THE CROSSINGS
at FLEMING ISLAND
Community Development District

November 19, 2026

AGENDA

The Crossings at Fleming Island
Community Development District

475 West Town Place, Suite 114
St. Augustine, Florida 32092

November 12, 2026

Board of Supervisors
The Crossings at Fleming Island
Community Development District

Dear Board Members:

The Crossings at Fleming Island Community Development District Board of Supervisors Meeting is scheduled for **Thursday, November 19, 2026 at 6:00 p.m. at 2217 Eagle Harbor Parkway, Fleming Island, Florida 32003.**

Following is the agenda for the meeting:

I. Roll Call

II. Pledge of Allegiance

III. Public Comment

IV. Organizational Matters
   A. Oath of Office for Newly Elected Supervisors

   B. Consideration of Resolution 2027-03, Designating Officers

V. Approval of Consent Agenda
   A. Minutes of the October 22, 2026 Meeting

   B. Financial Statements (to be provided)

   C. Check Register (to be provided)

VI. Management Team Reports
   A. District Counsel

   B. Ruppert Landscape – Report

   C. Hampton Golf – Report

   D. District Manager & Operations

1. Operations Report

2. Update on the Fiscal Year 2026 Goals & Objectives

VII. Supervisors' Requests and Audience Comments

VIII. Next Scheduled Meeting – December 17, 2026 at 6:00 p.m. at 2217 Eagle Harbor Parkway

IX. Adjournment

FOURTH ORDER OF BUSINESS

B.

RESOLUTION 2027-03

A RESOLUTION OF THE BOARD OF SUPERVISORS OF THE CROSSINGS AT FLEMING ISLAND COMMUNITY DEVELOPMENT DISTRICT DESIGNATING THE OFFICERS OF THE DISTRICT, AND PROVIDING FOR AN EFFECTIVE DATE.

WHEREAS, The Crossings at Fleming Island Community Development District (the "District") is a local unit of special-purpose government created and existing pursuant to Chapter 190, *Florida Statutes*, being situated entirely within the County of Clay, Florida; and

WHEREAS, the Board of Supervisors of the District desires to designate the Officers of the District.

NOW, THEREFORE, be it resolved by the Board of Supervisors of The Crossings at Fleming Island Community Development District:

SECTION 1. _____ is appointed Chairman.

SECTION 2. _____ is appointed Vice Chairman.

SECTION 3. _____ is appointed Secretary and Treasurer.

_____ is appointed Assistant Secretary.

_____ is appointed Assistant Secretary.

_____ is appointed Assistant Secretary.

_____ is appointed Assistant Treasurer.

_____ is appointed Assistant Secretary.

SECTION 4. This Resolution shall become effective immediately upon its adoption.

PASSED AND ADOPTED THIS 19TH DAY OF NOVEMBER, 2026.

ATTEST

THE CROSSINGS AT FLEMING ISLAND COMMUNITY DEVELOPMENT DISTRICT

_____
Secretary/Assistant Secretary

_____
Chairman/Vice Chairman

FIFTH ORDER OF BUSINESS

A.

The Crossings at Fleming Island CDD
Board of Supervisors Meeting Minutes
Thursday, October 22, 2026
2217 Eagle Harbor Parkway
Fleming Island, Florida

(Please note: This is not verbatim, a CD recording of the board meeting is available on file for review).

Board Members Present

David Herold, Vice Chairman
Mike Bruno, Supervisor
Jimmy Pinkerman, Supervisor

Staff Present
Rich Komando, District Counsel, Kopelousos, Bradley & Garrison
Steve Andersen, District Manager and Operations Manager, Eagle Harbor
Marilee Giles, District Administrator, Governmental Management Services, LLC
Helen Runjo Hampton Golf
Shirley Booth, Operations Manager
Rhonda Mossing, MBS Capital Markets by telephone
Cynthia Wilhelm, Nabors Giblin & Nickerson

I - Roll Call

Vice Chairman Herold called the meeting to order at 6:00 p.m. and Ms. Giles called the roll.

