

HARMONY ON LAKE ELOISE

**COMMUNITY DEVELOPMENT
DISTRICT**

August 13, 2025

BOARD OF SUPERVISORS

PUBLIC HEARINGS

AND REGULAR

MEETING AGENDA

**HARMONY ON LAKE
ELOISE
COMMUNITY DEVELOPMENT DISTRICT**

**AGENDA
LETTER**

Harmony on Lake Eloise Community Development District

OFFICE OF THE DISTRICT MANAGER

2300 Glades Road, Suite 410W • Boca Raton, Florida 33431

Phone: (561) 571-0010 • Toll-free: (877) 276-0889 • Fax: (561) 571-0013

August 6, 2025

Board of Supervisors

Harmony on Lake Eloise Community Development District

ATTENDEES:

Please identify yourself each time you speak to facilitate accurate transcription of meeting minutes.

NOTE: Meeting Location

Dear Board Members:

The Board of Supervisors of the Harmony on Lake Eloise Community Development District will hold Public Hearings and a Regular Meeting on August 13, 2025 at 9:30 a.m., at the Holiday Inn Express & Suites - Orlando South, 4050 Hotel Drive, Davenport, Florida 33897. The agenda is as follows:

1. Call to Order/Roll Call
2. Public Comments
3. Public Hearing on Adoption of Fiscal Year 2025/2026 Budget
 - A. Proof/Affidavit of Publication
 - B. Consideration of Resolution 2025-12, Relating to the Annual Appropriations and Adopting the Budget(s) for the Fiscal Year Beginning October 1, 2025, and Ending September 30, 2026; Authorizing Budget Amendments; and Providing an Effective Date
4. Public Hearing to Hear Comments and Objections on the Imposition of Maintenance and Operation Assessments to Fund the Budget for Fiscal Year 2025/2026, Pursuant to Florida Law
 - A. Proof/Affidavit of Publication
 - B. Mailed Notice(s) to Property Owners
 - C. Consideration of Resolution 2025-13, Providing for Funding for the Fiscal Year 2025/2026 Adopted Budget(s); Providing for the Collection and Enforcement of Special Assessments, Including but Not Limited to Penalties and Interest Thereon; Certifying an Assessment Roll; Providing for Amendments to the Assessment Roll; Providing a Severability Clause; and Providing an Effective Date
5. Consideration of Goals and Objectives Reporting FY2026 [HB7013 - Special Districts Performance Measures and Standards Reporting]
 - Authorization of Chair to Approve Findings Related to 2025 Goals and Objectives Reporting

6. Consideration of Resolution 2025-05, Designating the Location of the Local District Records Office and Providing an Effective Date
7. Acceptance of Unaudited Financial Statements as of June 30, 2025
8. Approval of June 11, 2025 Regular Meeting Minutes
9. Staff Reports

A. District Counsel: *Kutak Rock LLP*

B. Field Operations: *Atmos Living Management Group, LLC*

I. June 2025

- Backflow Inspection Report

II. July 2025

C. District Manager: *Wrathell, Hunt and Associates, LLC*

- Discussion: Technical Assistance Regarding the Florida Black Bear
- 142 Registered Voters in District as of April 15, 2025
- NEXT MEETING DATE: September 10, 2025 at 9:30 AM, *immediately following the adjournment of the Fox Branch Ranch CDD meeting, scheduled to commence at 9:30 AM*

○ QUORUM CHECK

SEAT 1	CHRIS TYREE	☐ IN PERSON	☐ PHONE	☐ NO
SEAT 2	MARY MOULTON	☐ IN PERSON	☐ PHONE	☐ NO
SEAT 3	ROGER VAN AUKE	☐ IN PERSON	☐ PHONE	☐ NO
SEAT 4	SHELLEY KAERCHER	☐ IN PERSON	☐ PHONE	☐ NO
SEAT 5	JC NOWOTNY	☐ IN PERSON	☐ PHONE	☐ NO

10. Board Members' Comments/Requests

11. Public Comments

12. Adjournment

If you should have any questions or concerns, please do not hesitate to contact me directly at (415) 516-2161.

Sincerely,



Andrew Kantarzhi
District Manager

FOR BOARD MEMBERS AND STAFF TO ATTEND BY TELEPHONE

CALL-IN NUMBER: 1-888-354-0094

PARTICIPANT PASSCODE: 867 327 4756

**HARMONY ON LAKE
ELOISE
COMMUNITY DEVELOPMENT DISTRICT**

3A

LOCALiQ

The Gainesville Sun | The Ledger
Daily Commercial | Ocala StarBanner
News Chief | Herald-Tribune

PO Box 631244 Cincinnati, OH 45263-1244

AFFIDAVIT OF PUBLICATION

Harmony On Lake Eloise Cdd
Harmony On Lake Eloise Cdd
2300 Glades RD # 410W
Boca Raton FL 33431-8556

STATE OF WISCONSIN, COUNTY OF BROWN

Before the undersigned authority personally appeared, who on oath says that he or she is the Legal Coordinator of The Ledger-News Chief, published in Polk County, Florida; that the attached copy of advertisement, being a Public Notices, was published on the publicly accessible website of Polk County, Florida, or in a newspaper by print in the issues of, on:

07/31/2025

Affiant further says that the website or newspaper complies with all legal requirements for publication in chapter 50, Florida Statutes.

Subscribed and sworn to before me, by the legal clerk, who is personally known to me, on 07/31/2025

Legal Clerk

Notary, State of WI, County of Brown

My commission expires

Publication Cost: \$351.67

Tax Amount: \$0.00

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KAITLYN FELTY
Notary Public
State of Wisconsin

HARMONY ON LAKE ELOISE COMMUNITY DEVELOPMENT DISTRICT

NOTICE OF PUBLIC HEARING TO CONSIDER THE ADOPTION OF THE FISCAL YEAR 2025/2026 BUDGET(S); AND NOTICE OF REGULAR BOARD OF SUPERVISORS' MEETING.

The Board of Supervisors ("Board") of the Harmony on Lake Eloise Community Development District ("District") will hold a public hearing on August 13, 2025 at 9:30 a.m. at Holiday Inn Express & Suites - Orlando South, 4050 Hotel Drive, Davenport, Florida 33897 for the purpose of hearing comments and objections on the adoption of the proposed budget(s) ("Proposed Budget") of the District for the fiscal year beginning October 1, 2025 and ending September 30, 2026 ("Fiscal Year 2025/2026"). A regular board meeting of the District will also be held at that time where the Board may consider any other business that may properly come before it. A copy of the agenda and Proposed Budget may be obtained at the offices of the District Manager, Wrathell, Hunt and Associates, LLC, 2300 Glades Road #410W, Boca Raton, Florida 33431 ("District Manager's Office"), during normal business hours.

The public hearing and meeting are open to the public and will be conducted in accordance with the provisions of Florida law. The public hearing and meeting may be continued to a date, time, and place to be specified on the record at the meeting. There may be occasions when Board Supervisors or District Staff may participate by speaker telephone.

Any person requiring special accommodations at this meeting because of a disability or physical impairment should contact the District Manager's Office at least forty-eight (48) hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service by dialing 7-1-1, or 1-800-955-8771 (TTY) / 1-800-955-8770 (Voice), for aid in contacting the District Manager's Office.

Each person who decides to appeal any decision made by the Board with respect to any matter considered at the public hearing or meeting is advised that person will need a record of proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.

District Manager

7/31/25

**HARMONY ON LAKE
ELOISE
COMMUNITY DEVELOPMENT DISTRICT**

3B

RESOLUTION 2025-12

[FY 2026 APPROPRIATION RESOLUTION]

THE ANNUAL APPROPRIATION RESOLUTION OF THE HARMONY ON LAKE ELOISE COMMUNITY DEVELOPMENT DISTRICT ("DISTRICT") RELATING TO THE ANNUAL APPROPRIATIONS AND ADOPTING THE BUDGET(S) FOR THE FISCAL YEAR BEGINNING OCTOBER 1, 2025, AND ENDING SEPTEMBER 30, 2026; AUTHORIZING BUDGET AMENDMENTS; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, the District Manager has, prior to the fifteenth (15th) day in June, 2025, submitted to the Board of Supervisors ("**Board**") of the Harmony on Lake Eloise Community Development District ("**District**") proposed budget(s) ("**Proposed Budget**") for the fiscal year beginning October 1, 2025 and ending September 30, 2026 ("**Fiscal Year 2025/2026**") along with an explanatory and complete financial plan for each fund of the District, pursuant to the provisions of Section 190.008(2)(a), *Florida Statutes*; and

WHEREAS, at least sixty (60) days prior to the adoption of the Proposed Budget, the District filed a copy of the Proposed Budget with the local governing authorities having jurisdiction over the area included in the District pursuant to the provisions of Section 190.008(2)(b), *Florida Statutes*; and

WHEREAS, the Board set a public hearing thereon and caused notice of such public hearing to be given by publication pursuant to Section 190.008(2)(a), *Florida Statutes*; and

WHEREAS, the District Manager posted the Proposed Budget on the District's website at least two days before the public hearing; and

WHEREAS, Section 190.008(2)(a), *Florida Statutes*, requires that, prior to October 1st of each year, the Board, by passage of the Annual Appropriation Resolution, shall adopt a budget for the ensuing fiscal year and appropriate such sums of money as the Board deems necessary to defray all expenditures of the District during the ensuing fiscal year; and

WHEREAS, the District Manager has prepared a Proposed Budget, whereby the budget shall project the cash receipts and disbursements anticipated during a given time period, including reserves for contingencies for emergency or other unanticipated expenditures during the fiscal year.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF SUPERVISORS OF THE HARMONY ON LAKE ELOISE COMMUNITY DEVELOPMENT DISTRICT:

SECTION 1. BUDGET

- a. The Board has reviewed the Proposed Budget, a copy of which is on file with the office of the District Manager and at the District's Local Records Office, and hereby approves certain amendments thereto, as shown in Section 2 below.
- b. The Proposed Budget, attached hereto as **Exhibit "A,"** as amended by the Board, is hereby adopted in accordance with the provisions of Section 190.008(2)(a), *Florida Statutes* ("**Adopted Budget**"), and incorporated herein by reference; provided, however, that the

comparative figures contained in the Adopted Budget may be subsequently revised as deemed necessary by the District Manager to reflect actual revenues and expenditures.

- c. The Adopted Budget, as amended, shall be maintained in the office of the District Manager and at the District's Local Records Office and identified as "The Budget for the Harmony on Lake Eloise Community Development District for the Fiscal Year Ending September 30, 2026."
- d. The Adopted Budget shall be posted by the District Manager on the District's official website within thirty (30) days after adoption, and shall remain on the website for at least 2 years.

SECTION 2. APPROPRIATIONS

There is hereby appropriated out of the revenues of the District, for Fiscal Year 2025/2026, the sums set forth in **Exhibit A** to be raised by the levy of assessments, a funding agreement and/or otherwise. Such sums are deemed by the Board to be necessary to defray all expenditures of the District during said budget year, and are to be divided and appropriated in the amounts set forth in **Exhibit A**.

SECTION 3. BUDGET AMENDMENTS

Pursuant to Section 189.016, *Florida Statutes*, the District at any time within Fiscal Year 2025/2026 or within 60 days following the end of the Fiscal Year 2025/2026 may amend its Adopted Budget for that fiscal year as follows:

- a. A line-item appropriation for expenditures within a fund may be decreased or increased by motion of the Board recorded in the minutes, and approving the expenditure, if the total appropriations of the fund do not increase.
- b. The District Manager or Treasurer may approve an expenditure that would increase or decrease a line-item appropriation for expenditures within a fund if the total appropriations of the fund do not increase and if either (i) the aggregate change in the original appropriation item does not exceed the greater of \$15,000 or 15% of the original appropriation, or (ii) such expenditure is authorized by separate disbursement or spending resolution.
- c. Any other budget amendments shall be adopted by resolution and consistent with Florida law.

The District Manager or Treasurer must ensure that any amendments to the budget under paragraph c. above are posted on the District's website within 5 days after adoption and remain on the website for at least 2 years.

SECTION 4. EFFECTIVE DATE. This Resolution shall take effect immediately upon adoption.

PASSED AND ADOPTED THIS 13TH DAY OF AUGUST, 2025.

ATTEST:

**HARMONY ON LAKE ELOISE COMMUNITY
DEVELOPMENT DISTRICT**

By: _____
Title: _____

By: _____
Its: _____

Exhibit A: Fiscal Year 2025/2026 Budget(s)

Exhibit A: Fiscal Year 2025/2026 Budget(s)

**HARMONY ON LAKE ELOISE
COMMUNITY DEVELOPMENT DISTRICT
PROPOSED BUDGET
FISCAL YEAR 2026**

**HARMONY ON LAKE ELOISE
COMMUNITY DEVELOPMENT DISTRICT
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**HARMONY ON LAKE ELOISE
COMMUNITY DEVELOPMENT DISTRICT
GENERAL FUND BUDGET
FISCAL YEAR 2026**

	Fiscal Year 2025				Proposed
	Adopted Budget FY 2025	Actual through 2/28/2025	Projected through 9/30/2025	Total Actual & Projected	Budget FY 2026
REVENUES					
Assessment levy: on-roll - gross	\$ 75,942				\$ 397,662
Allowable discounts (4%)	(3,038)				(15,906)
Assessment levy: on-roll - net	72,904	\$ 64,058	\$ 8,846	\$ 72,904	381,756
Assessment levy: off-roll	491,964	368,973	122,991	491,964	332,964
Lot closing assessment	-	1,451	-	1,451	-
Landowner contribution	-	22,113	-	22,113	-
Total revenues	564,868	456,595	131,837	588,432	714,720
EXPENDITURES					
Professional & administrative					
Management/accounting/recording	48,000	20,000	28,000	48,000	48,000
Legal	25,000	3,441	21,559	25,000	25,000
Engineering	2,000	-	2,000	2,000	2,000
Audit	5,100	-	5,000	5,000	5,100
Arbitrage rebate calculation	1,000	-	1,000	1,000	1,000
Dissemination agent	2,000	500	1,500	2,000	2,000
Trustee	11,000	-	11,000	11,000	11,000
Telephone	200	83	117	200	200
Postage	500	46	454	500	500
Printing & binding	500	208	292	500	500
Legal advertising	2,000	1,300	700	2,000	2,000
Annual special district fee	175	175	-	175	175
Insurance	6,000	5,408	-	5,408	6,600
Contingencies/bank charges	500	448	750	1,198	1,500
Website hosting & maintenance	705	705	-	705	705
Website ADA compliance	210	-	210	210	210
EMMA software services	1,000	1,000	-	1,000	1,000
Property appraiser	759	-	759	759	3,977
Tax collector	1,519	1,280	239	1,519	7,953
Total professional & administrative	108,168	34,594	73,580	108,174	119,420

