

FRIENDS OF ST. SEBASTIAN RIVER
BOARD OF DIRECTORS' MEETING AGENDA
TUESDAY, JUNE 9, 2026 – 9:30am, South Prong Preserve
Advocating to help maintain and improve the health and beauty of the St. Sebastian River.

CALL TO ORDER/ATTENDANCE

CALL FOR ADDITIONS/DELETIONS TO THE AGENDA

MINUTES FROM THE PREVIOUS MEETING(S), May – pp. 2-3

TREASURER'S REPORT – pp. 4-9

PRESIDENT'S REPORT – Ryall house deck replacement, IRNA PFAS water test results – p. 10

UNFINISHED BUSINESS

- 1) Pontoon boat donation update
- 2) Track-it-Forward volunteer system renewal (June), price increase – IR County working on setting up an online option for all volunteers on County properties to log hours
- 3) Schlitt Ins., Death & Dismemberment quote – pp. 11-14

NEW BUSINESS

- 1) Mobile Beacon (wifi hotspot) annual subscription renewal - \$120
- 2) American Rivers membership renewal/donation – last donations - \$40, May 25, \$40, July 26

COMMITTEE REPORTS

Advocacy – Herrmann

- 1) SJRWMD permits
 - a) Saltwood (Pulte/Graves Bros.), permit #224604, conceptual drainage plan approved – pp. 15-26
 - b) Cresswind, permit #229138, no action since initial application, 6/15/25
- 2) Sebastian Golf Course - Audubon International Cooperative Sanctuary Program, fact sheets – pp. 27-28
- 3) Sebastian annexations – Sebastian Pines approved; Jun 10th Council, 6pm – consider approval of contract for consultant to develop an annexation strategic plan; Cresswind final hearing late June
- 4) City of Sebastian Public Works carport/outdoor storage addition, P&Z review, Jun 18, 6pm – pp. 29-30
- 5) FL state property tax amendment approved for Nov. 2026 ballot – pp. 31-32

Education/Outreach – Bolton/Stephen

- 1) General Meetings – Sep & Nov; topic septic systems?
- 2) Books marks reorder?
- 3) City of Sebastian Natural Resources Board, Sustainable Sebastian 5-year plan, follow-up?
- 4) Yard habitat signs – pp. 33-35
 - a. FL Wildlife Federation, "Florida Wildlife Habitat" sign – 12x9, available for a donation of at least \$30
 - b. National Wildlife Federation – sign/flag/plaque - \$35 to \$99
 - c. UF/IFAS Extension Florida-Friendly yard sign, three levels, recertify every 3 years
 - d. PlantRealFlorida.org, native habitat yard sign, 8x10 ~\$21
 - e. Certified Butterfly Garden sign \$25
 - f. Xerces Society Pollinator Protection Pledge or Pesticide-Free signs, \$70
 - g. Generic "Natural Habitat Area" sign, \$23
- 5) City of Sebastian Kids' Fest, Oct. 3, 10am to 3pm – pp. 36-37
- 6) Roseland Community Park event, Dec. 6, to include plein air paint event with Isola Arts, reception, sunset celebration, etc.
- 7) Sebastian Chamber of Commerce, Board of Director's slate – p. 38
- 8) Vero Beach Magazine Time & Treasure annual listing – p. 39

Financial – Dusek

- 1) Nonprofit Insurance Alliance webinar – Directors' & Officers' Liability Q&A, June 11, 2pm, reg. required, fact sheet – p. 40

Governance – Herrmann –

Information – Glover – Sebastian Area Historical Society, audio and books

Membership – Herrmann, May renewals – none (correction on April); new members – none

Publicity – Penny Phillips – Facebook stats – p. 41

Volunteer – vacant –

Round robin

Adjournment

ANNOUNCEMENTS

- 1) Next BOD meeting – July 14, 9:30am, Ryall house
- 2) Ryall/South Prong Preserve volunteer days, June - TBA, 9am
- 3) Roseland Women's Club/Community Park workday, Sep 16, 9 to 11am,
- 4) Brevard County IR Lagoon Day/Fest, Oct 17, 2026
- 5) Roseland Women's Club/Community Park social gathering, Dec. 6, afternoon/evening – help and ideas

**FRIENDS OF ST. SEBASTIAN RIVER BOARD OF DIRECTORS'
MEETING AGENDA MINUTES FOR TUESDAY, MAY 12, 2026
9:30 AM, SOUTH PRONG PRESERVE**

CALL TO ORDER/ATTENDANCE--Pres. Glover called the meeting to order at 9:30 am. In attendance were Herrmann(vice-pres.), Peterson(secy.), and directors Bolton, Howe, Stephen, and Zingman. Treasurer Dusek had an excused absence. New director Howe was warmly greeted, who then gave a brief summary of his environmental background.