II - Pledge of Allegiance

III - Public Comment

IV - Approval of Consent Agenda

A. Approval of the Minutes of the September 24, 2026 Meeting

B. Financial Statements

C. Check Register

Supervisor Bruno moved to approve the consent agenda items. Supervisor Pinkerman seconded the motion. Motion passed 3 – 0

V. Consideration of Series 2026 Refunding Matters

A. Bank Commitment Letter

Ms. Wilhelm stated at the last meeting you approved a term sheet for the bank, they then needed to lock the rate so they reissued a new term sheet locking that rate at 4.51%.

Supervisor Pinkerman moved to ratify the United Community commitment letter. Supervisor Bruno seconded the motion. Motion passed 3-0

B. Award Resolution 2027-01

Ms. Wilhelm stated Resolution 2027-01 approves moving forward with the refunding, it approves placement with United Community, approves the fee of the placement agent and fee of the bank, the form of the 12th supplemental indenture, ratifies the master indenture, appoints U.S. Bank Trust Company as your trustee, paying agent and registrar, approves the form of the escrow deposit agreement, approves the refunding, appoints a verification agent, approves the assessment methodology and ratifies any prior actions taken in order to issue the bonds.

Supervisor Pinkerman moved to approved Resolution 2027-01. Supervisor Bruno seconded the motion. Motion passed 3 -0

C. Supplemental Assessment Report

Ms. Giles stated this assessment methodology report provides the methodology to allocate the assessments, it reconfirms the benefits of the 286 units, the tables show the assessable units, the sources and uses of funds, debt service allocation that breaks down the savings for the 286 units.

Vice Chair Herold asked do you have an estimate for the savings for those units?

Ms. Giles stated it shows $319.95, a 22% savings for them.

Supervisor Bruno moved to accept the supplemental assessment report. Supervisor Pinkerman seconded the motion. Motion passed 3 – 0

D. Supplemental Assessment Resolution 2027-02

Ms. Wilhelm stated any time we issue bonds we have to have a final assessment resolution that has the final assessments and it instructs the district manager to levy those assessments according to the supplemental report and to make note in the improvement lien book as to those assessments.

Supervisor Bruno moved to approve Resolution 2027-02. Supervisor Pinkerman seconded the motion. Motion passed 3 - 0

Mr. Andersen stated this is a savings of $319 per year for six years and the seventh year it can go back up but it cannot exceed the current rate of 6.5%.

Ms. Mossing stated the CDD will have an option to refinance after five years.

Ms. Mossing left the conference call at this time.

Ms. Wilhelm left the meeting at this time.

VI - Management Team Reports

A. District Counsel

B. Ruppert Landscaping - Report

A copy of the monthly maintenance report for October was included in the agenda package.

C. Hampton Golf - Report

Ms. Runjo reported on the amount of rain experienced, condition of the greens, Talon's new menu, hosting major fund raisers, driving range is looking better.

D. District Manager & Operations – Operations Report

Mr. Andersen reviewed improvements to golf course, top tracer update, driving range update.

VII - Supervisor's Requests and Audience Comments

Supervisor Bruno inquired about recourse for frivolous lawsuits

VIII Next Scheduled Meeting – November 19, 2026 at 6:00 p.m. at 2217 Eagle Harbor Parkway

VII – Adjournment

Hearing no objection, the vice chair adjourned the meeting at 6:40 p.m.

Secretary/Assistant Secretary Chairman/Vice Chairman

B.

C.

SIXTH ORDER OF BUSINESS

B.

RUPPERT LANDSCAPE

Monthly Maintenance Report

November 2026

Maintenance

The community has transitioned to a biweekly maintenance rotation for November, with mowing performed as needed based on turf growth and weather conditions. When mowing demand is lighter, crews are focusing on woodline cutbacks, seasonal trimming of ornamental grasses and groundcovers, and landscape bed cleanup in preparation for mulch and pine straw installation. Select areas of Bermuda turf at the front entrance were overseeded to provide winter color as the Bermuda moves into dormancy. Entrances, amenities, and other high-visibility areas remain priorities for routine detailing and punch list follow-up.