**HARMONY ON LAKE ELOISE
COMMUNITY DEVELOPMENT DISTRICT
GENERAL FUND BUDGET
FISCAL YEAR 2026**

	Fiscal Year 2025				Proposed
	Adopted Budget FY 2025	Actual through 2/28/2025	Projected through 9/30/2025	Total Actual & Projected	Budget FY 2026
EXPENDITURES					
Field operations and maintenance					
Field operations manager	6,000	3,000	3,000	6,000	6,000
Landscaping contract labor	295,000	54,379	195,000	249,379	320,000
Insurance: property	-	5,571	-	5,571	6,100
Porter services	6,000	-	-	-	-
Backflow prevention test	700	-	700	700	700
Irrigation maintenance/repair	7,500	5,366	7,500	12,866	15,000
Plants, shrubs & mulch	30,000	-	30,000	30,000	30,000
Annuals	20,000	3,150	12,000	15,150	20,000
Tree trimming	5,000	-	5,000	5,000	5,000
Signage	2,500	-	2,500	2,500	2,500
General maintenance	4,000	-	4,000	4,000	4,000
Fence/wall repair	4,000	-	4,000	4,000	4,000
Aquatic control - ponds	9,000	6,225	9,000	15,225	30,000
Misc. field operations - contingency	20,000	200	-	200	25,000
Electric:					
Irrigation	15,000	-	15,000	15,000	15,000
Street lights	10,000	-	10,000	10,000	25,000
Entrance signs	2,000	-	2,000	2,000	2,000
Water- irrigation	20,000	8,708	12,500	21,208	22,000
Total field operations	456,700	86,599	312,200	398,799	532,300
Total expenditures	564,868	121,193	385,780	506,973	651,720
Excess/(deficiency) of revenues over/(under) expenditures	-	335,402	(253,943)	81,459	63,000
Fund balance - beginning (unaudited)	-	(21,911)	313,491	(21,911)	59,548
Fund balance - ending (projected)					
Assigned					
Working capital	-	-	-	-	119,203
Unassigned	-	313,491	59,548	59,548	3,345
Fund balance - ending	\$ -	\$ 313,491	\$ 59,548	\$ 59,548	\$ 122,548

**HARMONY ON LAKE ELOISE
COMMUNITY DEVELOPMENT DISTRICT
DEFINITIONS OF GENERAL FUND EXPENDITURES**

EXPENDITURES

Professional & administrative

Management/accounting/recording	\$ 48,000
Wrathell, Hunt and Associates, LLC (WHA), specializes in managing community development districts by combining the knowledge, skills and experience of a team of professionals to ensure compliance with all of the District's governmental requirements. WHA develops financing programs, administers the issuance of tax exempt bond financings, operates and maintains the assets of the community.	
Legal	25,000
General counsel and legal representation, which includes issues relating to public finance, public bidding, rulemaking, open meetings, public records, real property dedications, conveyances and contracts.	
Engineering	2,000
The District's Engineer will provide construction and consulting services, to assist the District in crafting sustainable solutions to address the long term interests of the community while recognizing the needs of government, the environment and maintenance of the District's facilities.	
Audit	5,100
Statutorily required for the District to undertake an independent examination of its books, records and accounting procedures.	
Arbitrage rebate calculation	1,000
To ensure the District's compliance with all tax regulations, annual computations are necessary to calculate the arbitrage rebate liability.	
Dissemination agent	2,000
The District must annually disseminate financial information in order to comply with the requirements of Rule 15c2-12 under the Securities Exchange Act of 1934. Wrathell, Hunt & Associates serves as dissemination agent.	
Telephone	200
Telephone and fax machine.	
Postage	500
Mailing of agenda packages, overnight deliveries, correspondence, etc.	
Printing & binding	500
Letterhead, envelopes, copies, agenda packages	
Legal advertising	2,000
The District advertises for monthly meetings, special meetings, public hearings, public bids, etc.	
Annual special district fee	175
Annual fee paid to the Florida Department of Economic Opportunity.	
Insurance	6,600
The District will obtain public officials and general liability insurance.	
Contingencies/bank charges	1,500
Bank charges and other miscellaneous expenses incurred during the year and automated AP routing etc.	
Website hosting & maintenance	705
Website ADA compliance	210
EMMA software services	1,000
Property appraiser	3,977
Tax collector	7,953

**HARMONY ON LAKE ELOISE
COMMUNITY DEVELOPMENT DISTRICT
DEFINITIONS OF GENERAL FUND EXPENDITURES**

EXPENDITURES (continued)

Field operations and maintenance

Field operations manager	6,000
Landscaping contract labor	320,000
Backflow prevention test	700
Irrigation maintenance/repair	15,000
Plants, shrubs & mulch	30,000
Annuals	20,000
Tree trimming	5,000
Signage	2,500
General maintenance	4,000
Fence/wall repair	4,000
Aquatic control - ponds	30,000
Misc. field operations - contingency	25,000
Electric:	
Irrigation	15,000
Street lights	25,000
Entrance signs	2,000
Water- irrigation	22,000
Total expenditures	<u><u>\$ 651,720</u></u>

**HARMONY ON LAKE ELOISE
COMMUNITY DEVELOPMENT DISTRICT
DEBT SERVICE FUND BUDGET - SERIES 2023
FISCAL YEAR 2026**

	Fiscal Year 2025				Proposed Budget FY 2026
	Adopted Budget FY 2025	Actual through 2/28/2025	Projected through 9/30/2025	Total Actual & Projected	
REVENUES					
Special assessment - on-roll	\$ 192,728				\$ 192,728
Allowable discounts (4%)	(7,709)				(7,709)
Assessment levy: net	185,019	\$ 162,534	\$ 22,485	\$ 185,019	185,019
Interest	-	1,865	1,865	3,730	1,865
Total revenues	185,019	164,399	24,350	188,749	186,884
EXPENDITURES					
Debt service					
Principal	40,000	-	40,000	40,000	45,000
Interest	135,774	67,887	67,887	135,774	134,034
Total debt service	175,774	67,887	107,887	175,774	179,034
Other fees & charges					
Property appraiser	1,927	-	1,927	1,927	1,927
Tax collector	3,855	3,246	609	3,855	3,855
Total other fees & charges	5,782	3,246	2,536	5,782	5,782
Total expenditures	181,556	71,133	110,423	181,556	184,816
Excess/(deficiency) of revenues over/(under) expenditures	3,463	93,266	(86,073)	7,193	2,068
OTHER FINANCING SOURCES/(USES)					
Transfer out	-	(85)	-	(85)	-
Total other financing sources/(uses)	-	(85)	-	(85)	-
Fund balance:					
Net increase/(decrease) in fund balance	3,463	93,181	(86,073)	7,108	2,068
Beginning fund balance (unaudited)	110,571	126,088	219,269	126,088	133,196
Ending fund balance (projected)	\$ 114,034	\$ 219,269	\$ 133,196	\$ 133,196	135,264
Use of fund balance:					
Debt service reserve account balance (required)					(44,809)
Interest expense - November 1, 2026					(66,038)
Projected fund balance surplus/(deficit) as of September 30, 2026					\$ 24,417

**HARMONY ON LAKE ELOISE
COMMUNITY DEVELOPMENT DISTRICT
SERIES 2023 AMORTIZATION SCHEDULE**

	Principal	Coupon Rate	Interest	Debt Service	Bond Balance
05/17/23				-	2,665,000.00
11/01/23			62,645.15	62,645.15	2,665,000.00
05/01/24	40,000.00	4.350%	68,756.88	108,756.88	2,625,000.00
11/01/24			67,886.88	67,886.88	2,625,000.00
05/01/25	40,000.00	4.350%	67,886.88	107,886.88	2,585,000.00
11/01/25			67,016.88	67,016.88	2,585,000.00
05/01/26	45,000.00	4.350%	67,016.88	112,016.88	2,540,000.00
11/01/26			66,038.13	66,038.13	2,540,000.00
05/01/27	45,000.00	4.350%	66,038.13	111,038.13	2,495,000.00
11/01/27			65,059.38	65,059.38	2,495,000.00
05/01/28	50,000.00	4.350%	65,059.38	115,059.38	2,445,000.00
11/01/28			63,971.88	63,971.88	2,445,000.00
05/01/29	50,000.00	4.350%	63,971.88	113,971.88	2,395,000.00
11/01/29			62,884.38	62,884.38	2,395,000.00
05/01/30	50,000.00	4.350%	62,884.38	112,884.38	2,345,000.00
11/01/30			61,796.88	61,796.88	2,345,000.00
05/01/31	55,000.00	5.125%	61,796.88	116,796.88	2,290,000.00
11/01/31			60,387.50	60,387.50	2,290,000.00
05/01/32	60,000.00	5.125%	60,387.50	120,387.50	2,230,000.00
11/01/32			58,850.00	58,850.00	2,230,000.00
05/01/33	60,000.00	5.125%	58,850.00	118,850.00	2,170,000.00
11/01/33			57,312.50	57,312.50	2,170,000.00
05/01/34	65,000.00	5.125%	57,312.50	122,312.50	2,105,000.00
11/01/34			55,646.88	55,646.88	2,105,000.00
05/01/35	65,000.00	5.125%	55,646.88	120,646.88	2,040,000.00
11/01/35			53,981.25	53,981.25	2,040,000.00
05/01/36	70,000.00	5.125%	53,981.25	123,981.25	1,970,000.00
11/01/36			52,187.50	52,187.50	1,970,000.00
05/01/37	75,000.00	5.125%	52,187.50	127,187.50	1,895,000.00
11/01/37			50,265.63	50,265.63	1,895,000.00
05/01/38	80,000.00	5.125%	50,265.63	130,265.63	1,815,000.00
11/01/38			48,215.63	48,215.63	1,815,000.00
05/01/39	80,000.00	5.125%	48,215.63	128,215.63	1,735,000.00
11/01/39			46,165.63	46,165.63	1,735,000.00
05/01/40	85,000.00	5.125%	46,165.63	131,165.63	1,650,000.00
11/01/40			43,987.50	43,987.50	1,650,000.00
05/01/41	90,000.00	5.125%	43,987.50	133,987.50	1,560,000.00
11/01/41			41,681.25	41,681.25	1,560,000.00
05/01/42	95,000.00	5.125%	41,681.25	136,681.25	1,465,000.00
11/01/42			39,246.88	39,246.88	1,465,000.00
05/01/43	100,000.00	5.125%	39,246.88	139,246.88	1,365,000.00
11/01/43			36,684.38	36,684.38	1,365,000.00
05/01/44	105,000.00	5.375%	36,684.38	141,684.38	1,260,000.00
11/01/44			33,862.50	33,862.50	1,260,000.00
05/01/45	110,000.00	5.375%	33,862.50	143,862.50	1,150,000.00
11/01/45			30,906.25	30,906.25	1,150,000.00
05/01/46	120,000.00	5.375%	30,906.25	150,906.25	1,030,000.00
11/01/46			27,681.25	27,681.25	1,030,000.00
05/01/47	125,000.00	5.375%	27,681.25	152,681.25	905,000.00

**HARMONY ON LAKE ELOISE
COMMUNITY DEVELOPMENT DISTRICT
SERIES 2023 AMORTIZATION SCHEDULE**

	Principal	Coupon Rate	Interest	Debt Service	Bond Balance
11/01/47			24,321.88	24,321.88	905,000.00
05/01/48	130,000.00	5.375%	24,321.88	154,321.88	775,000.00
11/01/48			20,828.13	20,828.13	775,000.00
05/01/49	140,000.00	5.375%	20,828.13	160,828.13	635,000.00
11/01/49			17,065.63	17,065.63	635,000.00
05/01/50	145,000.00	5.375%	17,065.63	162,065.63	490,000.00
11/01/50			13,168.75	13,168.75	490,000.00
05/01/51	155,000.00	5.375%	13,168.75	168,168.75	335,000.00
11/01/51			9,003.13	9,003.13	335,000.00
05/01/52	165,000.00	5.375%	9,003.13	174,003.13	170,000.00
11/01/52			4,568.75	4,568.75	170,000.00
05/01/53	170,000.00	5.375%	4,568.75	174,568.75	-
Total	2,585,000.00		2,425,572.50	5,010,572.50	

**HARMONY ON LAKE ELOISE
COMMUNITY DEVELOPMENT DISTRICT
DEBT SERVICE FUND BUDGET - SERIES 2025
FISCAL YEAR 2026**

	Fiscal Year 2025				Proposed Budget FY 2026
	Adopted Budget FY 2025	Actual through 2/28/2025	Projected through 9/30/2025	Total Actual & Projected	
REVENUES					
Special assessment - on-roll	\$ -				\$ 686,542
Allowable discounts (4%)	-				(27,462)
Assessment levy: net	-	\$ -	\$ -	\$ -	659,080
Special assessment: off-roll	-	-	638,482	638,482	-
Interest	-	78	78	156	78
Total revenues	-	78	638,560	638,638	659,158
EXPENDITURES					
Debt service					
Principal	-	-	-	-	255,000
Interest	-	-	130,637	130,637	499,825
Total debt service	-	-	130,637	130,637	754,825
Other fees & charges					
Costs of issuance	-	178,485	184,410	362,895	-
Underwriter's discount	-	173,351	173,351	346,702	-
Property appraiser	-	-	-	-	6,865
Tax collector	-	-	-	-	13,731
Total other fees & charges	-	351,836	357,761	709,597	20,596
Total expenditures	-	351,836	488,398	840,234	775,421
Excess/(deficiency) of revenues over/(under) expenditures	-	(351,758)	150,162	(201,596)	(116,263)
OTHER FINANCING SOURCES/(USES)					
Bond proceeds	-	543,826	517,382	1,061,208	-
Original issue discount	-	(26,445)	-	(26,445)	-
Total other financing sources/(uses)	-	517,381	517,382	1,034,763	-
Fund balance:					
Net increase/(decrease) in fund balance	-	165,623	667,544	833,167	(116,263)
Beginning fund balance (unaudited)	-	-	165,623	-	833,167
Ending fund balance (projected)	\$ -	\$ 165,623	\$ 833,167	\$ 833,167	716,904
Use of fund balance:					
Debt service reserve account balance (required)					(159,621)
Principal and interest expense - November 1, 2026					(386,980)
Projected fund balance surplus/(deficit) as of September 30, 2026					\$ 170,303

