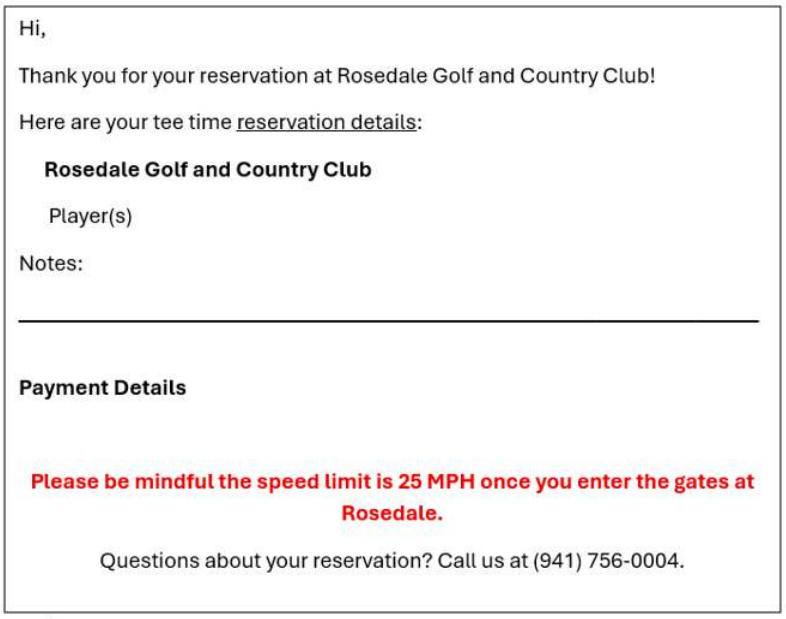
The thirty-three (33) speeders were: two (2) residents, three (3) guests, one (1) vendor, four (4) golfers, one (1) club employee, six (6) Amazon drivers, four (4) Walmart, two (2) Uber Eats, and the remaining ten (10) unidentified. This is fewer violations than the forty-five (45) speeders in August. One of the two guests was clocked speeding twice in September, and another was caught going 38 mph. All other speeders were in the 32-35 mph range; however, one unidentified individual was clocked at 49 mph. The Access Committee requests that Caitlin draft Notice of Speeding Letters for the residents whose guests were speeding. For the two (2) resident violations at a speed of 32-35 mph, the Access Committee recommends a $25.00 fine each. No fines for the Rosedale Golf and Country Club.

Ed M moved to withhold the names of the resident speeders; Susan seconded the motion. All in favor; motion passed. Next, Ed M moved to fine the two resident speeders $25/each; seconded by Peter. All in favor; motion passed.

Assistance from Rosedale Golf Club to Control Speeding

In an effort to resolve the unpaid speeding fines that have accumulated, Access contacted Stuart Cobb, Manager, Rosedale Golf and Country Club, to apply the money that is owed in fines toward a program to reduce speeding by non-resident members, public golfers and club employees. He has committed to the following:

1. Stuart will send a blanket email to the public golfer email list to remind them of the speed limit when entering the community. This list contains over 5,000 email addresses.
2. Any non-resident member caught going over 35 mph, he will have a sit-down meeting with them.
3. As a policy going forward, Stuart will send an email to any golfer that appears on the monthly speeding list.
4. He will also speak with the staff regularly about reminding public golfers when they call to make a tee time. Although most are done online, the Club will try to remind the ones that call.
5. Stuart will update the confirmation email for that goes out to the public golfers when they book their tee time. The Club will add a section about speeding inside the gates.



Hi,

Thank you for your reservation at Rosedale Golf and Country Club!

Here are your tee time reservation details:

Rosedale Golf and Country Club

Player(s)

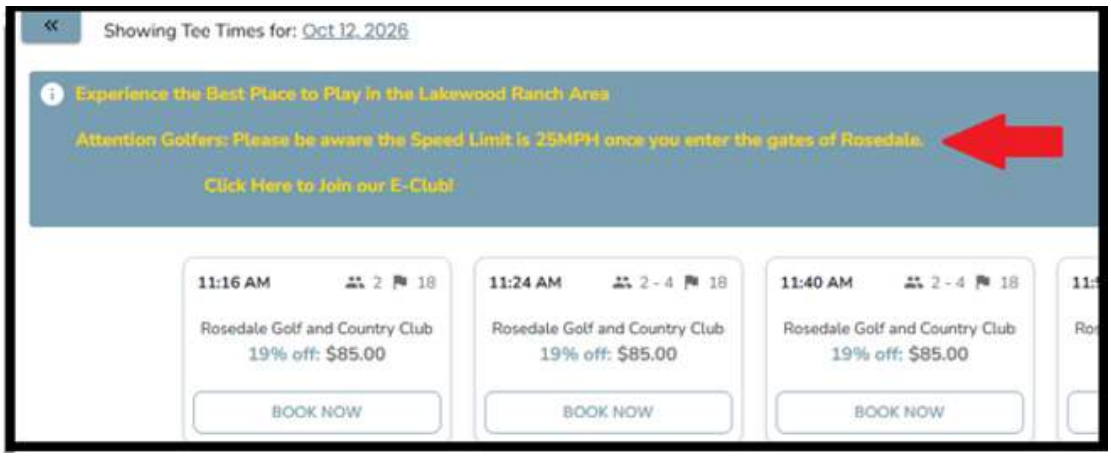
Notes:

Payment Details

Please be mindful the speed limit is 25 MPH once you enter the gates at Rosedale.

Questions about your reservation? Call us at (941) 756-0004.

6. The Club will also have the Web Page for signing up for a tee time updated with a message reminding golfers that there is a 25 mph speed limit in our community and asking them not to speed while driving in Rosedale.



In recognition of the effort to partner with the HOA to reduce speeding and the Club's cost of making the changes, Access recommended that future fining of golfers be suspended. Ed M moved to approve the request; seconded by Susan. All in favor; motion passed.

Exit Gate Barrier Arms

The Access Committee remains very concerned about the barrier arms being hit and broken off by cars rushing through the entrance or exit lanes and failing to wait for the barrier arms to fully open. During the past week alone, in a span of less than two hours, the arms were hit and broken off at both the SR70 gate and the 44th Avenue gate. Since the first of the year, the gates have been hit nineteen (19) times at a cost to Rosedale of $8,617. The HOA has been able to recover the costs from just a few of the drivers. Generally, it is cheaper to absorb the cost than to pay the legal fees chasing a recovery. In every case, the gate was open and out of service for a day or more until it could be repaired. Consequently, for more than nineteen (19) days, Rosedale has operated with an open gate. This is unacceptable.

Other gated communities report great success in ending the problem by installing speed bumps before the gate to require cars to slow down when approaching the gate. It shouldn't seem like an inconvenience for drivers who should be slowing almost to a stop to let the gate open fully anyway. The Access Committee recognizes that no one likes speed bumps, and many in the community have expressed their feeling that they don't want more speed bumps.

With that in mind, Access has been searching other less invasive solutions. It was suggested that a fine would discourage drivers from hitting the barrier arms. If the HOA could claim reimbursement for damages, the drivers would incur additional costs. Unfortunately, most hits are by vendors, guests or unknown drivers, so fines cannot be levied, much less collected.



The HOA has also installed signs at each of the gates to warn drivers. Since installing the signs in early August, the barrier arms have been hit five (5) times. Several individuals also offered the opinion that the barrier arms are not prominent enough, particularly at the exit on 44th Avenue where the white lines and intersection lights make the barrier arm harder to see. Access determined that it would be helpful to make the gate arms more visible by attaching eye-catching shiny reflective silver mylar tape to the barrier arms. They had no effect.

Access has attached reflective spiral rods that hang from the barrier arms, a neater version that concentrates the effect to make the barrier arms even more visible and prominent..



There is another option Access is exploring but it is more costly. Lift Master now makes a barrier operator (gate arm mechanism) with an arm that folds back when hit and can just be pushed back into place. Because it is direct drive rather than belt driven, it is substantially faster and therefore harder to hit. It is the newest version of the ones that are currently installed, which are old and almost ready for replacement. A side benefit of the new ones is that the mechanism is much more reliable and cheaper to maintain. The obstacle is the initial cost. Each gate operator costs $6,700 ($5,468.12 plus tax and about $800 to install).To replace them all, the HOA would need four (4) gates for a total cost of $26,800. The cost could be reduced by replacing only two (2) a year at a

cost of $13,400 per year. However, since it is a reserve expense, it would not affect the Association's budget.

Following the Board's barrier arms discussion, Peter opened the the meeting to residents attending the meeting, giving them an opportunity to ask questions and provide feedback to the Board regarding the potential purchase and installation of the new barrier arms under consideration as well as offering other possible workable solutions to help resolve the issue with drivers hitting/damaging the arms. Several residents provided input. If anyone has other suggestions, the Access Committee welcomes them. Please address them to bodmazer@rosedalemhoa.com.

Access continues to provide support to residents with TEKWave regarding warranty deeds, leases and various issues.