CALL FOR ADDITIONS/DELETIONS TO AGENDA--none

MINUTES FROM PREVIOUS MEETING(S)--Herrmann made a motion, seconded by Stephen, that the Minutes from the March 10, 2026 meeting be approved; all voted in favor. Minutes from the April 14, 2026 meeting cannot yet be approved. (AP, pp.2-4)

TREASURER'S REPORT(AP, PP. 5-9)--Herrmann made a motion, seconded by Peterson, that the report for April 30, 2026 be accepted for audit. All voted in favor.

PRESIDENT'S REPORT--

- 1) Ryall house deck replacement--still waiting on a date
- 2) IRNA PFAS water test--Glover took a test; results not yet in
- 3) New boat shakedown cruise--1st try a failure, engine trouble. Bolton reminded everyone that "rec" fuel should always be used.

UNFINISHED BUSINESS--

1) Pontoon boat donation--Herrmann made a motion, seconded by Bolton, that the statement made in the April 14, 2026 Minutes be amended to read as, "Glenn Gajownik has donated a pontoon boat to us. Herrmann made a motion, seconded by Stephen, that Glover be allowed to spend up to \$4000 on a motor for said boat; all voted in favor." The donated trailer is now registered.

2) Tree plaque for Dr. Graham Cox--we will include his favorite Leeds soccer motto quote-"Moving on Together."

- 3) Track-it-Forward Volunteer system renewal (June), price increase-no update

NEW BUSINESS - none

COMMITTEE REPORTS

Advocacy-Herrmann

- 1) SJRWMD permits
 - a) Saltwood (Pulte/Graves Bros.), combined into new permit #224604, no action since initial application, 12/5/25
 - b) Cresswind, permit #229138, no action since initial application, 6/15/25
 - c) FDOT 82nd Ave. realign and paving from 26th to 69th St., incl. stabilizing SRID Lateral C canal, permit #251234-map p. 10
- 2) ACOE permits--EPA no longer regulating wetlands
- 3) Sebastian Golf Course-Audubon International Cooperative Sanctuary Program--Bolton gave an impromptu report on the program. Discussion ensued as to how to encourage the Sebastian Golf

Course leaders to consider accreditation in the program. Glover suggested that we start from the ground up and contact Blankenship of Park & Rec. and environmental planner Gordian. Herrmann made a motion, seconded by Peterson, that he and Bolton meet with City of Sebastian staff and offer our support of said undertaking; all voted in favor.

- 4) Sebastian annexations (AP, pp.11-12)--Sebastian Pines and Cresswind, Sebastian City Council, May 13 & 27
- 5) IRNA Sebastian annexations petition (AP, p.13)--over 700 signatures to date
- 6) City of Sebastian Public Works carport/outdoor storage addition--they are out of compliance, as there is no concrete pad or catch basin; we need to do a tour before we register a complaint.

Education/Outreach-Bolton/Stephen

- 1) General Meetings-May-SJRWMD (Erin Reichel), upcoming Sept. and Nov., septic systems?
- 2) City of Sebastian Natural Resources Board, Sustainable Sebastian 5-year plan, follow-up?
- 3) Pelican Island Audubon, Ryall property tour and bird tour postponed until fall
- 4) Yard habitat signs-7 possible signs ranging from \$21 to \$99
- 5) Sebastian laminated map purchased

Financial-Dusek

- 1) IRS 990-N filed
- 2) Candid/Guidestar certification updated to 2026
- 3) New General Liability Ins. with Schlitt/The Hartford
- 4) Nonprofit Insurance Alliance/Blue Avocado webinar-Directors ' & Officers 'Liability Q &A, June 11,

2pm, registration required-

https://niagroup.zoom.us/webinar/register/WN_q9SXbqxwTdGI5CgFkJLruA#registration

Governance-Herrmann-none

Information-Glover (AP, p. 14)--Sebastian Area Historical Society, audio and books; Google Business profile stats

Membership-Herrmann, May renewals-none (correction on April); new members-none

Penny Phillips-no update

Volunteer-vacant

Round Robin--Peterson shared Sunday Press Journal editorial by Larry Reisman on Sebastian annexations and his view thereof; Bolton asked if anyone knew of a builder she could hire to build her a new home on Chozen property.