**HARMONY ON LAKE ELOISE
COMMUNITY DEVELOPMENT DISTRICT
SERIES 2025 AMORTIZATION SCHEDULE**

	Principal	Coupon Rate	Interest	Debt Service	Bond Balance
11/01/25	255,000.00	4.600%	252,845.00	507,845.00	9,080,000.00
05/01/26			246,980.00	246,980.00	9,080,000.00
11/01/26	140,000.00	4.600%	246,980.00	386,980.00	8,940,000.00
05/01/27			243,760.00	243,760.00	8,940,000.00
11/01/27	150,000.00	4.600%	243,760.00	393,760.00	8,790,000.00
05/01/28			240,310.00	240,310.00	8,790,000.00
11/01/28	155,000.00	4.600%	240,310.00	395,310.00	8,635,000.00
05/01/29			236,745.00	236,745.00	8,635,000.00
11/01/29	160,000.00	4.600%	236,745.00	396,745.00	8,475,000.00
05/01/30			233,065.00	233,065.00	8,475,000.00
11/01/30	170,000.00	4.600%	233,065.00	403,065.00	8,305,000.00
05/01/31			229,155.00	229,155.00	8,305,000.00
11/01/31	180,000.00	4.600%	229,155.00	409,155.00	8,125,000.00
05/01/32			225,015.00	225,015.00	8,125,000.00
11/01/32	185,000.00	4.600%	225,015.00	410,015.00	7,940,000.00
05/01/33			220,760.00	220,760.00	7,940,000.00
11/01/33	195,000.00	5.450%	220,760.00	415,760.00	7,745,000.00
05/01/34			215,446.25	215,446.25	7,745,000.00
11/01/34	205,000.00	5.450%	215,446.25	420,446.25	7,540,000.00
05/01/35			209,860.00	209,860.00	7,540,000.00
11/01/35	215,000.00	5.450%	209,860.00	424,860.00	7,325,000.00
05/01/36			204,001.25	204,001.25	7,325,000.00
11/01/36	230,000.00	5.450%	204,001.25	434,001.25	7,095,000.00
05/01/37			197,733.75	197,733.75	7,095,000.00
11/01/37	240,000.00	5.450%	197,733.75	437,733.75	6,855,000.00
05/01/38			191,193.75	191,193.75	6,855,000.00
11/01/38	255,000.00	5.450%	191,193.75	446,193.75	6,600,000.00
05/01/39			184,245.00	184,245.00	6,600,000.00
11/01/39	265,000.00	5.450%	184,245.00	449,245.00	6,335,000.00
05/01/40			177,023.75	177,023.75	6,335,000.00
11/01/40	280,000.00	5.450%	177,023.75	457,023.75	6,055,000.00
05/01/41			169,393.75	169,393.75	6,055,000.00
11/01/41	295,000.00	5.450%	169,393.75	464,393.75	5,760,000.00
05/01/42			161,355.00	161,355.00	5,760,000.00
11/01/42	315,000.00	5.450%	161,355.00	476,355.00	5,445,000.00
05/01/43			152,771.25	152,771.25	5,445,000.00
11/01/43	330,000.00	5.450%	152,771.25	482,771.25	5,115,000.00
05/01/44			143,778.75	143,778.75	5,115,000.00
11/01/44	350,000.00	5.450%	143,778.75	493,778.75	4,765,000.00
05/01/45			134,241.25	134,241.25	4,765,000.00
11/01/45	370,000.00	5.450%	134,241.25	504,241.25	4,395,000.00
05/01/46			124,158.75	124,158.75	4,395,000.00
11/01/46	390,000.00	5.650%	124,158.75	514,158.75	4,005,000.00
05/01/47			113,141.25	113,141.25	4,005,000.00
11/01/47	410,000.00	5.650%	113,141.25	523,141.25	3,595,000.00
05/01/48			101,558.75	101,558.75	3,595,000.00
11/01/48	435,000.00	5.650%	101,558.75	536,558.75	3,160,000.00
05/01/49			89,270.00	89,270.00	3,160,000.00

**HARMONY ON LAKE ELOISE
COMMUNITY DEVELOPMENT DISTRICT
SERIES 2025 AMORTIZATION SCHEDULE**

	Principal	Coupon Rate	Interest	Debt Service	Bond Balance
11/01/49	455,000.00	5.650%	89,270.00	544,270.00	2,705,000.00
05/01/50			76,416.25	76,416.25	2,705,000.00
11/01/50	485,000.00	5.650%	76,416.25	561,416.25	2,220,000.00
05/01/51			62,715.00	62,715.00	2,220,000.00
11/01/51	510,000.00	5.650%	62,715.00	572,715.00	1,710,000.00
05/01/52			48,307.50	48,307.50	1,710,000.00
11/01/52	540,000.00	5.650%	48,307.50	588,307.50	1,170,000.00
05/01/53			33,052.50	33,052.50	1,170,000.00
11/01/53	570,000.00	5.650%	33,052.50	603,052.50	600,000.00
05/01/54			16,950.00	16,950.00	600,000.00
11/01/54	600,000.00	5.650%	16,950.00	616,950.00	-
Total	9,335,000.00		9,617,652.50	18,952,652.50	

**HARMONY ON LAKE ELOISE
COMMUNITY DEVELOPMENT DISTRICT
ASSESSMENT COMPARISON
PROJECTED FISCAL YEAR 2026 ASSESSMENTS**

Assessment Area One: On-Roll

Product/Parcel	Units	FY 2026 O&M Assessment per Unit	FY 2026 DS Assessment per Unit	FY 2026 Total Assessment per Unit	FY 2025 Total Assessment per Unit
SF 20	-	\$ 649.77	\$ -	\$ 649.77	\$ -
SF 40	48	649.77	1,181.07	1,830.84	2,067.22
SF 50	70	649.77	1,342.12	1,991.90	2,228.27
SF 60	28	649.77	1,503.17	2,152.95	2,389.33
SF 80	-	649.77	-	649.77	-
Total	146				

Assessment Area Two: On-Roll

Product/Parcel	Units	FY 2026 O&M Assessment per Unit	FY 2026 DS Assessment per Unit	FY 2026 Total Assessment per Unit	FY 2025 Total Assessment per Unit
SF 20	128	\$ 649.77	\$ 967.68	\$ 1,617.45	\$ 483.74
SF 40	158	649.77	1,505.28	2,155.05	483.74
SF 50	155	649.77	1,800.96	2,450.73	483.74
SF 60	25	649.77	1,827.84	2,477.61	483.74
SF 80	-	649.77	-	649.77	483.74
Total	466				

Off-Roll Assessments

Product/Parcel	Units	FY 2026 O&M Assessment per Unit	FY 2026 DS Assessment per Unit	FY 2026 Total Assessment per Unit	FY 2025 Total Assessment per Unit
SF 20	160	\$ 604.29	\$ -	\$ 604.29	\$ 483.74
SF 40	51	604.29	-	604.29	483.74
SF 50	231	604.29	-	604.29	483.74
SF 60	71	604.29	-	604.29	483.74
SF 80	38	604.29	-	604.29	483.74
Total	551				

**HARMONY ON LAKE
ELOISE
COMMUNITY DEVELOPMENT DISTRICT**

4A



The Gainesville Sun | The Ledger
Daily Commercial | Ocala StarBanner
News Chief | Herald-Tribune

PO Box 631244 Cincinnati, OH 45263-1244

AFFIDAVIT OF PUBLICATION

Harmony On Lake Eloise Cdd
Harmony On Lake Eloise Cdd
2300 Glades RD # 410W
Boca Raton FL 33431-8556

STATE OF WISCONSIN, COUNTY OF BROWN

Before the undersigned authority personally appeared, who on oath says that he or she is the Legal Coordinator of The Ledger-News Chief, published in Polk County, Florida; that the attached copy of advertisement, being a , was published on the publicly accessible website of Polk County, Florida, or in a newspaper by print in the issues of, on:

07/24/2025

Affiant further says that the website or newspaper complies with all legal requirements for publication in chapter 50, Florida Statutes.

Subscribed and sworn to before me, by the legal clerk, who is personally known to me, on 07/24/2025

Legal Clerk

Notary, State of WI, County of Brown

My commission expires

Publication Cost: \$2417.84

Tax Amount: \$0.00

Payment Cost: \$2417.84

Order No: 11505906

Customer No: 532529

PO #:

of Copies:

1

THIS IS NOT AN INVOICE!

Please do not use this form for payment remittance.



HARMONY ON LAKE ELOISE COMMUNITY DEVELOPMENT DISTRICT

NOTICE OF PUBLIC HEARING TO CONSIDER THE ADOPTION OF THE FISCAL YEAR 2025/2026 BUDGET; NOTICE OF PUBLIC HEARING TO CONSIDER THE IMPOSITION OF OPERATIONS AND MAINTENANCE SPECIAL ASSESSMENTS, ADOPTION OF AN ASSESSMENT ROLL, AND THE LEVY, COLLECTION, AND ENFORCEMENT OF THE SAME; AND NOTICE OF REGULAR BOARD OF SUPERVISORS' MEETING.

Upcoming Public Hearings, and Regular Meeting

The Board of Supervisors ("Board") for the Harmony on Lake Eloise Community Development District ("District") will hold the following two public hearings and a regular meeting on **August 13, 2025, 9:30 a.m. at Holiday Inn Express & Suites – Orlando South, 4050 Hotel Drive, Davenport, Florida 33897.**

The first public hearing is being held pursuant to Chapter 190, *Florida Statutes*, to receive public comment and objections on the District's proposed budget ("Proposed Budget") for the fiscal year beginning October 1, 2025 and ending September 30, 2026 ("Fiscal Year 2025/2026"). The second public hearing is being held pursuant to Chapters 190, 197, and/or 170, *Florida Statutes*, to consider the imposition of operations and maintenance special assessments ("O&M Assessments") upon the lands located within the District, to fund the Proposed Budget for Fiscal Year 2025/2026; to consider the adoption of an assessment roll; and, to provide for the levy, collection, and enforcement of assessments. At the conclusion of the hearings, the Board will, by resolution, adopt a budget and levy O&M Assessments as finally approved by the Board. A Board meeting of the District will also be held where the Board may consider any other District business.

Description of Assessments

The District imposes O&M Assessments on benefitted property within the District for the purpose of funding the District's general administrative, operations, and maintenance budget. A geographic depiction of the property potentially subject to the proposed O&M Assessments is identified in the map attached hereto. The table below shows the schedule of the proposed O&M Assessments, which are subject to change at the hearing:

Land Use	Total # of Units / Acres	Annual O&M Assessment(1)
SF Lot	1,163	\$660.41

(1) Includes County collection costs and early payment discounts, which may not apply to off-roll assessments.

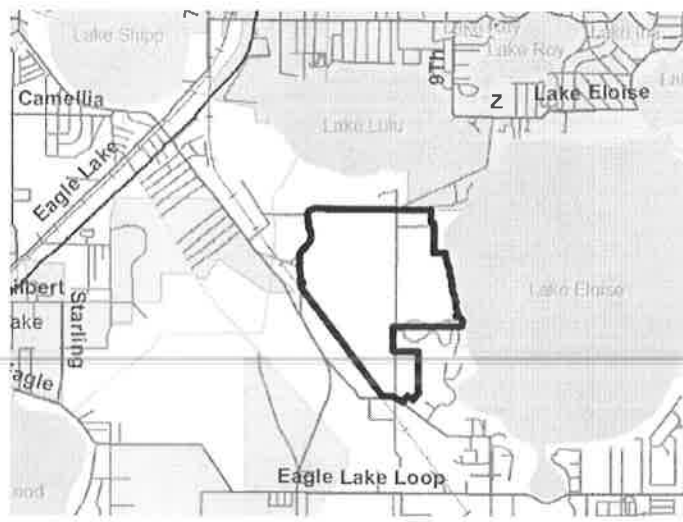
The O&M Assessments may be collected on the County tax roll or by direct bill from the District's Manager. Note that the O&M Assessments are in addition to any debt service assessments, if any, previously levied by the District and due to be collected for Fiscal Year 2025/2026. Pursuant to Section 197.3632(4), *Florida Statutes*, the lien amount shall serve as the "maximum rate" authorized by law for operation and maintenance assessments, and no hearing will be held in future years unless the O&M Assessments increase beyond the amounts set forth below. **IT IS IMPORTANT TO PAY YOUR ASSESSMENT BECAUSE FAILURE TO PAY WILL CAUSE A TAX CERTIFICATE TO BE ISSUED AGAINST THE PROPERTY WHICH MAY RESULT IN LOSS OF TITLE, OR FOR DIRECT BILLED ASSESSMENTS, MAY RESULT IN A FORECLOSURE ACTION, WHICH ALSO MAY RESULT IN A LOSS OF TITLE.**

Additional Provisions

The public hearings and meeting are open to the public and will be conducted in accordance with Florida law. A copy of the Proposed Budget and assessment roll, and the agenda, for the hearings and meeting may be obtained by contacting **Wrathell, Hunt and Associates, LLC, 2300 Glades Road, Suite 410W, Boca Raton, Florida 33431, Ph: 561-571-0010 ("District Manager's Office")**. The public hearings and meeting may be continued to a date, time, and place to be specified on the record. There may be occasions when staff or board members may participate by speaker telephone. Any person requiring special accommodations because of a disability or physical impairment should contact the District Manager's Office at least forty-eight (48) hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service by dialing 7-1-1, or 1-800-955-8771 (TTY) / 1-800-955-8770 (Voice), for aid in contacting the District Manager's Office.

Please note that all affected property owners have the right to appear and comment at the public hearings and meeting, and may also file written objections with the District Manager's Office within twenty (20) days of issuance of this notice. Each person who decides to appeal any decision made by the Board with respect to any matter considered at the public hearings or meeting is advised that person will need a record of proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based. If you have any questions, please do not hesitate to contact the District Manager's Office.

District Manager



**HARMONY ON LAKE
ELOISE
COMMUNITY DEVELOPMENT DISTRICT**

4B

STATE OF FLORIDA)
COUNTY OF PALM BEACH)

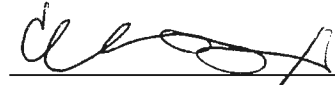
AFFIDAVIT OF MAILING

BEFORE ME, the undersigned authority, this day personally appeared Curtis Marcoux, who by me first being duly sworn and deposed says:

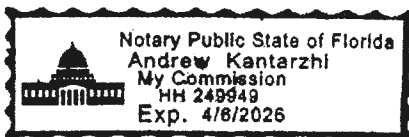
1. I am over eighteen (18) years of age and am competent to testify as to the matters contained herein. I have personal knowledge of the matters stated herein.
2. I, Curtis Marcoux, am employed by Wrathell, Hunt and Associates, LLC, and, in the course of that employment, serve as Financial Analyst for the Harmony on Lake Eloise Community Development District. Among other things, my duties include preparing and transmitting correspondence relating to the District.
3. I do hereby certify that on July 23, 2025, and in the regular course of business, I caused letters, in the forms attached hereto as **Exhibit A**, to be sent notifying affected landowner(s) in the District of their rights under Florida law, and with respect to the District's anticipated imposition of operations and maintenance assessments. I further certify that the letters were sent to the addressees identified in **Exhibit B** and in the manner identified in **Exhibit A**.
4. I do hereby certify that the attached document(s) were made at or near the time of the occurrence of the matters set forth by, or from information transmitted by, a person having knowledge of those matters; were and are being kept in the course of the regularly conducted activity of the District; and were made as a regular practice in the course of the regularly conducted activity of the District.

FURTHER AFFIANT SAYETH NOT.

**HARMONY ON LAKE ELOISE
COMMUNITY DEVELOPMENT DISTRICT**


By: Curtis Marcoux

SWORN AND SUBSCRIBED before me by means of ☒ physical presence or ☐ online notarization this 23rd day of July 2025, by Curtis Marcoux, for Wrathell, Hunt and Associates, LLC, who ☒ is personally known to me or ☐ has provided _____ as identification, and who ☐ did or ☒ did not take an oath.



NOTARY PUBLIC


Print Name: Andrew Kantarzhi
Notary Public, State of Florida
Commission No.: HH249949
My Commission Expires: 4/6/26

EXHIBIT A: Copies of Forms of Mailed Notices
EXHIBIT B: List of Addressees

Harmony on Lake Eloise Community Development District

OFFICE OF THE DISTRICT MANAGER

2300 Glades Road, Suite 410W • Boca Raton, Florida 33431

Phone: (561) 571-0010 • Toll-free: (877) 276-0889 • Fax: (561) 571-0013

THIS IS NOT A BILL – DO NOT PAY

July 23, 2025

VIA FIRST CLASS MAIL

FORESTAR USA REAL ESTATE GROUP INC
2221 E LAMAR BLVD STE 790
ARLINGTON, TX 76006-7458
PARCEL ID: See "Exhibit B"

RE: Harmony on Lake Eloise Community Development District
Fiscal Year 2025/2026 Budget and O&M Assessments

Dear Property Owner:

Pursuant to Chapters 190, 197, and/or 170, *Florida Statutes*, the Harmony on Lake Eloise Community Development District ("**District**") will be holding two public hearings and a Board of Supervisors' ("**Board**") meeting for the purposes of: (1) adopting the District's proposed budget ("**Proposed Budget**") for the fiscal year beginning October 1, 2025 and ending September 30, 2026 ("**Fiscal Year 2025/2026**"), and (2) levying operations and maintenance assessments ("**O&M Assessments**") to fund the Proposed Budget for Fiscal Year 2025/2026, on **August 13, 2025, 9:30 a.m. at Holiday Inn Express & Suites – Orlando South, 4050 Hotel Drive, Davenport, Florida 33897**. The District is a special purpose unit of local government established under Chapter 190, *Florida Statutes*, for the purposes of providing infrastructure and services to your community. The proposed O&M Assessment information for your property is set forth in **Exhibit A**.