Annuals

The fall annuals continue to establish and provide seasonal color throughout the community. Crews are monitoring plant vigor, bloom performance, and soil moisture across the beds. Routine maintenance includes hand weeding, removing spent blooms where appropriate, and clearing debris. Beds are also inspected for insect activity, disease symptoms, and uneven irrigation coverage so emerging issues can be addressed promptly.

Horticulture

November inspections focus on turf and ornamental health as growth slows and seasonal conditions change. Where turf shows discoloration or thinning, the team evaluates the pattern and location of the symptoms alongside shade, drainage, and irrigation coverage. Inspections also consider signs of insect activity and turf disease, including large patch where symptoms are consistent with it. Findings guide targeted treatments as needed, with follow-up inspections to track affected areas and evaluate treatment results.

Irrigation

Irrigation run times and watering frequency are being reviewed in response to cooler temperatures, rainfall, and lower water demand across established turf and landscape beds. Routine inspections focus on sprinkler coverage, head alignment, leaks, and signs of overwatering or dry spots. The newly overseeded Bermuda areas receive closer attention during germination and establishment to maintain adequate surface moisture. Watering frequency will be reduced as the seedlings establish and site conditions allow.

C.

EAGLE HARBOR GOLF CLUB
PERFORMANCE REPORT
Oct-26

Consolidated	Oct-26		Oct-25	Year to Date		Prior Year 25
	Actual	Budget	Actual	Actual	Budget	Actual
Revenue	$ 367,690.68	$ 382,298.30	$ 354,594.18	$ 367,690.68	$ 382,298.30	$ 354,594.18
COGS	$ 66,173.35	$ 69,769.06	$ 66,481.25	$ 66,173.35	$ 69,767.06	$ 66,481.25
Expenses	$ 333,249.60	$ 332,000.96	$ 324,376.25	$ 333,249.60	$ 332,000.96	$ 324,376.25
Admin Expenses pass thru rev			na			na
NOI	$ (31,732.27)	$ (19,471.72)	$ (36,263.32)	$ (31,732.27)	$ (19,469.72)	$ (36,263.32)

Notes Bill Davis received his sign on bonus and given course conditions the chemical need was high - he put the everything and the kitchen out on the course

Golf	Oct-26		Oct-25	Year to Date		Prior Year 25
	Actual	Budget	Actual	Actual	Budget	Actual
Revenue	$ 206,410.28	$ 211,668.07	$ 202,384.68	$ 206,410.28	$ 211,668.07	$ 202,384.68
COGS	$ 17,834.14	$ 15,969.46	$ 18,652.86	$ 17,834.14	$ 15,969.46	$ 18,652.86
Course Maint.	$ 108,816.72	$ 92,412.71	$ 88,238.75	$ 108,816.72	$ 92,412.71	$ 88,238.75
Golf Expenses	$ 51,528.59	$ 55,290.38	$ 58,647.85	$ 51,528.59	$ 55,290.38	$ 58,647.85
NOI	$ 28,230.83	$ 47,995.52	$ 36,845.22	$ 28,230.83	$ 47,995.52	$ 36,845.22
Golf Rounds(Total)	3352		3431	3352		3352
Golf Rnds(outside/member)	2316/1036		2384/1047	2316/1036		2316/1036
Membership	142		138			
	1-range/7 Juniors addtl					

Talons	Oct-26		Oct-25	Year to Date		Prior Year 25
	Actual	Budget	Actual	Actual	Budget	Actual
Total FB Revenue	$ 160,772.49	$ 170,186.58	$ 146,878.01	$ 160,772.49	$ 170,186.58	$ 146,878.01
COGS	$ 48,339.21	$ 53,801.60	$ 47,828.39	$ 48,339.21	$ 53,801.60	$ 47,828.39
FB Expenses	$ 85,964.44	$ 92,481.14	$ 89,303.58	$ 85,964.44	$ 92,481.14	$ 89,303.58
NOI	$ 26,468.84	$ 23,903.84	$ 9,746.04	$ 26,468.84	$ 23,903.84	$ 9,746.04
% COGS (Food)	32.00%			32.00%		
% COGS (Alcohol)	28.33%			28.33%		

without N/A bev
65% w/ n/a bev
Alcohol - 28%
Wine - 22%
Beer - 35%

D.

