

**MINUTES OF MEETING  
TOSCANA ISLES  
COMMUNITY DEVELOPMENT DISTRICT**

The Board of Supervisors of the Toscana Isles Community Development District held a Regular Meeting on March 5, 2025 at 10:00 a.m., at the Toscana Isles Amenity Center, 100 Maraviya Blvd, Venice, Florida 34275. The agenda is as follows:

**Present:**

Scott Blaser	Chair
James Collins	Assistant Secretary
Michael Traczuk	Assistant Secretary
Paul Schmitt	Assistant Secretary

**Also present:**

Jamie Sanchez	District Manager
Mark Grimmell	Egis Insurance and Risk Advisors
Hunter Redinger	Egis Insurance and Risk Advisors
Chrissy Hermann	Shepherd Insurance
Angela Smtih	Shepherd Insurance
Diane Jochum	Resident and Master HOA Board Member
Dennis Koroll	Resident
Joe Perry	Resident
Sue Perry	Resident
Tom Hart	Resident
Other Residents	

The names of all attendees, residents and/or members of the public are not included in these meeting minutes. If the person did not identify themselves, their name was inaudible or their name did not appear in the meeting notes or on an attendee sign in sheet, the name was not listed.

**FIRST ORDER OF BUSINESS**

**Call to Order/Roll Call**

Mr. Blaser called the meeting to order at 10:03 a.m. He reviewed portions of Resolution 2021-05 related to the Rules and Policies for conducting CDD meetings.

Supervisors Blaser, Collins, Schmitt and Traczuk were present. Supervisors Contardo was not present.

**TOSCANA ISLES CDD  
SECOND ORDER OF BUSINESS**

**March 5, 2025  
Continued Discussion: Resolution 2021-05,  
Policies Regarding the Conduct of Meetings  
of the Board**

Mr. Blaser addressed this during the First Order of Business.

**THIRD ORDER OF BUSINESS**

**Approval of February 5, 2025 Regular  
Meeting Minutes**

Regarding topic on line 106, Mr. Blaser stated he had nothing to report other than he emailed questions to HOA Board relative to questions they should ask their insurance broker.

Regarding topic on Line 129, Ms. Sanchez stated she did not receive a map from Ms. Jochum but did exchange emails with her.

The following changes were made:

Line 151: Delete "with one"

Line 168: Replace "all" with "some of"

Line 215: Delete "so the CDD can be completed"

<p><b>On MOTION by Mr. Schmitt and seconded by Mr. Collins, with all in favor, the February 5, 2025 Regular Meeting Minutes, as amended, were approved.</b></p>
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**FOURTH ORDER OF BUSINESS**

**Chairman's Opening Remarks**

Mr. Blaser stated his opening remarks match what he said at the opening of the meeting regarding the Rules and Policies on conducting CDD meetings.

**FIFTH ORDER OF BUSINESS**

**Public Comments**

A resident asked for the Engineer's conclusion after his review of the Shoreline Erosion Study discussed at a prior meeting. Mr. Blaser stated it will be addressed during the Tenth Order of Business.

**The meeting recessed at 10:13 a.m. and reconvened at 10:15 a.m.**

**SIXTH ORDER OF BUSINESS**

**Presentation: Egis Insurance**

Egis Insurance and Risk Advisors representative Hunter Redinger introduced the President of Egis Insurance and Risk Advisors and Director of Florida Insurance Alliance, Mr. Mark Grimmel. He gave a PowerPoint presentation outlining his company, its position as the Toscana Isles CDD's insurance agent since 2014. The current CDD policy is insured by Florida Insurance Alliance, which was founded in 2011 and was created by and for CDDs to provide property and casualty insurance and risk management services.

Mr. Redinger and Mr. Grimmel reviewed the current CDD policy, explained coverage and typical CDD exposures, the types of claims paid since then and the property insurance proposals for Fiscal Year 2026. Both responded to questions regarding defending lawsuits, types of lawsuits and considering transferring responsibility for CDD-owned property from the HOA back to the CDD, etc.

Discussion ensued regarding adding coverage to replace decorative street signs and road and sidewalk debris removal.