The public hearings and meeting are open to the public and will be conducted in accordance with Florida law. A copy of the Proposed Budget and assessment roll, and the agenda, for the hearings and meeting may be obtained by contacting Wrathell, Hunt and Associates, LLC, Ph: 561-571-0010 ("**District Manager's Office**"). The public hearings and meeting may be continued to a date, time, and place to be specified on the record. There may be occasions when staff or board members may participate by speaker telephone. Any person requiring special accommodations because of a disability or physical impairment should contact the District Manager's Office at least forty-eight (48) hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service by dialing 7-1-1, or 1-800-955-8771 (TTY) / 1-800-955-8770 (Voice), for aid in contacting the District Manager's Office.

Please note that all affected property owners have the right to appear and comment at the public hearings and meeting, and may also file written objections with the District Manager's Office within twenty (20) days of issuance of this notice. Each person who decides to appeal any decision made by the Board with respect to any matter considered at the public hearings or meeting is advised that person will need a record of proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based. If you have any questions, please do not hesitate to contact the District Manager's Office.

Sincerely,



Andrew Kantarzhi
District Manager

EXHIBIT A
Summary of O&M Assessments

The O&M Assessments are allocated on a per unit basis, with planned/platted lots paying a full share of the overall budget. The O&M Assessments may be collected on the County tax roll or by direct bill from the District's Manager. Note that the O&M Assessments are in addition to any debt service assessments, if any, previously levied by the District and due to be collected for Fiscal Year 2025/2026. Pursuant to Section 197.3632(4), *Florida Statutes*, the lien amount shall serve as the "maximum rate" authorized by law for operation and maintenance assessments, and no hearing will be held in future years unless the O&M Assessments increase beyond the amounts set forth below.

IT IS IMPORTANT TO PAY YOUR ASSESSMENT BECAUSE FAILURE TO PAY WILL CAUSE A TAX CERTIFICATE TO BE ISSUED AGAINST THE PROPERTY WHICH MAY RESULT IN LOSS OF TITLE, OR FOR DIRECT BILLED ASSESSMENTS, MAY RESULT IN A FORECLOSURE ACTION, WHICH ALSO MAY RESULT IN A LOSS OF TITLE.

Land Use	Total # of Units / Acres	Annual O&M Assessment(1)
SF Lot	1,163	\$660.41

(1) Includes County collection costs and early payment discounts, which may not apply to off-roll assessments.

For all O&M Assessments levied to fund the Proposed Budget for Fiscal Year 2025/2026, the District expects to collect no more than \$726,415 in gross revenue.

EXHIBIT: B

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

Harmony on Lake Eloise Community Development District

OFFICE OF THE DISTRICT MANAGER

2300 Glades Road, Suite 410W • Boca Raton, Florida 33431

Phone: (561) 571-0010 • Toll-free: (877) 276-0889 • Fax: (561) 571-0013

THIS IS NOT A BILL – DO NOT PAY

July 23, 2025

VIA FIRST CLASS MAIL

DR HORTON INC
7835 OSCEOLA POLK LINE RD
DAVENPO, FL 33896-9100
PARCEL ID: See "Exhibit B"

RE: Harmony on Lake Eloise Community Development District
Fiscal Year 2025/2026 Budget and O&M Assessments

Dear Property Owner:

Pursuant to Chapters 190, 197, and/or 170, *Florida Statutes*, the Harmony on Lake Eloise Community Development District ("**District**") will be holding two public hearings and a Board of Supervisors' ("**Board**") meeting for the purposes of: (1) adopting the District's proposed budget ("**Proposed Budget**") for the fiscal year beginning October 1, 2025 and ending September 30, 2026 ("**Fiscal Year 2025/2026**"), and (2) levying operations and maintenance assessments ("**O&M Assessments**") to fund the Proposed Budget for Fiscal Year 2025/2026, on **August 13, 2025, 9:30 a.m. at Holiday Inn Express & Suites – Orlando South, 4050 Hotel Drive, Davenport, Florida 33897**. The District is a special purpose unit of local government established under Chapter 190, *Florida Statutes*, for the purposes of providing infrastructure and services to your community. The proposed O&M Assessment information for your property is set forth in **Exhibit A**.

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Please note that all affected property owners have the right to appear and comment at the public hearings and meeting, and may also file written objections with the District Manager's Office within twenty (20) days of issuance of this notice. Each person who decides to appeal any decision made by the Board with respect to any matter considered at the public hearings or meeting is advised that person will need a record of proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based. If you have any questions, please do not hesitate to contact the District Manager's Office.

Sincerely,



Andrew Kantarzhi
District Manager

EXHIBIT A
Summary of O&M Assessments

The O&M Assessments are allocated on a per unit basis, with planned/platted lots paying a full share of the overall budget. The O&M Assessments may be collected on the County tax roll or by direct bill from the District's Manager. Note that the O&M Assessments are in addition to any debt service assessments, if any, previously levied by the District and due to be collected for Fiscal Year 2025/2026. Pursuant to Section 197.3632(4), *Florida Statutes*, the lien amount shall serve as the "maximum rate" authorized by law for operation and maintenance assessments, and no hearing will be held in future years unless the O&M Assessments increase beyond the amounts set forth below.

IT IS IMPORTANT TO PAY YOUR ASSESSMENT BECAUSE FAILURE TO PAY WILL CAUSE A TAX CERTIFICATE TO BE ISSUED AGAINST THE PROPERTY WHICH MAY RESULT IN LOSS OF TITLE, OR FOR DIRECT BILLED ASSESSMENTS, MAY RESULT IN A FORECLOSURE ACTION, WHICH ALSO MAY RESULT IN A LOSS OF TITLE.

Land Use	Total # of Units / Acres	Annual O&M Assessment(1)
SF Lot	1,163	\$660.41

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For all O&M Assessments levied to fund the Proposed Budget for Fiscal Year 2025/2026, the District expects to collect no more than \$726,415 in gross revenue.

Harmony on Lake Eloise Community Development District

OFFICE OF THE DISTRICT MANAGER

2300 Glades Road, Suite 410W • Boca Raton, Florida 33431

Phone: (561) 571-0010 • Toll-free: (877) 276-0889 • Fax: (561) 571-0013

THIS IS NOT A BILL – DO NOT PAY

July 23, 2025

VIA FIRST CLASS MAIL

DR HORTON INC

2221 E LAMAR BLVD STE 790

ARLINGTON, TX 76006-7458

PARCEL ID: See "Exhibit B"

RE: Harmony on Lake Eloise Community Development District
Fiscal Year 2025/2026 Budget and O&M Assessments

Dear Property Owner:

Pursuant to Chapters 190, 197, and/or 170, *Florida Statutes*, the Harmony on Lake Eloise Community Development District ("**District**") will be holding two public hearings and a Board of Supervisors' ("**Board**") meeting for the purposes of: (1) adopting the District's proposed budget ("**Proposed Budget**") for the fiscal year beginning October 1, 2025 and ending September 30, 2026 ("**Fiscal Year 2025/2026**"), and (2) levying operations and maintenance assessments ("**O&M Assessments**") to fund the Proposed Budget for Fiscal Year 2025/2026, on **August 13, 2025, 9:30 a.m. at Holiday Inn Express & Suites – Orlando South, 4050 Hotel Drive, Davenport, Florida 33897**. The District is a special purpose unit of local government established under Chapter 190, *Florida Statutes*, for the purposes of providing infrastructure and services to your community. The proposed O&M Assessment information for your property is set forth in **Exhibit A**.

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EXHIBIT: B

[illegible]

[illegible]

262909687049001240	DR HORTON INC	7835 OSCEOLA POLK LINE RD	DAVENPO FL	33896	9100
262909687049001250	DR HORTON INC	7835 OSCEOLA POLK LINE RD	DAVENPO FL	33896	9100
262909687049001260	DR HORTON INC	7835 OSCEOLA POLK LINE RD	DAVENPO FL	33896	9100
262909687049001270	DR HORTON INC	7835 OSCEOLA POLK LINE RD	DAVENPO FL	33896	9100
262909687049001280	DR HORTON INC	7835 OSCEOLA POLK LINE RD	DAVENPO FL	33896	9100
262909687049001290	DR HORTON INC	7835 OSCEOLA POLK LINE RD	DAVENPO FL	33896	9100
262909687049001300	DR HORTON INC	7835 OSCEOLA POLK LINE RD	DAVENPO FL	33896	9100
262909687049001310	DR HORTON INC	7835 OSCEOLA POLK LINE RD	DAVENPO FL	33896	9100
262909687049001320	DR HORTON INC	7835 OSCEOLA POLK LINE RD	DAVENPO FL	33896	9100
262909687049001330	DR HORTON INC	7835 OSCEOLA POLK LINE RD	DAVENPO FL	33896	9100
262909687049001340	DR HORTON INC	7835 OSCEOLA POLK LINE RD	DAVENPO FL	33896	9100
262909687049001400	DR HORTON INC	7835 OSCEOLA POLK LINE RD	DAVENPO FL	33896	9100
262909687049001410	DR HORTON INC	7835 OSCEOLA POLK LINE RD	DAVENPO FL	33896	9100
262909687049001420	DR HORTON INC	7835 OSCEOLA POLK LINE RD	DAVENPO FL	33896	9100
262909687049001430	DR HORTON INC	7835 OSCEOLA POLK LINE RD	DAVENPO FL	33896	9100

Harmony on Lake Eloise Community Development District

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July 23, 2025

VIA FIRST CLASS MAIL

XXX

XXX

XXX

[PARCEL ID]

RE: Harmony on Lake Eloise Community Development District
Fiscal Year 2025/2026 Budget and O&M Assessments