1.

Eagle Harbor Facility Report
Nov 2026

Amenity Centers:

1. Swim Park
   a. Closed for the winter season

2. Tennis/Pickleball Center
   a. Operations are normal

3. Waterfront Park
   a. Operations are normal.
   b. Having an engineer inspect and research the cause of cracking pool tiles

4. Creekside
   a. Closed for the winter season.

5. Golf Course
   a. Operations are normal.

6. Talons
   a. Operations are normal.

Common Areas & Retention Ponds:

1. All lakes have been treated and inspected by the Lake Doctors.
2. Increased CCSO presence on EH Pkwy and Forest Park
3. Numerous concrete repairs around the maintenance building due to cracked concrete

Misc:

1. Answered numerous phone calls, emails and visits from residents, contractors, vendors and other persons with inquiries. The subjects included, CCUA billing and repairs, golf course maintenance, easement encroachments, nutria, alligators, lake maintenance, FEMA, directions, repairs, drainage (both County and CDD owned), dead trees, vandalism, security, etc

2.

The Crossings at Fleming Island Community Development District
Performance Measures/Standards & Annual Reporting Form

October 1, 2025 – September 30, 2026

1. Community Communication and Engagement

Goal 1.1: Public Meetings Compliance

Objective: Hold at least four regular Board of Supervisor meetings per year to conduct CDD related business and discuss community needs.
Measurement: Number of public board meetings held annually as evidenced by meeting minutes and legal advertisements.
Standard: A minimum of four board meetings were held during the Fiscal Year.
Achieved: Yes ☑ No ☐

Goal 1.2: Notice of Meetings Compliance

Objective: Provide public notice of meetings in accordance with Florida Statutes, using at least two communication methods.
Measurement: Timeliness and method of meeting notices as evidenced by posting to CDD website, publishing in local newspaper and via electronic communication.
Standard: 100% of meetings were advertised per Florida statute on at least two mediums (i.e., newspaper, CDD website, electronic communications).
Achieved: Yes ☑ No ☐

Goal 1.3: Access to Records Compliance

Objective: Ensure that meeting minutes and other public records are readily available and easily accessible to the public by completing monthly CDD website checks.
Measurement: Monthly website reviews will be completed to ensure meeting minutes and other public records are up to date as evidenced by District Management's records.
Standard: 100% of monthly website checks were completed by District Management.
Achieved: Yes ☑ No ☐

2. Financial Transparency and Accountability

Goal 2.1: Annual Budget Preparation

Objective: Prepare and approve the annual proposed budget by June 15 and final budget was adopted by September 30 each year.

Measurement: Proposed budget was approved by the Board before June 15 and final budget was adopted by September 30 as evidenced by meeting minutes and budget documents listed on CDD website and/or within district records.

Standard: 100% of budget approval & adoption were completed by the statutory deadlines and posted to the CDD website.

Achieved: Yes ☑ No ☐

Goal 2.2: Financial Reports

Objective: Publish to the CDD website the most recent versions of the following documents: Annual audit, current fiscal year budget with any amendments, and most recent financials within the latest agenda package.

Measurement: Annual audit, previous years' budgets, and financials are accessible to the public as evidenced by corresponding documents on the CDD's website.

Standard: CDD website contains 100% of the following information: Most recent annual audit, most recent adopted/amended fiscal year budget, and most recent agenda package with updated financials.

Achieved: Yes ☑ No ☐

Goal 2.3: Annual Financial Audit

Objective: Conduct an annual independent financial audit per statutory requirements and publish the results to the CDD website for public inspection, and transmit to the State of Florida.

Measurement: Timeliness of audit completion and publication as evidenced by meeting minutes showing board approval and annual audit is available on the CDD's website and transmitted to the State of Florida.

Standard: Audit was completed by an independent auditing firm per statutory requirements and results were posted to the CDD website and transmitted to the State of Florida.

Achieved: Yes ☑ No ☐

Chair/Vice Chair:_____ Date:_____

Print Name:_____

The Crossings at Fleming Island Community Development District

District Manager:_____ Date:_____
Print Name:_____
The Crossings at Fleming Island Community Development District