Adjournment--Herrmann made a motion, seconded by Bolton, that the meeting be adjourned at 11:00 am; all voted in favor.

NEXT FSSR BOD MEETING JUNE 9, 2026 at 9:30 am

Respectfully submitted,



Carol Lynn Peterson
FSSR Secretary

Profit & Loss

May 2026

	<u>May 26</u>
Ordinary Income/Expense	
Income	
45000 · Investments	
45030 · Interest-Savings, Short-term CD	85.84
Total 45000 · Investments	85.84
47200 · Program Income	
47230 · Membership Dues	15.00
Total 47200 · Program Income	15.00
49000 · Sales	
49010 · Puppets	29.91
Total 49000 · Sales	29.91
Total Income	130.75
Cost of Goods Sold	
50000 · Cost of Goods Sold	
50010 · Puppets	16.72
50000 · Cost of Goods Sold - Other	5.15
Total 50000 · Cost of Goods Sold	21.87
Total COGS	21.87
Gross Profit	108.88
Expense	
62800 · Facilities and Equipment	
62890 · Rent, Parking, Utilities	39.93
Total 62800 · Facilities and Equipment	39.93
65000 · Operations	
65020 · Postage, Mailing Service	78.00
65030 · Printing and Copying	28.00
65050 · Telephone, Telecommunications	10.78
65060 · Merchant Service Fee-PayPal	0.71
Total 65000 · Operations	117.49
65100 · Other Types of Expenses	
65120 · Insurance - Liability	330.55
65160 · Other Costs	372.82
Total 65100 · Other Types of Expenses	703.37
Total Expense	860.79
Net Ordinary Income	-751.91
Net Income	<u><u>-751.91</u></u>

Balance Sheet

As of May 31, 2026

	May 31, 26
ASSETS	
Current Assets	
Checking/Savings	
10000 · Checking	
10020 · Without Donor Restrictions	7,631.12
10030 · With Donor Restirctions	
10031 · Geo Schum Memorial Fd	500.00
10033 · Archie Laird Memorial	585.00
10034 · FNPS-Craddock grant	422.54
Total 10030 · With Donor Restirctions	1,507.54
10000 · Checking - Other	-10.00
Total 10000 · Checking	9,128.66
10100 · Petty Cash	45.00
10200 · PayPal	22.30
10220 · Wells Fargo CD 07/11/26	20,827.59
10221 · Wells Fargo CD 04/02/2026	10,475.87
Total Checking/Savings	40,499.42
Other Current Assets	
12000 · Undeposited Funds	49.00
12100 · Inventory Asset	
12110 · Puppets	302.50
12120 · Clothing	137.05
12140 · Hats	116.64
12100 · Inventory Asset - Other	2,143.12
Total 12100 · Inventory Asset	2,699.31
Total Other Current Assets	2,748.31
Total Current Assets	43,247.73
TOTAL ASSETS	43,247.73
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
20000 · Accounts Payable	39.93
Total Accounts Payable	39.93
Other Current Liabilities	
25500 · Sales Tax Payable	56.41
Total Other Current Liabilities	56.41
Total Current Liabilities	96.34
Total Liabilities	96.34
Equity	
30000 · Opening Balance Equity	316.73
32000 · Unrestricted Net Assets	47,186.63
Net Income	-4,351.97
Total Equity	43,151.39
TOTAL LIABILITIES & EQUITY	43,247.73

Friends of St. Sebastian River
Reconciliation Detail
10000 · Checking, Period Ending 05/31/2026