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PARCEL ID	NAME	NAME2	MAIL ADDRESS1	MAIL CITY	MAIL STATE	MAIL ZIP1	MAIL ZIP2
262909687048000430	ABREU VICTOR MANUEL		1133 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2852
262909687048000820	ADORNO ARMANDO FIGUEROA	ORTIZ JETSY ENID FIGUEROA	1516 HUMMINGBIRD RD	WINTER HAVEN	FL	33884	2862
262909687049000830	AGUIRRE VANESSA ALONSO CASTRO	VILORIA CATHERINE VANESSA DULCE MARIA MONTES	1617 HUMMINGBIRD RD	WINTER HAVEN	FL	33884	
262909687048000440	ALARCON MONICA E	MARADEY FERNANDO RAFA ESCOBAR	1129 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2852
262909687048001190	ALERA VALERIA FIGUEROA	MARTINEZ LUIS CALES SALGADO	1221 LILAC RD	WINTER HAVEN	FL	33884	2878
262909687048001160	ALLISON ALEXIS KATHERINE	BUKALO ALMA CATERINA	1332 DAISY FIELD DR	WINTER HAVEN	FL	33884	2855
262909687048000260	ARROYO XOMARA ARLENE	BALBUENA JOSE SEVASTIAN NOLBERTO	1106 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2853
262909687048001038	ATKINSON WESLEY LEE	HOWARD CLAUDIA RIA	1225 LILAC RD	WINTER HAVEN	FL	33884	2878
262909687048001230	ATKINSON WESLEY LEE	ATKINSON MORGAN BRITTANY	1327 DAISY FIELD DR	WINTER HAVEN	FL	33884	2855
262909687048001430	BAIR CODY J		1409 DAISY FIELD DR	WINTER HAVEN	FL	33884	2858
262909687048000370	BANDOUILLLO TRIXIA JOYCE		1150 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2851
262909687048000890	BAPTISTE GERALDINE JEAN		1508 HUMMINGBIRD RD	WINTER HAVEN	FL	33884	2862
262909687048000620	BARE RYAN KEITH	BARE OLIVIA WILLIAMS	1031 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2845
262909687048000910	BARNES ELIZABETH ANNE	BARNES NORMAN FRANKLIN	1556 HUMMINGBIRD RD	WINTER HAVEN	FL	33884	2862
262909687048000690	BAXTER SEAN MICHAEL	BAXTER CONNER LYNN	2044 MARGOLD ALY	WINTER HAVEN	FL	33884	2885
262909687048000330	BAYRON AMILCAR ALEXIS AQUINO	VELAZQUEZ PEREZ LADALIZ	1134 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2852
262909687048000970	BLAS TANIA DE LOS ANDES PELLOT	HILERIO ARIEL BLAS	1218 LILAC RD	WINTER HAVEN	FL	33884	2878
262909687048000320	BONIFACIO LUCRECIA		1130 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2852
262909687049001020	BRITO JUAN BAUTISTA		2579 SAGE VALLEY WAY	WINTER HAVEN	FL	33884	3369
262909687048000140	BROECKER KENNETH GEORGE	BROECKER LAURA ANN	1058 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2854
262909687048000550	BROUSEY CALEB ERIC	BROUSEY PATTEN ELIZABETH	1059 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2854
262909687048000480	CALHOUN JOHN ADELY	CAHOUN KELSEY LUE	1113 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2852
262909687048000930	CARTAGENA GUSTAVO ANDRES GAMBOA	PACHON ANDREA CARDENAS	710 GATEWAY LN	TAMPA	FL	33613	2136
262909687048000290	CARRANZA CRISTINA	ROSADO BRYAN MALDONADO	1118 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2852
262909687048000030	CASA FRESCA COOL HOUSE LLC		4065 CRESCENT PARK DR	RIVERVIEW	FL	33578	3605
262909687048000040	CASA FRESCA COOL HOUSE LLC		4065 CRESCENT PARK DR	RIVERVIEW	FL	33578	3605
262909687048000050	CASA FRESCA COOL HOUSE LLC		4065 CRESCENT PARK DR	RIVERVIEW	FL	33578	3605
262909687048000100	CASA FRESCA COOL HOUSE LLC		4065 CRESCENT PARK DR	RIVERVIEW	FL	33578	3605
262909687048000020	CASA FRESCA COOL HOUSE LLC		4065 CRESCENT PARK DR	RIVERVIEW	FL	33578	3605
262909687048000710	CASA FRESCA COOL HOUSE LLC		4065 CRESCENT PARK DR	RIVERVIEW	FL	33578	3605
262909687048000780	CASA FRESCA COOL HOUSE LLC		4065 CRESCENT PARK DR	RIVERVIEW	FL	33578	3605
262909687048000990	CASA FRESCA COOL HOUSE LLC		4065 CRESCENT PARK DR	RIVERVIEW	FL	33578	3605
262909687048000810	CASTELLO ENZO G	UNZUETA MARIA E	397 MAPLE ST	KEARNY	NO	07032	3278
262909687048000270	CERIZIER GUERLENE	BARRETEAU JAMESON LOUMIS	1110 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2852
262909687048000850	CHARLES NYLIA MARIE	ROMULUS JAWONTE DESHAUN	1532 HUMMINGBIRD RD	WINTER HAVEN	FL	33884	2862
262909687049000770	CHHETA SHWABE PAKRAM	SINGH VANESSA	1576 HUMMINGBIRD RD	WINTER HAVEN	FL	33884	2885
262909687048001180	CONTROL ONLINE INTERNATIONAL LLC		1340 DAISY FIELD DR	WINTER HAVEN	FL	33884	2856
262909687048000350	COX JUDITH ANN	GILLMAN PAUL RUSSELL	1142 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2851
262909687048000830	LOPEZ LUIS GONZALEZ	LOPEZ LISSETTE MARCELYS SERRANO	1520 HUMMINGBIRD RD	WINTER HAVEN	FL	33884	2882
262909687048001210	DE PAEZ SNEZHANNA MIGUELIEVNA	NUNES CESAR ALEJANDRO PAEZ	1315 DAISY FIELD DR	WINTER HAVEN	FL	33884	2855
262909687048000730	DEJULIA NICHOLAS ANDREW		2024 MARGOLD ALY	WINTER HAVEN	FL	33884	2885
262909687048000670	DEL VALLE BAEZ EMANUEL	DEL VALLE MARQUEZ LAIZAIDA NICOLE	2052 MARGOLD ALY	WINTER HAVEN	FL	33884	2885
262909687048000420	DEMONTE ANDREWSONNI	ESCARBANT JEFFCA	1137 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2852
262909687048001460	DIXON TARA RENEE		1421 DAISY FIELD DR	WINTER HAVEN	FL	33884	2858
262909687048000010	DR HORTON INC		7835 OSCEOLA POLK LINE RD	DAVENPORT	FL	33896	9100
262909687048000310	FENICHER DERYL LAMONT	PALMORE DEBBIE DENICE	1126 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2852
262909687048001130	FELIPE GABRIEL ARGENTINO FERREIRA	FREDERICK EUDIA	626 LIONS GATE AVE	CLERMONT	FL	34711	5510
262909687048001390	FERRIO JUSTIN THOMAS	CARLSON ALLISON RAE	1393 DAISY FIELD DR	WINTER HAVEN	FL	33884	2856
262909687048000510	FIGUEROA MAURICIO		187 MORNING DEW CT	WINTER HAVEN	FL	33884	4179
262909687048001270	FLEMING ROGER LEO JR		245 DAISY FIELD DR	WINTER HAVEN	FL	33884	2856
262909687048000540	FLEMING SAMANTHA NICOLE	KUENZL ROBERT MARTIN	1063 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2854
262909687048000570	FORD TIFFANY A		1051 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2854
262909687049001370	FORKEL LANE MCCLELLAND	FORKEL GUSTAV EDWARD JR	2614 SAGE VALLEY WAY	WINTER HAVEN	FL	33884	3370
262909687048000640	FREDERICK DAVID		2044 MARGOLD ALY	WINTER HAVEN	FL	33884	2884
262909687048000950	FREEMAN BRANDEN MICHAEL		1210 LILAC RD	WINTER HAVEN	FL	33884	2878
262909687048000960	FRESE ELI ROBERT	FRESE ANGELA DENISE	1214 LILAC RD	WINTER HAVEN	FL	33884	2878
262909687048001120	FRANKEZ DEBBIE		1050 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2854
262909687048000360	GILLMAN MOLLIE ANN		1146 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2851
262909687048000720	GIPSON LAKESHA NICOLE		2032 MARGOLD ALY	WINTER HAVEN	FL	33884	2885
262909687048000940	GONZALEZ EDGAR JUNIOR		1513 HUMMINGBIRD RD	WINTER HAVEN	FL	33884	2862
262909687048000030	GONZALEZ RAFAEL ALBERTO OLIVERI	OLIVERI DIANA DIAZ	1068 MARGOLD ALY	WINTER HAVEN	FL	33884	2884
262909687048001410	GORBEA LOUIS JOSEPH	ROJAS NELSON ALBERTO CHIRINOS	1401 DAISY FIELD DR	WINTER HAVEN	FL	33884	2858
262909687048000250	GORDON ANGELA FAYE		1102 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2853
262909687049001070	HAIRSTON VICTOR GREGORY	HAIRSTON KATHLEEN	2559 SAGE VALLEY WAY	WINTER HAVEN	FL	33884	3369
262909687048000840	HAMPTON WILLIAM LEE		1528 HUMMINGBIRD RD	WINTER HAVEN	FL	33884	2862
262909687048000390	HARRIOTT ANTONETTE ANGELIQUE	PEPE LAUREN ASHLEY ALTAGRACIA	1153 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2851
262909687048000680	HARRIS CATHERINE	HARRIS THEODORE WAYNE	2048 MARGOLD ALY	WINTER HAVEN	FL	33884	2884
262909687048001110	HARTMANN DARLENE		1312 DAISY FIELD DR	WINTER HAVEN	FL	33884	2855
262909687048001120	HENRY BERNETTE	JEANTY NARAHADIA	1316 DAISY FIELD DR	WINTER HAVEN	FL	33884	2855
262909687049001390	HENRY DENFIELD LORENZO	HENRY TANGELA CHAVELL	2622 SAGE VALLEY WAY	WINTER HAVEN	FL	33884	2856
262909687048001290	HEYNARD CHRISTOPHER LEE	REINOSO YINET ZAYAS	1353 DAISY FIELD DR	WINTER HAVEN	FL	33884	2852
262909687048000280	HIDALGO ELIZABETH RAMOS		1114 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2854
262909687048000080	HOSNY HANY		1034 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2845
262909687049001010	HUGGINS ERIN NICHOLE		2583 SAGE VALLEY WAY	WINTER HAVEN	FL	33884	3369
262909687048000500	HUNTER CHANDLER SCOTT		1105 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2853
262909687049000800	ILLOUZ PAUL ELLIE	ILLOUZ JENNIFER ANNE	1605 HUMMINGBIRD RD	WINTER HAVEN	FL	33884	2884
262909687048001370	INFANTE BRENDA		1385 DAISY FIELD DR	WINTER HAVEN	FL	33884	2856
262909687048000210	ISLES JOHNNATAN		1086 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2853
262909687048000620	JEAN PIERRE MICHEL PIERRE	CRUZ BEVERLY LYNETTE	1026 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2845
262909687048000450	JOHNSON DANIELE BRIANA		1125 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2852
262909687048001060	JOHNSON MARTIN LUTHER		1213 LILAC RD	WINTER HAVEN	FL	33884	2878
262909687049000520	JORANA RIVELAS LEO		301 SW 82ND CT	MIAMI	FL	33143	
262909687048000070	JOSHI KARTIK BHADRESHKUMAR	JOSHI VRUSHTI KARTIK	1030 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2845
262909687048000530	KENNEDY DOMINIQUE	KENNEDY TANNER	1067 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2854
262909687048001110	KING VINCENT DEWITT	KING LILSA MICHELLE	1046 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2845
262909687048001300	LEA, SOLIBETH ALESSANDRA MEDINA		1357 DAISY FIELD DR	WINTER HAVEN	FL	33884	2854
262909687048001240	LEDIX WIDLOF WOODS		1333 DAISY FIELD DR	WINTER HAVEN	FL	33884	2855
262909687048000410	LEE DONNA CELESTE BAILEY		1141 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2852
262909687048000970	LOPEZ DAVID G FIGUEROA		1560 HUMMINGBIRD RD	WINTER HAVEN	FL	33884	2862
262909687049000760	LOPEZ MARY ELIZABETH	SISSMAN DAVID RAYMOND JR	1580 HUMMINGBIRD RD	WINTER HAVEN	FL	33884	2884
262909687048000740	LUKACS ALEX R JR		2020 MARGOLD ALY	WINTER HAVEN	FL	33884	2885
262909687048000380	MARILIS DUKENSON ZAC SAMUEL		1154 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2851
262909687048001100	MARQUEZ DANIEL	MARQUEZ LUZ MARY VILLEGAS	1308 DAISY FIELD DR	WINTER HAVEN	FL	33884	2885
262909687048000650	MARTELL ROBERT		2060 MARGOLD ALY	WINTER HAVEN	FL	33884	2884
262909687048001800	MARTINEZ EDGARDO CRUZ	CRUZ WIGNA	1078 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2854
262909687048001420	MARTINEZ WILLIAM		1405 DAISY FIELD DR	WINTER HAVEN	FL	33884	2858
262909687049000990	MASON NORMA ELAINE		2591 SAGE VALLEY WAY	WINTER HAVEN	FL	33884	3369
262909687049001350	MCCAI JARRED BLAKE	MCCAIN KERRI LYNN	2606 SAGE VALLEY WAY	WINTER HAVEN	FL	33884	3370
262909687049001380	MCDONIGHT GARNETT PETRONA		2618 SAGE VALLEY WAY	WINTER HAVEN	FL	33884	3370
262909687048001150	MEETO ASHTON KESHORE	CHIN JADE ELLISIE	1062 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2854
262909687048000790	MEETO NATASHA NIKALA		1504 HUMMINGBIRD RD	WINTER HAVEN	FL	33884	2860
262909687048001000	MELLENDEZ PEDRO MIGUEL		1230 LILAC RD	WINTER HAVEN	FL	33884	2878
262909687048000700	MICHEL BEAUNADY	ALIZE CLEMGEMOIT FRITZ	2040 MARGOLD ALY	WINTER HAVEN	FL	33884	2885
262909687048001190	MILAN CHRISTIAN LORENZO	MILAN LUIS PACHECO	307 DAISY FIELD DR	WINTER HAVEN	FL	33884	2855
262909687048000460	MILLEN FELO	ANGER NATACHA MILLEN	1121 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2852
262909687048000090	MITCHELL TIMOTHY SHANE	MITCHELL MELISSA JENNINGS	1038 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2884
262909687048000240	MONTEJO RAFAEL MAXIMINO		1138 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2854
262909687048001330	MONTOYA MARGARET MATOS		495 LYNETREE DR	WEST CHESTER	PA	19380	1707
262909687048001010	MOORE ROBERT CHARLES		1233 LILAC RD	WINTER HAVEN	FL	33884	2878
262909687048001050	MORENO LORENA	DIAZ ANDRES III	1217 LILAC RD	WINTER HAVEN	FL	33884	2878
262909687048000760	MORTILDE STEVEN EUGENE	MORTILDE PATRICIA ROONEY	2012 MARGOLD ALY	WINTER HAVEN	FL	33884	2884
262909687048000020	MURRHEAD CATLIN VYORNE	STARR JASMINE STARR	1010 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2883
262909687048001360	NEGRETTE ESTEFANY SIUL GALBAN		1381 DAISY FIELD DR	WINTER HAVEN	FL	33884	2856
262909687048000560	NEVES CARLEN L	NEVES HERIBERTO	1055 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2854
262909687049001360	NOVELA NATALIA	ALCONCHEL JOSE MANUEL	2610 SAGE VALLEY WAY	WINTER HAVEN	FL	33884	3370
262909687048000590	NUNEZ KATHIA YARI CARTAGENA		1043 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2845
262909687048001340	OLIVEIROS MARIO BETANCOURT		1373 DAISY FIELD DR	WINTER HAVEN	FL	33884	2856
262909687048001170	OLSEN BRYAN	ALLEYNE RAISA S	1336 DAISY FIELD DR	WINTER HAVEN	FL	33884	2855
262909687048001450	ORTIZ RODRIGUEZ HECTOR L	CORREA ROSARIO JULYAN	1417 DAISY FIELD DR	WINTER HAVEN	FL	33884	2858
262909687049000810	PACE CHARLES BRIAN	PACE STEPHANIE GILLAND	1609 HUMMINGBIRD RD	WINTER HAVEN	FL	33884	2884
262909687048001020	PAUL MARCELINE	PAUL ADRIEN	1229 LILAC RD	WINTER HAVEN	FL	33884	2878
262909687048000880	PENA JORGE ALBERTO MARTINEZ	BOCANEGRA JOSE ANTONIO MARTINEZ	544 HUMMINGBIRD RD	WINTER HAVEN	FL	33884	2862
262909687048000770	PIOTI JESSICA CHEYENNE	PIO JESSICA CHEYENNE	2008 MARGOLD ALY	WINTER HAVEN	FL	33884	2883
262909687048000610	PISCIOTTI PABON LUIS CARLOS		1035 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2845
262909687048001260	POURINE EDILUIS	LOZANO ROJAS DIANA MARITZA	1341 DAISY FIELD DR	WINTER HAVEN	FL	33884	2856
262909687048001080	OLUIROZ BARUC GARCIA		1205 LILAC RD	W			

262909687048001310	RUIZ CHARLIE JR		1361 DAISY FIELD DR	WINTER HAVEN	FL	33884	2856
262909687048001440	SANTIAGO LUIS ANGEL JR	SANTIAGO BELVELINE ELISE	1413 DAISY FIELD DR	WINTER HAVEN	FL	33884	2858
262909687048001380	SANTIAGO LUIS HUMBERTO LEON		1389 DAISY FIELD DR	WINTER HAVEN	FL	33884	2856
262909687048000750	SARMENTO MAGGIE C ZAPATA	COLINA LEOMAR J DUARTE	2016 MARGOLD ALY	WINTER HAVEN	FL	33884	2883
262909687048000860	SATTIANAND FARANAZ	HAMEEF TAFZOL	1536 HUMMINGBIRD RD	WINTER HAVEN	FL	33884	
262909687049000790	SHEFFIELD GREGORY JOSEPH	SHEFFIELD SOURAPHY	1568 HUMMINGBIRD RD	WINTER HAVEN	FL	33884	3366
262909687048000170	SHERRY ROBERT J LIVING TRUST		136 S HAZEL AVE	LANGHORNE	PA		2500
262909687048000200	SLAVIC MICHAEL JAMES	SLAVIC BETH ANN	1082 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2854
262909687048001070	SOLEISE NADIA CHALJUBB		1209 LILAC RD	WINTER HAVEN	FL	33884	2877
262909687048000240	TANKLEY GABRIEL ETHAN		1096 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2853
2629096870490001040	THOMPSON TASHHEM KAHLEEL		2571 SAGE VALLEY WAY	WINTER HAVEN	FL	33884	
262909687048000920	TOMPKINS JACQUELINE	TOMPKINS ROBERT	1505 HUMMINGBIRD RD	WINTER HAVEN	FL	33884	2860
262909687049001000	TORREALBA YORVIS EDUARDO		4700 SW ARCHER RD APT J70	GAINESVILLE	FL	32608	
262909687048001250	TRUJILLO OSCAR ALBERTO URBINA	HERNANDEZ ARACELYS LIZBETH	1337 DAISY FIELD DR	WINTER HAVEN	FL	33884	2855
262909687048000490	TUDOR MICHAEL HUGHES		1109 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2853
262909687048000300	URDANETA MARIA EUGENIA PINA	PINA JOSE FRANCISCO URDANETA	1122 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2852
262909687048001280	VICIERA ROBERT FEDERICO HERNANDEZ	HERNANDEZ MARELLISA ROMERO DE	1349 DAISY FIELD DR	WINTER HAVEN	FL	33884	2856
262909687048000520	VILLALOBOS LUIZ M		1071 BRIMSTONE CIR	WINTER HAVEN	FL	33884	2854
262909687048001200	WEIS JONATHAN DALE	WEIS HEATHER LEIGH	1311 DAISY FIELD DR	WINTER HAVEN	FL	33884	2855
262909687049000820	WILLIAMS HILDEGARD		1613 HUMMINGBIRD RD	WINTER HAVEN	FL	33884	
262909687048000890	WILLIAMS SARAH BOURGET	WILLIAMS TYLER DEAN	1548 HUMMINGBIRD RD	WINTER HAVEN	FL	33884	2862
262909687048001220	WOLCOTT ANDREW JAMES	WOLCOTT TANYA ANN	1319 DAISY FIELD DR	WINTER HAVEN	FL	33884	2855
262909687048001140	YEASMIN ROIKHSANA	JAHAN NUSHRAT	1324 DAISY FIELD DR	WINTER HAVEN	FL	33884	2855

**HARMONY ON LAKE
ELOISE
COMMUNITY DEVELOPMENT DISTRICT**

4C

RESOLUTION 2025-13

[FY 2026 ANNUAL ASSESSMENT RESOLUTION]

A RESOLUTION OF THE BOARD OF SUPERVISORS OF THE HARMONY ON LAKE ELOISE COMMUNITY DEVELOPMENT DISTRICT PROVIDING FOR FUNDING FOR THE FISCAL YEAR 2025/2026 ADOPTED BUDGET(S); PROVIDING FOR THE COLLECTION AND ENFORCEMENT OF SPECIAL ASSESSMENTS, INCLUDING BUT NOT LIMITED TO PENALTIES AND INTEREST THEREON; CERTIFYING AN ASSESSMENT ROLL; PROVIDING FOR AMENDMENTS TO THE ASSESSMENT ROLL; PROVIDING A SEVERABILITY CLAUSE; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, the Harmony on Lake Eloise Community Development District ("**District**") is a local unit of special-purpose government established pursuant to Chapter 190, *Florida Statutes*, for the purpose of providing, operating and maintaining infrastructure improvements, facilities and services to the lands within the District; and

WHEREAS, the District has constructed or acquired various infrastructure improvements and provides certain services in accordance with the District's adopted capital improvement plan and Chapter 190, *Florida Statutes*; and

WHEREAS, the Board of Supervisors ("**Board**") of the District has determined to undertake various operations and maintenance and other activities described in the District's budget ("**Adopted Budget**") for the fiscal year beginning October 1, 2025 and ending September 30, 2026 ("**Fiscal Year 2025/2026**"), attached hereto as **Exhibit A**; and

WHEREAS, in order to fund the District's Adopted Budget, the District's Board now desires to adopt this Resolution setting forth the means by which the District intends to fund its Adopted Budget.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF SUPERVISORS OF THE HARMONY ON LAKE ELOISE COMMUNITY DEVELOPMENT DISTRICT:

1. FUNDING. As indicated in **Exhibits A and B**, the District's Board hereby authorizes the following funding mechanisms for the Adopted Budget:

a. OPERATIONS AND MAINTENANCE ASSESSMENTS.