Ms. Sanchez asked if the Board wants her to provide two proposed Fiscal Year 2026 budgets; one that includes Geotechnical Engineering services and one without. The Board replied affirmatively. Mr. Blaser stated that he thinks the CDD should have property insurance on its own property. Another Board Member agreed and another voiced concern about overlapping or gaps in coverage. Mr. Blaser stated he will address the concerns with the HOA.

**SEVENTH ORDER OF BUSINESS****Presentation: Master Association Insurance Coverage**

Shepherd Insurance representative Chrissy Hermann stated she worked with Sebastian on the Toscana Isles Master Association and the stormwater maintenance insurance policies. She distributed and presented a document outlining her company and the Toscana Isles Master Association "Property" insurance policy, which covers property, general liability, directors and officers, brokers and other coverages.

Ms. Hermann reviewed the Master Association's current policy and explained the coverage and typical exposures. Cincinnati Insurance insures everything except that Tyler Hill Agency insures the property, which is based on the property appraisal in March 2024 and the dock, which is insured by Cincinnati Specialty, not Cincinnati Insurance. She compared the insurance rates and noted both firms have similar deductibles. She responded to questions about the general liability policy.

Mr. Schmitt asked why the HOA insurance carrier did not cover the HOA on the Wisdom Properties lawsuit, which named the CDD, Developer and HOA, when the CDD's insurance carrier did. He suggested the HOA engage the CDD's insurance agent. Ms. Sanchez stated she distributed the Insurance Carrier Adjuster's letter explaining why the HOA was not covered, which was emailed to the Board. Ms. Hermann offered to provide quotes from other insurance carriers. Ms. Hermann stated the HOA was not covered because the contract regarding the easement was made between the Developer, not the HOA. She responded to questions related to various scenarios and whether legal fees would be covered, if the HOA is named in a frivolous lawsuit.

Mr. Blaser stated that the CDD Board recommends the HOA review its D and O policy and look for changes in that policy. Ms. Jochum stated it will be done.

Regarding a suggestion to remove the dock, Mr. Blaser stated he is not in favor of that; he wants to add a kayak addition to the dock.

**EIGHTH ORDER OF BUSINESS****Update: Correspondence from Becker & Poliakoff Regarding D.R. Horton Construction Defects**

The Becker & Poliakoff April 2, 2024 letter regarding D.R. Horton construction defects was included for informational purposes.

Mr. Traczuk had no update.

Mr. Blaser stated he asked the resident to add a plot plan to the email Mr. Traczuk and Ms. Sanchez were copied on. Ms. Sanchez stated that Mr. Traczuk replied to all 50 resident emails individually; the Geotechnical Engineer will be on site this Friday.

This item will remain on the agenda.

**NINETH ORDER OF BUSINESS****Update: Street Signage Communication to HOA**

Ms. Jochum, on behalf of the HOA, stated that all the missing safety-related stop signs and most of the street signs were installed over the last two weeks; the project is about 85% completed.

Mr. Blaser agreed to remove this item from future agendas with the caveat that an insurance quote for signage is on the next agenda.

## TENTH ORDER OF BUSINESS

## Discussion: Shoreline Erosion

Ms. Sanchez stated that, per her email to the Board, the CDD Maintenance Agreement with the HOA covers repairs and maintenance, so the CDD would be responsible for any shoreline erosion. She has not received any communication highlighting specific erosion locations on private property to which residents are referring.

Mr. Blaser stated he confirmed with District Counsel that, even if the land moves, it is not an issue for the CDD. If the HOA decides it wants to initiate a more permanent prevention measure, as opposed to filling in dirt each year, it will be the HOA's responsibility, as it is not part of the Maintenance Agreement. He suggested speaking to the HOA about having the CDD finance, due to the CDD's ability, as a governmental entity to issue bonds, as it would be more cost effective. Ms. Sanchez stated that, in other CDDs she manages, about \$150,000 per year is built into the budget to cover large erosion repairs.

Discussion ensued regarding the CDD assessing homeowners if it issues bonds to do mitigation to improve the lake and the District Engineer confirming the intent was not to build the seawall all the way around the lake.

The Board consensus was not to proceed with the suggestion of mitigation to improve the lake.

This item will be removed from future agendas.