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						10,781.23
Cleared Transactions						
Checks and Payments - 10 items						
Check	04/16/2026	1074	Andrea Cantor	X	-500.00	-500.00
Check	04/16/2026	1075	Tyler Simpson	X	-500.00	-1,000.00
Check	05/02/2026	DC	Google	X	-4.20	-1,004.20
Check	05/05/2026	DC	Hartford Insurance	X	-330.55	-1,334.75
Check	05/08/2026	DC	Total Print	X	-28.00	-1,362.75
Bill Pmt -Check	05/09/2026	DC	FPL	X	-39.32	-1,402.07
Check	05/11/2026	1256	Carol Jean Jordan, ...	X	-52.83	-1,454.90
Check	05/11/2026	DC	Ooma	X	-6.58	-1,461.48
Check	05/18/2026	DC	Quictents.com	X	-319.99	-1,781.47
Check	05/18/2026	DC	US Post Office	X	-78.00	-1,859.47
Total Checks and Payments					-1,859.47	-1,859.47
Deposits and Credits - 2 items						
Transfer	05/05/2026			X	55.00	55.00
Transfer	05/05/2026			X	151.90	206.90
Total Deposits and Credits					206.90	206.90
Total Cleared Transactions					-1,652.57	-1,652.57
Cleared Balance					-1,652.57	9,128.66
Register Balance as of 05/31/2026					-1,652.57	9,128.66
New Transactions						
Checks and Payments - 1 item						
Check	06/02/2026	DC	Google		-4.20	-4.20
Total Checks and Payments					-4.20	-4.20
Total New Transactions					-4.20	-4.20
Ending Balance					-1,656.77	9,124.46



Remember, always be cautious when you're asked for your personal information or money. Don't respond until you validate "who" and "why". You are in control when it's your money.

* Sign-up may be required. Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.

Statement period activity summary

Beginning balance on 5/1	\$10,781.23
Deposits/Credits	206.90
Withdrawals/Debits	- 1,859.47
Ending balance on 5/31	\$9,128.66

Account number: (primary account)
 FRIENDS OF ST. SEBASTIAN RIVER, INC.
 SEBASTIAN RIVER INC
Florida account terms and conditions apply
 For Direct Deposit use
 Routing Number (RTN): 063107513
 For Wire Transfers use
 Routing Number (RTN): 121000248

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
5/4		Zeffy US Zeffy US St-W4H8H3U1Z001 Friends of St Sebastia	55.00		
5/4		Paypal Transfer 260503 1050045973150 Friends of St. Sebast	151.90		
5/4		Recurring Payment authorized on 05/01 Google *Workspace_		4.20	10,983.93
		CC@Google.Com CA S306121436746910 Card			
5/6		Purchase authorized on 05/05 Hartford Ins Premi		330.55	
		866-467-8730 CT S306125573874967 Card			
5/6	1074	Check		500.00	
5/6	1075	Check		500.00	9,653.38
5/8		Fpl Direct Debit Elec Pymt 05/26 1232872117 Ppda Friends of		39.32	9,614.06
		St. Sebast			
5/11		Recurring Payment authorized on 05/10 Ooma,Inc		6.58	9,607.48
		888-711-6662 CA S346130688559123 Card			
5/13		Purchase authorized on 05/12 Total Print Sebastian FL		28.00	
		S306132564712630 Card			
5/13	1256	Check		52.83	9,526.65
5/18		Purchase authorized on 05/16 Sp Quicent Quicents.Com DE		319.99	
		S356136727894877 Card			
5/18		Purchase authorized on 05/18 USPS PO 11805504 13305 Ro		78.00	9,128.66
		Roseland FL P466138514312942 Card			
Totals			\$206.90	\$1,859.47	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
1074	5/6	500.00	1075	5/6	500.00	1256 *	5/13	52.83

* Gap in check sequence.



Merchant Account ID:

PayPal ID: info@fssr.org

5/1/26 - 5/31/26

Activity Summary (5/1/26 - 5/31/26)

	USD
Beginning Available Balance	151.90
Payments received	23.00
Payments sent	0.00
Withdrawals and Debits	-151.90
Deposits and Credits	0.00
Fees	-0.70
Ending Available Balance	22.30



Merchant Account ID:

PayPal ID: info@fssr.org

5/1/26 - 5/31/26

Transaction History - USD

Date	Description	Name \ Email	Gross	Fee	Net
5/3/26	User Initiated Withdrawal ID: 0EM97348716057826		-151.90	0.00	-151.90
5/10/26	POS Payment ID: 1J2808166W1292356		8.00	-0.27	7.73
5/10/26	POS Payment ID: 6UU001837F767932N		15.00	-0.43	14.57

To report an unauthorized transaction or other error NOT involving your debit card: call (402-938-3614) or write to us (Attn: Error Resolution Department, P.O. Box 45950, Omaha, NE 68145-0950).

To report an unauthorized transaction or other error concerning your debit card: call (402-938-3614), fax (303-395-2855) or write to us (PayPal Debit Card Department, P.O. Box 45950, Omaha, NE 68145-0950).