- i. Benefit Findings.** The provision of the services, facilities, and operations as described in **Exhibit A** confers a special and peculiar benefit to the lands within the District, which benefit exceeds or equals the cost of the assessments. The allocation of the assessments to the specially benefitted lands is shown in **Exhibits A and B**, and is hereby found to be fair and reasonable.

- ii. **Assessment Imposition.** Pursuant to Chapters 190, 197 and/or 170, *Florida Statutes*, and using the procedures authorized by Florida law for the levy and collection of special assessments, a special assessment for operation and maintenance is hereby imposed and levied on benefitted lands within the District and in accordance with **Exhibits A and B**. The lien of the special assessments for operations and maintenance imposed and levied by this Resolution shall be effective upon passage of this Resolution.
- iii. **Maximum Rate.** Pursuant to Section 197.3632(4), *Florida Statutes*, the lien amount shall serve as the “maximum rate” authorized by law for operation and maintenance assessments.

- b. **DEBT SERVICE SPECIAL ASSESSMENTS.** The District’s Board hereby directs District Staff to effect the collection of the previously levied debt service special assessments, as set forth in **Exhibits A and B**.

2. **COLLECTION AND ENFORCEMENT; PENALTIES; INTEREST.**

- a. **Tax Roll Assessments.** If and to the extent indicated in **Exhibits A and B**, certain of the operations and maintenance special assessments (if any) and/or previously levied debt service special assessments (if any) imposed on the “**Tax Roll Property**” identified in **Exhibit B** shall be collected at the same time and in the same manner as County taxes in accordance with Chapter 197 of the *Florida Statutes*. The District’s Board finds and determines that such collection method is an efficient method of collection for the Tax Roll Property.
- b. **Direct Bill Assessments.** If and to the extent indicated in **Exhibits A and B**, certain operations and maintenance special assessments (if any) and/or previously levied debt service special assessments (if any) imposed on “**Direct Collect Property**” identified in **Exhibit B** shall be collected directly by the District in accordance with Florida law, as set forth in **Exhibits A and B**. The District’s Board finds and determines that such collection method is an efficient method of collection for the Direct Collect Property.
 - i. *Due Date (O&M Assessments)* - Operations and maintenance assessments directly collected by the District shall be due and payable on the dates set forth in the invoices prepared by the District Manager, but no earlier than October 1st and no later than September 30th of FY 2026.
 - ii. *Due Date (Debt Assessments)* - Debt service assessments directly collected by the District are due in full on December 1, 2025; provided, however, that, to the extent permitted by law, the

assessments due may be paid in two partial, deferred payments and on dates that are 30 days prior to the District's corresponding debt service payment dates all as set forth in the invoice(s) prepared by the District Manager.

- iii. In the event that an assessment payment is not made in accordance with the schedule(s) stated above, the whole assessment – including any remaining partial, deferred payments for the Fiscal Year, shall immediately become due and payable; shall accrue interest, penalties in the amount of one percent (1%) per month, and all costs of collection and enforcement; and shall either be enforced pursuant to a foreclosure action, or, at the District's sole discretion, collected pursuant to the Uniform Method on a future tax bill, which amount may include penalties, interest, and costs of collection and enforcement. Any prejudgment interest on delinquent assessments shall accrue at the rate of any bonds secured by the assessments, or at the statutory prejudgment interest rate, as applicable. In the event an assessment subject to direct collection by the District shall be delinquent, the District Manager and District Counsel, without further authorization by the Board, may initiate foreclosure proceedings pursuant to Chapter 170, *Florida Statutes*, or other applicable law to collect and enforce the whole assessment, as set forth herein.

- c. **Future Collection Methods.** The decision to collect special assessments by any particular method – e.g., on the tax roll or by direct bill – does not mean that such method will be used to collect special assessments in future years, and the District reserves the right in its sole discretion to select collection methods in any given year, regardless of past practices.

3. **ASSESSMENT ROLL; AMENDMENTS.** The Assessment Roll, attached to this Resolution as **Exhibit "B,"** is hereby certified for collection. The District Manager shall keep apprised of all updates made to the County property roll by the Property Appraiser after the date of this Resolution, and shall amend the Assessment Roll in accordance with any such updates, for such time as authorized by Florida law, to the County property roll.

4. **SEVERABILITY.** The invalidity or unenforceability of any one or more provisions of this Resolution shall not affect the validity or enforceability of the remaining portions of this Resolution, or any part thereof.

5. **EFFECTIVE DATE.** This Resolution shall take effect upon the passage and adoption of this Resolution by the Board.

PASSED AND ADOPTED this 13th day of August, 2025.

ATTEST:

**HARMONY ON LAKE ELOISE COMMUNITY
DEVELOPMENT DISTRICT**

Secretary/Assistant Secretary

By: _____

Its: _____

Exhibit A: Budget
Exhibit B: Assessment Roll

**HARMONY ON LAKE
ELOISE
COMMUNITY DEVELOPMENT DISTRICT**

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HARMONY AT LAKE ELOISE 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 two (2) 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 two (2) regular board meetings was held during the fiscal year.

Achieved: Yes ☐ No ☐

Goal 1.2 Notice of Meetings Compliance

Objective: Provide public notice of each meeting at least seven days in advance, as specified in Section 190.007(1), 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 with 7 days' notice per 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. **INFRASTRUCTURE AND FACILITIES MAINTENANCE**

Goal 2.1 District Infrastructure and Facilities Inspections

Objective: District Engineer will conduct an annual inspection of the District's infrastructure and related systems.

Measurement: A minimum of one (1) inspection completed per year as evidenced by district engineer's report related to district's infrastructure and related systems.

Standard: Minimum of one (1) inspection was completed in the Fiscal Year by the district's engineer.

Achieved: Yes ☐ No ☐

3. **FINANCIAL TRANSPARENCY AND ACCOUNTABILITY**

Goal 3.1 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 and adoption were completed by the statutory deadlines and posted to the CDD website.

Achieved: Yes ☐ No ☐

Goal 3.2 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 website.

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

Achieved: Yes ☐ No ☐

Goal 3.3 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 said results 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 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 ☐

District Manager

Chair/Vice Chair, Board of Supervisors

Print Name

Print Name

Date

Date

HARMONY ON LAKE ELOISE

COMMUNITY DEVELOPMENT DISTRICT

6

RESOLUTION 2025-05

**A RESOLUTION BY THE BOARD OF SUPERVISORS OF THE HARMONY ON LAKE
ELOISE COMMUNITY DEVELOPMENT DISTRICT DESIGNATING THE LOCATION OF
THE LOCAL DISTRICT RECORDS OFFICE AND PROVIDING AN EFFECTIVE DATE.**

WHEREAS, the Harmony on Lake Eloise Community Development District (“District”) is a local unit of special-purpose government created and existing pursuant to Chapter 190, *Florida Statutes*, being situated within the City of Winter Haven, Polk County, Florida; and

WHEREAS, the District is statutorily required to designate a local district records office location for the purposes of affording citizens the ability to access the District’s records, promoting the disclosure of matters undertaken by the District, and ensuring that the public is informed of the activities of the District in accordance with Chapter 119 and Section 190.006(7), *Florida Statutes*.

**NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF SUPERVISORS OF THE
HARMONY ON LAKE ELOISE COMMUNITY DEVELOPMENT DISTRICT:**

SECTION 1. The District’s local records office shall be located at: _____

_____.

SECTION 2. This Resolution shall take effect immediately upon adoption.

PASSED AND ADOPTED this ____ day of _____, 2025.

ATTEST:

**HARMONY ON LAKE ELOISE COMMUNITY
DEVELOPMENT DISTRICT**

Secretary/Assistant Secretary

Chair/Vice Chair, Board of Supervisors

**HARMONY ON LAKE
ELOISE
COMMUNITY DEVELOPMENT DISTRICT**

**UNAUDITED
FINANCIAL
STATEMENTS**

**HARMONY ON LAKE ELOISE
COMMUNITY DEVELOPMENT DISTRICT
FINANCIAL STATEMENTS
UNAUDITED
JUNE 30, 2025**

**HARMONY ON LAKE ELOISE
COMMUNITY DEVELOPMENT DISTRICT
BALANCE SHEET
GOVERNMENTAL FUNDS
JUNE 30, 2025**

	General Fund	Debt Service Fund Series 2023	Debt Service Fund Series 2025	Capital Projects Fund Series 2023	Capital Projects Fund Series 2025	Total Governmental Funds
ASSETS						
Cash	\$ 218,852	\$ -	\$ -	\$ -	\$ -	\$ 218,852
Revenue	-	87,849	100,790	-	-	188,639
Reserve	-	45,105	161,943	-	-	207,048
Prepayment	-	3,547	-	-	-	3,547
Capitalized interest	-	5	-	-	-	5
Construction - general	-	-	-	172	-	172
Cost of issuance	-	-	63	-	-	63
Undeposited funds	656	-	-	-	-	656
Due from Landowner	116,581	-	29,313	-	-	145,894
Due from general fund	-	1,348	-	-	-	1,348
Deposit with Winter Water Haven	1,709	-	-	-	-	1,709
Total assets	<u>\$ 337,798</u>	<u>\$ 137,854</u>	<u>\$ 292,109</u>	<u>\$ 172</u>	<u>\$ -</u>	<u>\$ 767,933</u>
LIABILITIES AND FUND BALANCES						
Liabilities:						
Due to debt service fund 2023	\$ 1,348	\$ -	\$ -	\$ -	\$ -	\$ 1,348
Due to other	9,994	-	-	-	-	9,994
Due to Landowner	1,774	-	-	-	-	1,774
Landowner advance	6,000	-	-	-	-	6,000
Total liabilities	<u>19,116</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>19,116</u>
DEFERRED INFLOWS OF RESOURCES						
Deferred receipts	116,581	-	29,313	-	-	145,894
Unearned Revenue	484	-	119,212	-	-	119,696
Total deferred inflows of resources	<u>117,065</u>	<u>-</u>	<u>148,525</u>	<u>-</u>	<u>-</u>	<u>265,590</u>
Fund balances:						
Restricted for:						
Debt service	-	137,854	143,584	-	-	281,438
Capital projects	-	-	-	172	-	172
Unassigned	201,617	-	-	-	-	201,617
Total fund balances	<u>201,617</u>	<u>137,854</u>	<u>143,584</u>	<u>172</u>	<u>-</u>	<u>483,227</u>
Total liabilities and fund balances	<u>\$ 337,798</u>	<u>\$ 137,854</u>	<u>\$ 292,109</u>	<u>\$ 172</u>	<u>\$ -</u>	<u>\$ 767,933</u>

**HARMONY ON LAKE ELOISE
COMMUNITY DEVELOPMENT DISTRICT
GENERAL FUND
STATEMENT OF REVENUES, EXPENDITURES,
AND CHANGES IN FUND BALANCES
FOR THE PERIOD ENDED JUNE 30, 2025**

	Current Month	Year To Date	Budget	% of Budget
REVENUES				
Assessment levy: on-roll - net	\$ 542	\$ 73,667	\$ 72,904	101%
Assessment levy: off-roll	-	413,961	-	N/A
Lot closing assessment	-	12,698	-	N/A
Landowner contribution	-	22,113	491,964	4%
Interest and miscellaneous	656	656	-	N/A
Total revenues	1,198	523,095	564,868	93%
EXPENDITURES				
Professional & administrative				
Management/accounting/recording**	4,000	36,000	48,000	75%
Legal	182	4,637	25,000	19%
Engineering	-	-	2,000	0%
Audit	-	5,000	5,100	98%
Arbitrage rebate calculation*	-	-	1,000	0%
Dissemination agent*	167	1,167	2,000	58%
Trustee*	4,676	4,676	11,000	43%
Telephone	17	150	200	75%
Postage	45	161	500	32%
Printing & binding	41	375	500	75%
Legal advertising	72	2,921	2,000	146%
Annual special district fee	-	175	175	100%
Insurance	-	5,408	6,000	90%
Contingencies/bank charges	96	1,226	500	245%
Website hosting & maintenance	-	705	705	100%
EMMA Software Services	-	1,000	1,000	100%
Website ADA compliance	-	-	210	0%
Total professional & administrative	9,296	63,601	105,890	60%

**HARMONY ON LAKE ELOISE
COMMUNITY DEVELOPMENT DISTRICT
GENERAL FUND
STATEMENT OF REVENUES, EXPENDITURES,
AND CHANGES IN FUND BALANCES
FOR THE PERIOD ENDED JUNE 30, 2025**

	Current Month	Year To Date	Budget	% of Budget
Field operations				
Field operations manager	500	5,000	6,000	83%
Landscaping contract labor	32,003	153,949	295,000	52%
Insurance: property	-	5,571	-	N/A
Irrigation maintenance/repair	500	7,366	7,500	98%
Plants, shrubs & mulch	17,955	18,611	30,000	62%
Annuals	-	3,150	20,000	16%
Tree trimming	-	-	5,000	0%
Signage	4,388	4,388	2,500	176%
General maintenance	275	3,575	4,000	89%
Fence/wall repair	-	-	4,000	0%
Aquatic control - ponds	1,245	11,205	9,000	125%
Misc. Field Operations - Contingency	-	200	20,000	1%
Electric:				
Entrance signs	35	284	2,000	14%
Water- irrigation	1,852	21,156	20,000	106%
Total field operations	<u>58,753</u>	<u>234,455</u>	<u>456,700</u>	51%
Other fees and charges				
Property appraiser	-	-	759	0%
Tax collector	11	1,511	1,519	99%
Total other fees and charges	<u>11</u>	<u>1,511</u>	<u>2,278</u>	
Total expenditures	<u>68,060</u>	<u>299,567</u>	<u>564,868</u>	53%
Excess/(deficiency) of revenues over/(under) expenditures	(66,862)	223,528	-	
Fund balances - beginning	268,479	(21,911)	-	
Fund balances - ending	<u>\$ 201,617</u>	<u>\$ 201,617</u>	<u>\$ -</u>	