## ELEVENTH ORDER OF BUSINESS

## Acceptance of Unaudited Financial Statements as of January 31, 2025

**On MOTION by Mr. Schmitt and seconded by Mr. Collins, with all in favor, the Unaudited Financial Statements as of January 31, 2025, were accepted.**

## TWELFTH ORDER OF BUSINESS

## Staff Reports

- A. District Counsel: Straley Robin Vericker
- B. District Engineer: AM Engineering, LLC
- C. District Manager: Wrathell, Hunt and Associates, LLC

There were no reports.

- NEXT MEETING DATE: April 2, 2025 at 10:00 AM
  - QUORUM CHECK

The next meeting will be on April 2, 2025, unless cancelled.

Mr. Collins asked for the Geotechnical Engineer to present his Report and for the District Engineer to attend the same meeting.

**THIRTEENTH ORDER OF BUSINESS****Board Members' Comments/Requests**

Mr. Blaser asked when the road, sidewalk and curb inspections with D.R. Horton will occur. Ms. Sanchez stated it will be scheduled after the Geotechnical Engineering Report is issued. Mr. Traczuk stated it will be scheduled once the core sample results from the various roads are in.

Mr. Traczuk stated D.R. Horton repaired eight to ten sidewalks deemed to be trip hazards without notifying the CDD or HOA. He asked if insurance would cover litigation against D.R. Horton if they decided not to repair any road, curb and/or sidewalk construction defects at the guardhouse. Mr. Blaser replied no.

**FOURTEENTH ORDER OF BUSINESS****Public Comments**

Resident and Master HOA Board Member Diane Jochum stated that D.R. Horton had the sidewalks repaired but did not repair the frame damage. In her opinion, there is still a tripping hazard. She suggested the Geotechnical Engineer also inspect the sidewalks and curbs. Mr. Blaser stated that the inspection is to review property damage, not construction defects.

Ms. Jochum stated that the HOA received three shoreline repair options from the County. She asked the Board to consider taking on the project of installing six or seven seawalls, asked how much each homeowner's assessment might increase, and asked if would help to install riprap and dirt.

Discussion ensued regarding the HOA's lack of funds to do proper repairs before the upcoming hurricane season, two additional residents who want to install a seawall, setting precedent, applying a lump sum or multi-year assessment, installing a silt fence before the upcoming hurricane season and a suggestion to approach D.R. Horton or the Developer.

Resident Sue Perry stated that she forwarded the Report from Ms. Sanchez outlining CDD-owned property to Mr. Blaser. She voiced concern about the condition of the bridges and was surprised that the debris removal and flood insurance cannot be used for the riprap that Hurricane Ian damaged. Mr. Blaser reiterated that the CDD is responsible for the lake.

Ms. Perry stated she hopes the CDD and HOA Boards review the insurance line items, as she thinks there is overlap at the guard house, the perimeter wall and the entrance gates. Mr. Blaser stated the CDD and HOA will review and make sure all the properties are covered.

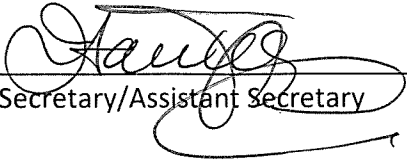
Resident Dennis Koroll stated that he does not think the District Engineer should inspect the roads with the Geotechnical Engineer. Ms. Sanchez stated the request was for both Engineers to attend the next meeting.

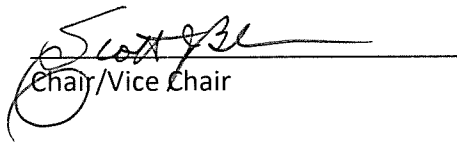
Discussion ensued regarding the Geotechnical Engineer's project scope, the decision not to invite Mr. Leins to the next meeting and clarifying CDD-owned improvements for Mr. Redinger.

**FIFTEENTH ORDER OF BUSINESS****Adjournment**

**On MOTION by Mr. Blaser and seconded by Mr. Traczuk, with all in favor, the meeting adjourned at 12:12 p.m.**

[SIGNATURES APPEAR ON THE FOLLOWING PAGE]

  
Secretary/Assistant Secretary

  
Chair/Vice Chair