To cancel a pre-authorized or recurring payment or determine whether a pre-authorized or recurring transfer has been made: call us at 1-877-896-6383 (please note that only calls pertaining to pre-authorized or recurring payments will be accepted at this number).

To: Indian River Neighborhood Association

Date: May 22, 2026

Thanks for testing your water with us! We test for 55 PFAS compounds. PFAS detects are highlighted in yellow. Concentrations are shown in parts per trillion (ppt). Our limit of quantification (LOQ) is 1.0 ppt for each of the 55 PFAS. We do not report detection values below our LOQ.

Your report lists results for each of the EPA regulated PFAS6 compounds (PFOA, PFOS, PFHxS, PFNA, GenX, and PFBS). Values are reported under Additional PFAS for the other 49 PFAS tested only if there has been a detection above 1.0 ppt. Regulatory information for the PFAS6 is located on the next page.

What's In My Water?

Kit# 27235. Good news. **Water sample 27235** came back "clean". All 55 PFAS tested measured non-detect.

Barcode	WTK_PFAS_27235
Name	Indian River Neighborhood Association
Location	Vero Beach, FL 32967
Comments	Well Water; South Prong Preserve; 27.74944; -80.48622
Filtration	Not Specified
Sampling Date	5/7/2026 14:45
Order Number	SO2415
PFOA	< 1.0 ppt
PFOS	< 1.0 ppt
PFHxS	< 1.0 ppt
PFNA	< 1.0 ppt
GenX	< 1.0 ppt
PFBS	< 1.0 ppt
Total PFAS (EPA PFAS6)	0



VOLUNTEER ACCIDENT INSURANCE



PHILADELPHIA
INSURANCE COMPANIES

A Member of the Tokio Marine Group

800.734.9326 | **PHLY.com**

VOLUNTEER ACCIDENT INSURANCE

Volunteers are one of the most important assets you have. With Volunteer Accident Insurance you can help protect them financially in the event of an injury.

- \$100,000 Accident Medical Expense benefits
- \$50,000 Accidental Dismemberment benefit

Accident Medical Expense Benefits

Payable services and supplies prescribed by a physician for injuries sustained in a covered accident include:

- Hospital bills, including room and board
- Emergency room and outpatient treatment
- Medical or surgical treatment by a licensed doctor
- Prescription drugs and medicines
- Services of a licensed or graduate nurse
- Dental care for injury to sound and natural teeth
- Ambulance expenses from the covered accident site to the hospital

Accident Benefits for Your Volunteers

Benefits are payable for injuries that result - directly and independently of all other causes - from a covered accident, up to the maximum benefits stated, while coverage is in effect.

Accident Medical Expense Benefits

Accident Medical Expense Benefits include eligible medical expenses that are in excess of amounts paid by any other Health Care Policy, including individual, group medical, or health benefit policies the covered volunteer may have, up to \$100,000 per accident per volunteer. In the event no other health policy exists, benefits for these expenses will be payable like primary coverage. The first eligible expense must be incurred within 180 days of the covered accident. Eligible accident medical expenses must be incurred within one year of the covered accident.

Policies Include Accidental Death, Dismemberment, and Paralysis (Plegia) Benefits

If within one year from the date of a covered accident a covered person suffers any of the losses specified, we will pay a benefit for one of the conditions listed below.

If the same accident causes more than one of these losses, we will pay the largest amount that applies.

- Loss of Life
- Total paralysis of upper and lower limbs, both lower limbs, or upper and lower limbs on one side of the body
- Loss of any combination of two: hands, feet, eyesight, speech, and hearing
- Loss of one hand, one foot, sight in one eye, speech, or hearing
- Loss of thumb and index finger of same hand

This information is a brief description of the important benefits and features of the Blanket Accident Medical Insurance (Form # PI-AH-BL-001) underwritten by Philadelphia Indemnity Insurance Company. It is not a contract. Full terms and conditions of coverage, including effective dates of coverage, benefits, limitations, and exclusions, are set forth on your policy form. Any policy Philadelphia Indemnity Insurance Company offers to issue will be subject to the laws of the jurisdiction in which it is issued. Philadelphia Indemnity Insurance Company may (1) not be able to offer this coverage in all states and (2) elect at its sole discretion not to offer or quote any specific benefit amount or risk. Please contact your agent or local administrator for the availability of coverage in your state. Please contact Philadelphia Insurance Companies at AH@phly.com or 800.734.9326 to confirm product availability.