*These items will be realized when bonds are issued

**WHA will charge a reduced management fee of \$2,000 per month until bonds are issued.

**HARMONY ON LAKE ELOISE
COMMUNITY DEVELOPMENT DISTRICT
STATEMENT OF REVENUES, EXPENDITURES,
AND CHANGES IN FUND BALANCES
DEBT SERVICE FUND SERIES 2023
FOR THE PERIOD ENDED JUNE 30, 2025**

	Current Month	Year To Date	Budget	% of Budget
REVENUES				
Assessment levy: on-roll	\$ 1,376	\$ 186,917	\$ 185,019	101%
Interest	394	4,356	-	N/A
Total revenues	<u>1,770</u>	<u>191,273</u>	<u>185,019</u>	103%
EXPENDITURES				
Debt service				
Principal	-	40,000	40,000	100%
Interest	-	135,774	135,774	100%
Total debt service	<u>-</u>	<u>175,774</u>	<u>175,774</u>	100%
Other fees & charges				
Tax collector	28	3,733	3,855	97%
Property appraiser	-	-	1,927	0%
Total other fees and charges	<u>28</u>	<u>3,733</u>	<u>5,782</u>	65%
Total expenditures	<u>28</u>	<u>179,507</u>	<u>181,556</u>	99%
Excess/(deficiency) of revenues over/(under) expenditures	1,742	11,766	3,463	
Fund balances - beginning	136,112	126,088	110,571	
Fund balances - ending	<u>\$ 137,854</u>	<u>\$ 137,854</u>	<u>\$ 114,034</u>	

**HARMONY ON LAKE ELOISE
COMMUNITY DEVELOPMENT DISTRICT
STATEMENT OF REVENUES, EXPENDITURES,
AND CHANGES IN FUND BALANCES
DEBT SERVICE FUND SERIES 2025
FOR THE PERIOD ENDED JUNE 30, 2025**

	Current Month	Year To Date	Budget	% of Budget
REVENUES				
Assessment levy: on-roll	\$ -	\$ 28,529	\$ 185,019	15%
Lot closing assessment	-	82,670	-	N/A
Interest	857	3,402	-	N/A
Total revenues	<u>857</u>	<u>114,601</u>	<u>185,019</u>	62%
EXPENDITURES				
Debt service				
Principal	-	-	40,000	0%
Interest	-	130,637	135,774	96%
Cost of issuance	-	184,410	-	
Total debt service	<u>-</u>	<u>315,047</u>	<u>175,774</u>	179%
Other fees & charges				
Tax collector	-	-	3,855	0%
Property appraiser	-	-	1,927	0%
Total other fees and charges	<u>-</u>	<u>-</u>	<u>5,782</u>	0%
Total expenditures	<u>-</u>	<u>315,047</u>	<u>181,556</u>	174%
Excess/(deficiency) of revenues over/(under) expenditures	857	(200,446)	3,463	
OTHER FINANCING SOURCES/(USES)				
Receipt of bond proceeds	-	543,826	-	N/A
Underwriter's Discount	-	(173,351)	-	N/A
Original Issue Discount	-	(26,445)	-	N/A
Total other financing sources	<u>-</u>	<u>344,030</u>	<u>-</u>	N/A
Fund balances - beginning	142,727	-	110,571	
Fund balances - ending	<u>\$ 143,584</u>	<u>\$ 143,584</u>	<u>\$ 114,034</u>	

**HARMONY ON LAKE ELOISE
COMMUNITY DEVELOPMENT DISTRICT
STATEMENT OF REVENUES, EXPENDITURES,
AND CHANGES IN FUND BALANCES
CAPITAL PROJECTS FUND SERIES 2023
FOR THE PERIOD ENDED JUNE 30, 2025**

	Current Month	Year To Date
REVENUES		
Interest	\$ 1	\$ 5
Total revenues	<u>1</u>	<u>5</u>
EXPENDITURES	<u>-</u>	<u>-</u>
Total expenditures	<u>-</u>	<u>-</u>
Excess/(deficiency) of revenues over/(under) expenditures	1	5
Fund balances - beginning	171	167
Fund balances - ending	<u>\$ 172</u>	<u>\$ 172</u>

**HARMONY ON LAKE ELOISE
COMMUNITY DEVELOPMENT DISTRICT
STATEMENT OF REVENUES, EXPENDITURES,
AND CHANGES IN FUND BALANCES
CAPITAL PROJECTS FUND SERIES 2025
FOR THE PERIOD ENDED JUNE 30, 2025**

	Current Month	Year To Date
REVENUES		
Interest	\$ -	\$ -
Total revenues	-	-
EXPENDITURES		
Construction costs	-	8,791,174
Total expenditures	-	8,791,174
Excess/(deficiency) of revenues over/(under) expenditures	-	(8,791,174)
OTHER FINANCING SOURCES/(USES)		
Bond proceeds	-	8,791,174
Total other financing sources/(uses)	-	8,791,174
Fund balances - beginning	-	-
Fund balances - ending	\$ -	\$ -

**HARMONY ON LAKE
ELOISE
COMMUNITY DEVELOPMENT DISTRICT**

MINUTES

DRAFT
MINUTES OF MEETING
HARMONY ON LAKE ELOISE
COMMUNITY DEVELOPMENT DISTRICT

The Board of Supervisors of the Harmony on Lake Eloise Community Development District held a Regular Meeting on June 11, 2025 at 9:30 a.m., at the Holiday Inn Express & Suites - Orlando South, 4050 Hotel Drive, Davenport, Florida 33897.

Present:

Shelley Kaercher	Chair
John (JC) Nowotny	Vice Chair
Roger Van Auker	Assistant Secretary

Also present:

Andrew Kantarzhi	District Manager
Jere Earlywine (via telephone)	District Counsel
Joey Arryo	Atmos Living Management

FIRST ORDER OF BUSINESS

Call to Order/Roll Call

Mr. Kantarzhi called the meeting to order at 9:49 a.m. Supervisors Van Auker, Kaercher and Nowotny were present. Supervisors Tyree and Moulton were not present.

SECOND ORDER OF BUSINESS

Public Comments

No members of the public spoke.

THIRD ORDER OF BUSINESS

Consideration of Resolution 2025-08, Approving a Proposed Budget for Fiscal Year 2025/2026 and Setting a Public Hearing Thereon Pursuant to Florida Law; Addressing Transmittal, Posting and Publication Requirements; Addressing Severability; and Providing an Effective Date

Mr. Kantarzhi presented Resolution 2025-08. He reviewed the proposed Fiscal Year 2026 budget, highlighting increases, decreases and adjustments, compared to the Fiscal Year 2025 budget, and explained the reasons for any changes. Assessments will be on and off-roll for Fiscal Year 2026.

On MOTION by Ms. Kaercher and seconded by Mr. Van Auker, with all in favor, Resolution 2025-08, Approving a Proposed Budget for Fiscal Year 2025/2026 and Setting a Public Hearing Thereon Pursuant to Florida Law for August 13, 2025 at 9:30 a.m., at the Holiday Inn Express & Suites – Orlando South, 4050 Hotel Drive, Davenport, Florida 33897; Addressing Transmittal, Posting and Publication Requirements; Addressing Severability; and Providing an Effective Date, was adopted.

▪ **Authorizing Commencement of Request for Proposals (RFP) for Landscape Services**

This item was an addition to the agenda.

Mr. Kantarzhi stated landscaping expenses are near the threshold that requires the RFP process. He distributed and presented the following Landscaping RFP Evaluation Criteria:

Technical Capability	30 points
Experience	40 points
Understanding Scope of Work	10 points
Price	20 points* (scores based on calculation formula)

On MOTION by Ms. Kaercher and seconded by Mr. Van Auker, with all in favor, authorizing Staff to prepare the Landscaping Services RFP and commence the RFP process, including advertising, and the Evaluation Criteria, were approved.

Discussion ensued about awarding the Landscaping Services Contract at the August meeting.

FOURTH ORDER OF BUSINESS

Consideration of Resolution 2025-09, Designating Dates, Times and Locations for Regular Meetings of the Board of Supervisors of the District for the Fiscal Year 2025/2026 and Providing for an Effective Date

The following will be inserted into the Fiscal Year 2026 Meeting Schedule:

LOCATION: Holiday Inn Express & Suites – Orlando South, 4050 Hotel Drive, Davenport, Florida 33897

On MOTION by Ms. Kaercher and seconded by Mr. Van Auker, with all in favor, Resolution 2025-08, Designating Dates, Times and Locations for Regular Meetings of the Board of Supervisors of the District for the Fiscal Year 2025/2026, as amended, and Providing for an Effective Date, was adopted.

FIFTH ORDER OF BUSINESS

Consideration of Resolution 2025-10, Approving the Florida Statewide Mutual Aid Agreement; Providing for Severability; and Providing for an effective Date

Mr. Kantarzhi presented Resolution 2025-10.

On MOTION by Ms. Kaercher and seconded by Mr. Nowotny, with all in favor, Resolution 2025-10, Approving the Florida Statewide Mutual Aid Agreement; Providing for Severability; and Providing for an effective Date, was adopted.

FIFTH ORDER OF BUSINESS

Presentation of Audited Financial Report for Fiscal Year Ended September 30, 2024, Prepared by Grau & Associates

Mr. Kantarzhi presented the Audited Financial Report for the Fiscal Year Ended September 30, 2024 and noted the pertinent information. There were no findings, recommendations, deficiencies on internal control or instances of non-compliance; it was a clean audit.

A. Consideration of Resolution 2025-11, Hereby Accepting the Audited Annual Financial Report for Fiscal Year Ended September 30, 2024

On MOTION by Ms. Kaercher and seconded by Mr. Van Auker, with all in favor, Resolution 2025-11, Hereby Accepting the Audited Annual Financial Report for Fiscal Year Ended September 30, 2024, was adopted.

SEVENTH ORDER OF BUSINESS

Consideration of Resolution 2025-05, Designating the Location of the Local District Records Office and Providing an Effective Date

This item was deferred.

EIGHTH ORDER OF BUSINESS

Ratification Items

- A. Dewberry Engineers Inc., Work Authorization Number 2025-1 for General Engineering Services
- B. Leonard Painting, Inc., Proposal for 2025 Pressure Washing & Chemical Treatment Perimeter East Fence in Phase 1
- C. United Land Services, LLC Agreements
- I. Third Amendment to Landscape & Irrigation Services Agreement
- II. Fourth Amendment to Landscape & Irrigation Services Agreement

On MOTION by Ms. Kaercher and seconded by Mr. Nowotny, with all in favor, Dewberry Engineers Inc., Work Authorization Number 2025-1 for General Engineering Services; the Leonard Painting, Inc., Proposal for 2025 Pressure Washing & Chemical Treatment Perimeter East Fence in Phase 1; and the United Land Services, LLC Agreements for the Third Amendment to Landscape & Irrigation Services Agreement and the Fourth Amendment to Landscape & Irrigation Services Agreement, were ratified.

NINTH ORDER OF BUSINESS

Acceptance of Unaudited Financial Statements as of April 30, 2025

On MOTION by Ms. Kaercher and seconded by Mr. Nowotny, with all in favor, the Unaudited Financial Statements as of April 30, 2025, were accepted.

TENTH ORDER OF BUSINESS

Approval of February 19, 2025 Special Meeting Minutes

On MOTION by Ms. Kaercher and seconded by Mr. Van Auker, with all in favor, the February 19, 2025 Special Meeting Minutes, as presented, were approved.

ELEVENTH ORDER OF BUSINESS

Staff Reports

- A. District Counsel: Kutak Rock LLP
- Mr. Earlywine asked for turnover items to be submitted, when appropriate.
- B. District Engineer: Dewberry Engineers, Inc.
- There was no report.
- C. Field Operations: Atmos Living Management Group, LLC

Mr. Arroyo discussed irrigation, inspecting backflows, invoices, pressure washing, streetlight pole straightening.

Regarding replacement of annuals, Ms. Kaercher stated they were replaced at the vendor's expense; sod was also replaced.

Ms. Kaercher stated that a permission letter from the CDD will be needed for the HOA to install holiday décor on CDD property.

D. District Manager: Wrathell, Hunt and Associates, LLC

- **Discussion: Technical Assistance Regarding the Florida Black Bear**

There was nothing to report about black bears.

Regarding wild hogs, it was noted that there was one complaint and one sighting but no reported damage; thus, as it is very expensive to pursue, trap and/or remove wild hogs, the decision was made to table addressing wild hogs until it is a problem.

Discussion ensued regarding whether black bear hunting is allowed and communicating information to residents and possibly posting the information on the CDD website.

- **NEXT MEETING DATE: July 9, 2025 at 9:30 AM, immediately following the adjournment of the Fox Branch Ranch CDD meeting, scheduled to commence at 9:30 AM**

- **QUORUM CHECK**

The July 9, 2025 meeting will likely be cancelled.

TWELFTH ORDER OF BUSINESS

Board Members' Comments/Requests

There were no Board Members' comments or requests.

THIRTEENTH ORDER OF BUSINESS

Public Comments

No members of the public spoke.

FOURTEENTH ORDER OF BUSINESS

Adjournment

On MOTION by Mr. Van Auken and seconded by Ms. Kaercher, with all in favor, the meeting adjourned at 10:13 a.m.

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194
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Secretary/Assistant Secretary

Chair/Vice Chair

**HARMONY ON LAKE
ELOISE
COMMUNITY DEVELOPMENT DISTRICT**

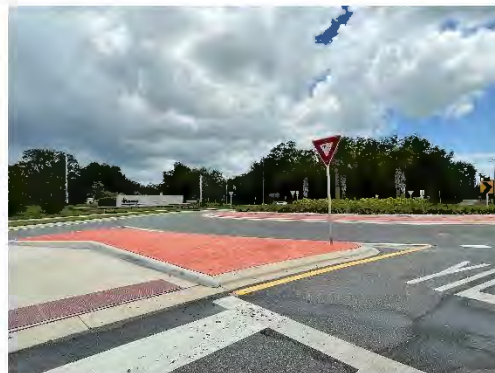
**STAFF
REPORTS BI**

HARMONY ON LAKE ELOISE CDD FIELD OPERATIONS INSPECTION REPORT JUNE 2025

- The signs are clean, and the new annuals look great, and I did not see any weeds at the time of the visit. The curbing that was crushed by trucks is still not repaired.



- Entrance roundabout landscaping is in OK shape and expecting a little more improvement as spring progresses and we get some rain.



HARMONY ON LAKE ELOISE CDD
FIELD OPERATIONS INSPECTION REPORT
JUNE 2025
PAGE 2

- Landscaping throughout the community looks in good shape will continue monitoring improvement as we approach the spring season. Did not notice any questionable plant material during this inspection.



- Gazebo area looks in good shape.