Communications Committee - given by Ed Mazer

Five (5) blanket emails were sent out to the community and copies of emails were posted to the Website. Welcome Packets were given to four (4) new homeowners in July by our volunteers. Seven (7) inquiries were received through **Contact Us** website page; all were handled directly by the Communications Committee members. Emails sent to communications@rosedalemhoa.com were answered directly. Signs were posted for the monthly Board meeting.

Lighting Committee – nothing to report

Community Standards and Practices - given by Joe Brooks

Joe opened the Board's discussion with a request for the approval of the Amended and Restated Bylaws. Following the Board's discussion of the changes, Joe moved to approved the Revised and Amended Bylaws; seconded by Paul. All in favor; motion passed.

Joe and the Board thanked the Committee for the time, effort, and excellent process put in place that was needed to complete the work. The Amended and Restated Bylaws will be placed on the website and Vantaca for the community to review.

Oversight - given by Susan Hetzler

The Oversight Committee met October 12, 2026 and discussed the extension of the Manatee County water restrictions that do not expire until March 31, 2027. In the interim, the violations for driveway and roof cleaning have remained on hold. Although the water restrictions remain in effect, roofs can be power washed for maintenance purposes which includes removing the dirt, mold, and mildew from the roofs. The current roof and driveway the violations were issued in the April, 2026. Following the discussion, the Committee requested a motion with a deadline of January 15, 2027 for roof cleaning. Susan moved to approve the request; Peter seconded the motion. All in favor; motion passed.

In addition, Susan reported that several Committee members had asked why some violations that were observed and reported to RPM had not been addressed. She informed the Committee that not enough Compliance/Fining Committee volunteers had been available in order to hold the hearings; it was further reported that additional volunteers had recently been added to the Compliance/Fining Committee. Going forward, regular meetings will be held. Susan then asked Caitlin to respond further on the pending fines and when they would be heard. Caitlin informed the Board that several speeding fines and one violation had been heard at the Compliance/Fining Committee hearing held on Tuesday, October 13th; the remaining pending fines will be heard at the November Compliance/Fining Committee hearing.

Compliance/Hearing – nothing to report

Insurance - nothing to report

Lena Rd/44th Ave – nothing to report

Monthly Manager's Report - given by Caitlin Moore

Committee Involvement

It has been a relatively slow month in terms of overall activity. However, Caitlin's committee engagement and vendor coordination work continued to move forward. She remains actively involved in supporting committee initiatives, maintaining communication with association vendors, and ensuring ongoing projects and community needs receive the necessary attention.

Budget Season

The proposed 2027 budget draft has been distributed to the Board for review and consideration, with approval anticipated at the November Board meeting. RPM maintains detailed tracking spreadsheets outlining key timelines and deadlines to ensure all required notices are prepared and distributed in a timely manner in accordance with upcoming meetings and applicable requirements.

Annual Meeting
As Bayside Church is no longer an option for the Association's annual meeting, alternative locations were researched and carefully considered. Caitlin was pleased to report that a new venue has been secured for the upcoming annual meeting. Additional details will be shared with the community in the coming months. She was confident that residents will appreciate the new location for its convenience and overall accessibility.

County/Teco Work
Although the county coordinated with TECO to have gas lines marked prior to beginning work, a gas line was unfortunately struck during the repair process, resulting in additional disruption and restoration needs. Caitlin has been working directly with the county to address concerns regarding the quality of the sod replacement and to obtain an anticipated timeline for the sidewalk repairs and/or replacement. She will continue to follow up to help ensure the affected areas are properly restored.

New Business

Amended and Restated Bylaws of Rosedale Master Homeowners' Association, INC

The Amended and Restated Bylaws/were discussed and approved at the October Board meeting. Website:
https://www.rosedalemasterhoa.com/_files/ugd/38cb1b_4f5296ae6d894098b19d843602c2993f.pdf

Collection Policy

Caitlin presented the collection policy to the Board for review and approval. Following the Board's discussion, Peter moved to approve; Chuck seconded the motion. All in favor; motion passed.

Restriction of Services Letter

Caitlin presented a restriction of services letter to the Board for discussion. Following the Board's discussion, it was decided to delay the decision until the November Board meeting.

All covered above.

With no additional old or new business to discuss, Peter opened the meeting to residents' questions. One resident asked questions regarding the flooding on 88th St and the lack of a timely response from the Club. He also had several questions regarding the unpaid speeding fines of golfers/club employees. Several other residents had miscellaneous questions and/or comments.

With all of the agenda items covered, Ed M made a motion to adjourn the meeting; Joe seconded the motion. All in favor; motion passed. The meeting adjourned at 3:36 pm.

The next Board of Director's Meeting will be
held on Thursday, November 19, 2026.

This message was sent to Ed@Themazers.Com by Communications@RosedaleMHOA.com
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