How to Bind Coverage Now

- Complete the form at the end of this brochure
- E-mail or mail your completed Volunteer Accident Insurance Form
E-mail: AH@phly.com
Mail: Philadelphia Insurance Company
500 Mamaroneck Ave, Suite #402
Harrison, NY 10528

Questions? Call 800.734.9326

- \$50,000 Total Paralysis benefit
- \$25,000 Accidental Death benefit

General Definitions

Please note that certain words used in the Policy have specific meanings. The words defined below and capitalized within the text of this Policy have the meanings set forth below.

Benefit Percentage - means the percentage of Covered Expenses We pay that are Incurred by the Covered Person after they satisfy any applicable Deductible. Benefit Percentages are shown in the Schedule of Benefits.

Covered Accident - means a sudden, unforeseeable, external event that results, directly and independently of all other causes, in an injury or loss and meets all of the following conditions:

1. Occurs while the Covered Person is insured under this Policy;
2. Is not contributed to by: disease, sickness, or mental or bodily infirmity;
3. Is not otherwise excluded under the terms of this Policy.

Usual and Customary Charge means the normal charge, in the absence of insurance, made by the provider of any treatment, but not more than the prevailing charge in the area:

1. For a like service by a provider with similar training or experience;
2. For a supply that is identical or substantially equivalent.

Covered Expenses - means the lesser of the usual and customary charge and the maximum benefit shown, for services or supplies listed, in the Schedule of Benefits and described in the Accident Medical Expense Benefits section of this Policy. Covered Expenses must be Incurred by a Covered Person for treatment for injuries sustained in a Covered Accident.

Coverage will become effective on the date requested, provided the application is received and accepted by Philadelphia Insurance Companies. Coverage paid for by the policyholder. 100% participation is required.

Volunteer Accident Insurance Program

Annual Premium

Number of Volunteers Annually	Rate*
Up to 300 Volunteers	\$2.91 per Volunteer
Over 300 Volunteers	Submit Form for Quote

* Different rates apply in the following states: CO, FL, MD, NY, SC, SD, VT & WA

VOLUNTEER ACCIDENT INSURANCE

Accident Medical Benefit Limitations and Excluded Expenses*

None of the following will be considered Covered Expenses unless coverage is specifically provided.

1. Blood, blood plasma, or blood storage except expenses by a Hospital for processing or administration of blood.
2. Cosmetic surgery or care, or treatment solely for cosmetic purposes, or complications therefrom. This exclusion does not apply to:
 - a. Cosmetic surgery resulting from an accident, if initial treatment of the Covered Person is begun within 12 months of the date of the Accident;
 - b. Reconstruction incidental to or following surgery resulting from a Covered Accident.
3. Any elective or routine: treatment, surgery, health treatment, or examinations, including any service, treatment, or supplies that are (a) deemed by Us to be experimental or investigational; and (b) are not recognized and generally accepted medical practice in the United States.
4. Treatment in any Veterans' Administration, Federal, or state facility unless there is a legal obligation to pay.
5. Services or treatment provided by persons who do not normally charge for their services, unless there is a legal obligation to pay.
6. Rest cures or custodial care.
7. Repair or replacement of: existing dentures, partial dentures, braces, or bridgework.
8. Personal services such as television and telephone, or transportation.
9. Expenses payable by any automobile insurance policy without regard to fault.
10. Services or treatment provided by an infirmary operated by the Policyholder.
11. Treatment of injuries that result over a period of time, such as blisters, tennis elbow, et al, that are a normal, foreseeable result of participation in the Covered Activity.
12. Treatment or service provided by a private duty nurse.
13. Repair or replacement of existing artificial limbs, eyes, and larynx.
14. Treatment of hernia of any kind.
15. Treatment of injury resulting from a condition that a Covered Person knew existed on the date of a Covered Accident, unless we have received a written medical release from their Physician.

Additional Exclusions and Limitations*

In addition to any benefit-specific exclusions, benefits will not be paid for any Covered Injury or Covered Loss which, directly or indirectly, in whole or in part, is caused by or results from any of the following unless coverage is specifically provided for by name in the Description of Benefits Section:

1. Intentionally self-inflicted Injury, suicide, or any attempt thereof while sane or insane;
2. Commission or attempt to commit a felony or an assault;
3. Commission of or active participation in a riot or insurrection;
4. Bungee jumping, parachuting, skydiving, parasailing, hang-gliding;

*Exclusions and limitations vary by state. Please request a sample policy for a complete list of exclusions and limitations in your state.