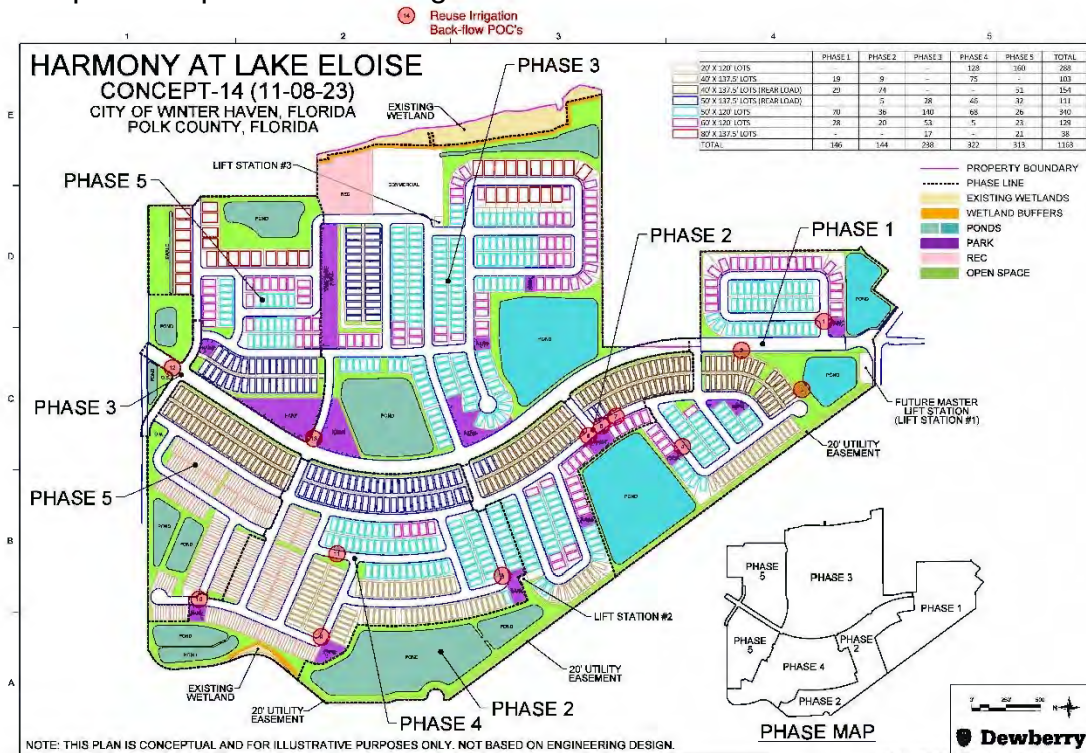


HARMONY ON LAKE ELOISE CDD
FIELD OPERATIONS INSPECTION REPORT
JUNE 2025
PAGE 3

- Front pond plant material from last month is cleared. Back lake seemed clear and free of invasive plants in the water. The water seems clear and in good health condition.



- Management investigated all the backflows in the community and provided a separate report of the findings. These are the backflows reviewed.



Respectfully submitted,

Joey Arroyo, LCAM

Atmos Living Management Group

4327 S Hwy 27, Ste 408
Clermont, FL 34711
855-57ATMOS

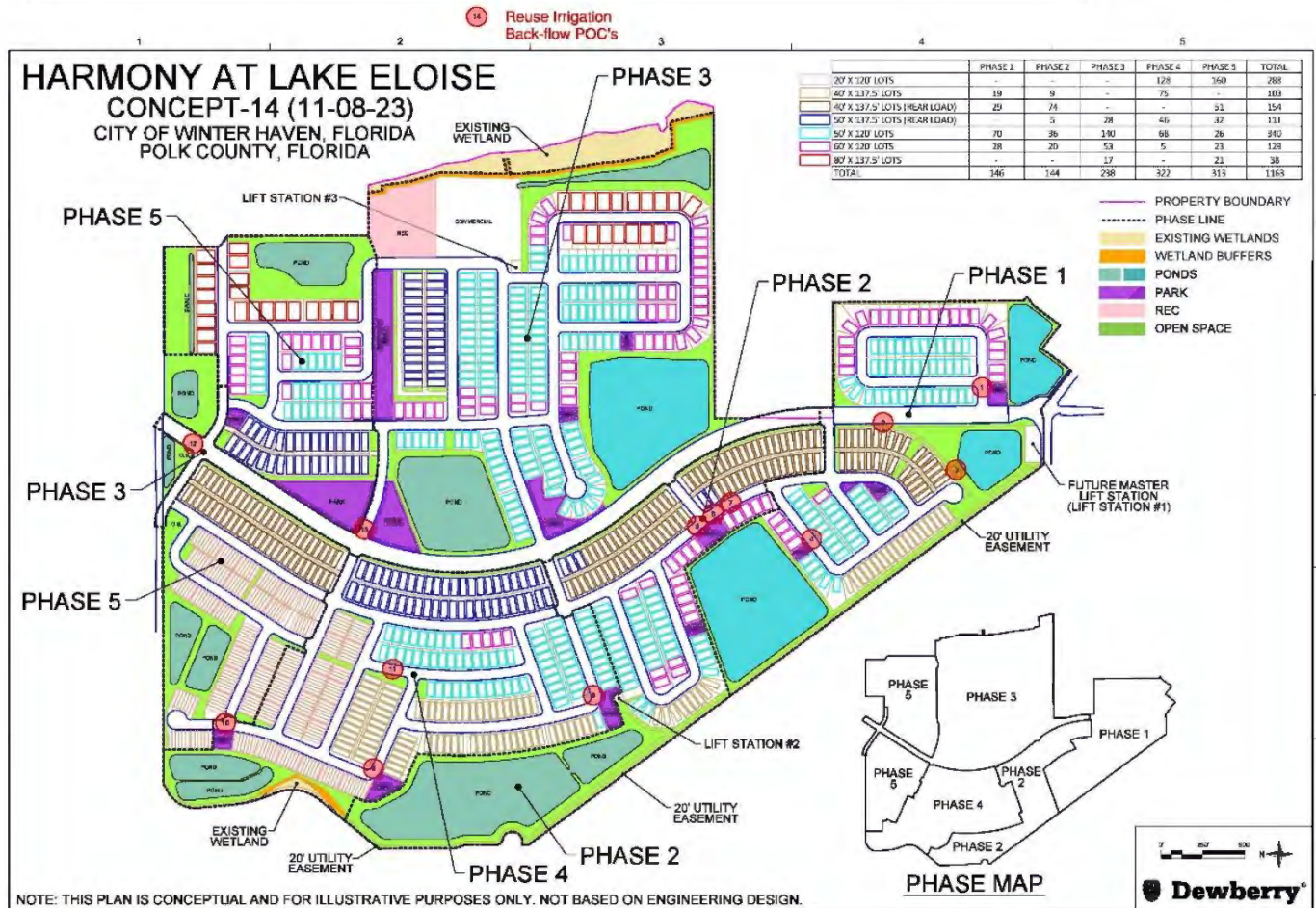
www.AtmosLivingMG.com

HARMONY ON LAKE ELOISE CDD

BACFLOW REVIEW

JUNE 12, 2025

- **Based on visual inspection of the tags the report provided by Gray's Backflow Services is inconsistent as most of the tags are not marked as been tested or certified.**



UNREADABLE						1101-1153 ELOISE LOOP RD	No Test	No test	61368209		
RPBA	Wilkins	975XL2	ACS6830	2"	Domestic Water	116 Shell Rd	1101-1153 ELOISE LOOP RD	04-08-2025	Complete	PASS	61391072
RPBA	Wilkins	975XL2	AC15926	2"	Domestic Water	At Cul de Sac end of Daisy Field Drive	1101-1153 ELOISE LOOP RD	06-19-2023	Complete	PASS	61256661/1573
RPBA	Wilkins	975XL2	ABA74759	.75"	Domestic Water	At lift station	1101-1153 ELOISE LOOP RD	06-18-2024	Complete	FAIL	
RPBA	Wilkins	975XL2	ACS6839	2"	Domestic Water	Firebrush lane	1101-1153 ELOISE LOOP RD	04-08-2025	Complete	PASS	61391071
RPBA	Wilkins	975XL2	ACQ9686	2"	Domestic Water	Front of pool	1101-1153 ELOISE LOOP RD	06-18-2024	Complete	PASS	61256956 trans
RPBA	Wilkins	975XL2	ABA74753	1"	Domestic Water	Front of pool	1101-1153 ELOISE LOOP RD	06-18-2024	Complete	PASS	13568638 trans
RPBA	Wilkins	975XL2	ABA81032	1"	Irrigation	Front of pool	1101-1153 ELOISE LOOP RD	06-18-2024	Complete	PASS	13568608 trans
RPBA	Wilkins	975XL2	ACS6827	2"	Domestic Water	Hummingbird Rd- near lift station	1101-1153 ELOISE LOOP RD	04-08-2025	Complete	PASS	61368211
RPBA	Wilkins	975XL2	ABA82476	.75"	Domestic Water	lift station	1101-1153 ELOISE LOOP RD	06-18-2024	Complete	FAIL	
RPBA	Wilkins	975XL2	ACH11144	2"	Domestic Water	New Construction near 1155; L of mailbox	1155 ELOISE LOOP RD	07-19-2023	Complete	PASS	61267476 / 157
RPBA	Wilkins	975XL2	AC15943	2"	Domestic Water	On right along white fence upon exit	1101-1153 ELOISE LOOP RD	07-19-2023	Complete	PASS	61267475/1575
RPBA	Wilkins	975XL2	ACG8993	2"	Domestic Water	Opposite Hummingbird Rd - front of lake b	1101-1153 ELOISE LOOP RD	06-19-2023	Complete	PASS	61267471/1575
RPBA	Wilkins	975XL2	ACT1863	2"	Domestic Water	Sand box: Phase 3 Superintendent: Martia	1101-1153 ELOISE LOOP RD	11-27-2024	Complete	PASS	61370415
RPBA	Wilkins	975XL2	ACR2195	2"	Domestic Water	Sand Box: Phase 3 Superintendent: Martia	1101-1153 ELOISE LOOP RD	11-27-2024	Complete	PASS	61364735
RPBA	Wilkins	975XL2	AC56524	2"	Domestic Water	Shell rd	1101-1153 ELOISE LOOP RD	04-08-2025	Complete	PASS	61369436

Atmos Living Management Group

4327 S Hwy 27, Ste 408
Clermont, FL 34711
855-57ATMOS

www.AtmosLivingMG.com

- Backflow #1 – Not certified as inspected in 2025



- Backflow #2– Not certified as inspected in 2025



- Backflow #3 – Not certified as inspected in 2025



- Backflow #4 - – Not certified as inspected in 2025 and backflow was leaking at the time of inspection.



- Backflow #5, #6 and #7 – None were certified as inspected in 2025



- Backflow #8 – This backflow **WAS** certified for 2025



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- Backflow #9 – Not certified as inspected in 2025



- Backflow #10 - This backflow **WAS** certified for 2025



- Backflow # 11- This backflow WAS certified for 2025



- Backflow # 12 – Not certified as inspected in 2025



- Backflow #13 - – Not certified as inspected in 2025



Respectfully Submitted

Joey Arroyo, LCAM

**HARMONY ON LAKE
ELOISE
COMMUNITY DEVELOPMENT DISTRICT**

**STAFF
REPORTS BII**

HARMONY ON LAKE ELOISE CDD FIELD OPERATIONS INSPECTION REPORT JULY 2025

- The signs are clean, and the annuals are still looking OK but there were lots of weeds in the beds at the time of the visit. Fountain was operational and water looks clear. The letters on the main entrance sign are getting discolored and/or have white settlement spots on them.



- Entrance roundabout landscaping was in good condition.



HARMONY ON LAKE ELOISE CDD
FIELD OPERATIONS INSPECTION REPORT
JULY 2025
PAGE 2

- Landscaping throughout the community looks in good shape. Did not notice any questionable plant material during this inspection.



- Backflow number one was not leaking at the time of the visit.



HARMONY ON LAKE ELOISE CDD
FIELD OPERATIONS INSPECTION REPORT
JULY 2025
PAGE 3

- All pond water seems clear and in good health condition. As you can see in most of the pictures the Danger, Alligator and Snake signs have been installed. Advance Maintenance Solutions installed 70 signs throughout all the ponds. There are 10 signs left being store behind the DR Horton trailer for the two ponds that have not been developed.



Respectfully submitted,

Joey Arroyo, LCAM

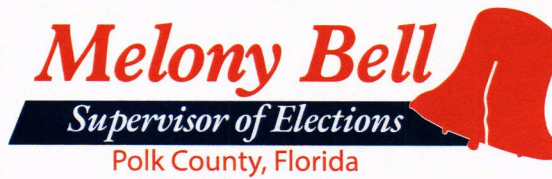
Atmos Living Management Group

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Clermont, FL 34711
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**HARMONY ON LAKE
ELOISE
COMMUNITY DEVELOPMENT DISTRICT**

**STAFF
REPORTS C**



April 15, 2025

Daphne Gillyard – Director of Administrative Services
Wrathell, Hunt and Associates, LLC
2300 Glades Road, Suite 410W
Boca Raton, Florida 33431

RE: Harmony on Lake Eloise Community Development District Registered Voters

Dear Ms. Gillyard,

In response to your request, there are currently **142** voters within the Harmony on Lake Eloise Community Development District. This number of registered voters in said District is as of **April 15, 2025**.

Please do not hesitate to contact us if we can be of further assistance.

Sincerely,

A handwritten signature in black ink that reads "Melony M. Bell".

Melony M. Bell
Supervisor of Elections
Polk County, Florida

P.O. Box 1460, Bartow, FL 33831 • Phone: (863) 534-5888

PolkElections.gov

Para asistencia en Español, por favor de llamar al (863) 534-5888

HARMONY ON LAKE ELOISE COMMUNITY DEVELOPMENT DISTRICT		
BOARD OF SUPERVISORS FISCAL YEAR 2024/2025 MEETING SCHEDULE		
LOCATION <i>Ramada by Wyndham Davenport Orlando South</i> <i>43824 Highway 27, Davenport, Florida 33837-6808</i> <i>¹Holiday Inn Express & Suites – Orlando South, 4050 Hotel Drive, Davenport, Florida 33897</i>		
DATE	POTENTIAL DISCUSSION/FOCUS	TIME
October 9, 2024 CANCELED	Regular Meeting	9:30 AM*
November 5, 2024	Landowners' Meeting	10:00 AM
November 13, 2024 CANCELED	Regular Meeting	9:30 AM*
December 11, 2024	Regular Meeting	9:30 AM*
January 8, 2025 <i>rescheduled to January 15, 2025</i>	Regular Meeting	9:30 AM*
January 15, 2025 ¹	Public Hearing and Regular Meeting	9:30 AM*
February 12, 2025 CANCELED	Regular Meeting	9:30 AM*
February 19, 2025 ¹	Special Meeting	9:30 AM*
March 12, 2025 CANCELED	Regular Meeting	9:30 AM*
April 9, 2025 CANCELED	Regular Meeting	9:30 AM*
May 14, 2025 CANCELED	Regular Meeting	9:30 AM*
June 11, 2025 ¹	Regular Meeting <i>Presentation of FY2026 Proposed Budget</i>	9:30 AM*
July 9, 2025 ¹ CANCELED	Regular Meeting	9:30 AM*
August 13, 2025 ¹	Public Hearing & Regular Meeting <i>Adoption of FY2026 Budget</i>	9:30 AM*
September 10, 2025 ¹	Regular Meeting	9:30 AM*
<i>*Meetings will convene immediately following the adjournment of the Fox Branch Ranch CDD meetings, scheduled to commence at 9:30 AM, respectively.</i>		