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500 Mamaroneck Ave, Suite #402 | Harrison, NY 10528 | E-mail: AH@phly.com



VOLUNTEER ACCIDENT INSURANCE

Additional Exclusions and Limitations*

5. Declared or undeclared war or act of war;
6. Flight in, boarding, or alighting from an Aircraft or any craft designed to fly above the Earth's surface, except as a fare-paying passenger on a regularly scheduled commercial or charter airline;
7. Travel in or on any off-road motorized vehicle except a golf cart or any other vehicle We specifically agree to cover not requiring licensing as a motor vehicle;
8. Participation in any motorized race or contest of speed;
9. An accident if the Covered Person is the operator of a motor vehicle and does not possess a valid motor vehicle operator's license, except while participating in Driver's Education Program;
10. Sickness, disease, bodily or mental infirmity, bacterial or viral infection, or medical or surgical treatment thereof; except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food;
11. Travel or activity outside the United States, Canada, or Mexico;
12. Travel in any Aircraft owned, leased, or controlled by the Policyholder or any of its subsidiaries or affiliates. An Aircraft will be deemed to be "controlled" by the Policyholder, if the Aircraft may be used as the Policyholder wishes for more than 10 straight days, or more than 15 days in any year;
13. The Covered Person's intoxication as determined according to the laws of the jurisdiction in which the Covered Accident occurred;
14. Voluntary ingestion of any: narcotic, drug, poison, gas, or fumes; unless prescribed or taken under the direction of a Physician and taken in accordance with the prescribed dosage;
15. Injuries compensable under Workers' Compensation law or any similar law;

We will not pay benefits for:

16. Services or treatment rendered by a Physician, Nurse, or any other person who is:
 - a. Employed or retained by the Policyholder;
 - b. Providing homeopathic, aroma-therapeutic, or herbal therapeutic services;
 - c. Living in the Covered Person's household;
 - d. Who is a parent, sibling, spouse, or child of the Covered Person;
17. Any Hospital Stay or days of a Hospital Stay that are not appropriate for the condition and locality.
18. A Covered Person's Covered Loss if:
 - a. He was driving a private passenger automobile at the time of the Covered Accident that resulted in the Covered Loss; and
 - b. He was intoxicated, as that term is defined by the law of the jurisdiction in which the Covered Accident occurred.

*Exclusions and limitations vary by state. Please request a sample policy for a complete list of exclusions and limitations in your state.



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Saltwood

Sebastian, Florida

Conceptual Drainage Analysis

St. Johns River Water Management District
Sebastian River Improvement District
City of Sebastian

Prepared by:
Kimley-Horn and Associates, Inc.
445 24th Street, Suite 200
Vero Beach, FL 32960
(772) 794-4100

Alexander M. Daugherty, P.E. **Date**
FL P.E. # 91957

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Exhibits

Exhibit A – Location Map

Exhibit B – USGS Quad Map

Exhibit C – FEMA Flood Map

Exhibit D – USDA NRCS Soils Map

Exhibit E – SJRWMD Rainfall Maps

Appendix

Appendix 1 – Carter Associates, Inc. Topographic Survey

Appendix 2 – Post Development Basin Map

Appendix 3 – EW Consultants, Inc. Saltwood PUD Environmental Assessment

Appendix 4 – EW Consultants, Inc. Onsite Wetland & Surface Waters Map

Appendix 5 – Post Development Discharge Map

Appendix 6 – Control Structure Details

Appendix 7 – Tailwater Analysis Carter Associates, Inc. Sebastian River Improvement District Stormwater Hydraulic Analysis of the Gravity Drainage System.

Appendix 8 – Geotechnical Report

Appendix 9 – Nutrient Analysis Report

Calculations and ICPR Results

A. Pre-Development Drainage Calculations

- 1. Onsite Basin CN / Stage Storage**
- 2. Onsite Wetland CN / Stage Storage**
- 3. Pre-Development Runoff Volume**

B. Post-Development Drainage Calculations

- 1. Onsite Basin CN / Stage Storage**
- 2. Onsite Wetland CN / Stage Storage**
- 3. Post-Development Runoff Volume**
- 4. Bleeder Discharge Calculations**

C. Pre-Development ICPR Model

1. **Nodal Map**
2. **Input Report**
3. **Pre-Development Node Max Report**

D. Post-Development ICPR Model

1. **Nodal Map**
2. **Input Report**
3. **Post-Development Back-to-Back Storm Events Node Max Report (Scenario 2)**
4. **Post-Development 100YR-24HR Zero Discharge Node Max Report (Scenario 3)**
5. **Recovery Analysis Time Series Report (Scenario 1)**
6. **Link Volume Discharge Report (Scenario 2)**
7. **Discharge Volume Analysis**
8. **Wetland Recovery Analysis Time Series Report (Scenario 1)**

1. Introduction

On behalf of our client, **Pulte Group (Contract Buyer)**, we are applying for a **St. Johns River Water Management District (SJRWMD) Conceptual Environmental Resource Permit (ERP)** for the proposed **Saltwood Project**. The Saltwood project is a proposed large-scale master planned residential community consisting of residential, institutional, commercial, and open space uses over the +/- 1,987.88-acre property.

As a part of this application, we will be providing the conceptual design and supporting calculations of **the surface water management system to serve the proposed project**. The calculations within this report utilize an overall area of +/-1,987.88 acres, including the addition of +3.81-acres of CR-510 (Wabasso Road).

Project Location

The proposed project is located in the City of Sebastian, Florida.

Please see the attached Location Map (**Exhibit A**). The GPS location of the approximate center of the project is 80°29'42.23" West. Latitude of the project site is 27°44'16.53" North.

The project site is generally located off of CR-510. The site is bound on the south by 69th Street, to the West by 90th Avenue, and to the East by 74th Avenue. **The site discharges north to the South Prong of the Sebastian River via Sebastian River Improvement District (SRID) Canals C and L which receives stormwater runoff from the project site.**

2. Existing Site Conditions

The total site area for the Saltwood project is +/-1,987.88 acres. The site is currently vacant farmland being used for cattle and row crops. The site has 10 identifiable basins within the total project acreage and all basins discharge via numerous sub-lateral canals east/west before ultimately discharging to the north through SRID Lateral C and L Canals.

The site contains four wetlands and wetland buffer areas as depicted on the Post Development Basin Map (**Appendix 2**) & the EW Consultants, Inc, Onsite Wetland & Surface Waters map (**Appendix 4**). **The site lies within the SRID jurisdiction and has a limited discharge rate of the volumetric equivalent of not more than 2.0 inches of depth over the area served for any 24-hour period from the 25yr-24hr storm event.** The discharge requirement translates to a maximum discharge volume of 14,432,010 cubic feet for any 24-hour period over the entire +/-1,987.88-acre project area. Please refer to the Discharge Volume Analysis (**Calculations & ICPR Results, D.7**) for the Volumetric Discharge Analysis.

The Custom Soil Resource Report for Indian River County, Florida (USDA, SCS 1981) indicates the surficial soils for the project site are mostly made up of Riviera fine sand (10), Winder fine sand (14), and Pineda-Pineda wet fine sand (16) (**Exhibit D**).

3. Flood Zone

The project area lies within FEMA Flood Zone "X" and FEMA Flood Zone "AE" as shown on FEMA Map Number 12061C0207J and FEMA Map Number 12061C0226J, revised January 26, 2023 (**Exhibit C**). Properties located within FEMA Flood Zone "X" lie outside the boundary of the 100-year frequency flood. Properties located within FEMA Flood Zone "AE" have a base flood elevation ranging from 15.6 NAVD to 20.7 NAVD across the +/-1,987.88 acre site.

4. Datum

All elevation included in the below and attached documents are in reference to the North American Vertical Datum of 1988 (NAVD 88). The vertical datum conversion was confirmed using Corpscon 6 software and was found to be 1.47 for the project area. This is used to convert NAVD to the National Geodetic Vertical Datum (NGVD), or visa-versa. To convert from NGVD to NAVD, the conversion factor is subtracted from the NGVD elevations.

According to the topographic survey provided by Carter Associates, Inc. an LJA Company, the average onsite elevations range from approximately 16.00 – 20.00 NAVD throughout the property. The USGS Quad Map, depicting general site topography is included (**Exhibit B**).

5. Maintenance and Operation

The proposed development will have multiple entities responsible for maintenance. The following list itemizes who has the requirement:

CDD – Ponds and Pond Banks, Stormwater Pond Interconnection Pipes, Undisturbed Natural Areas, Wetland Areas and Buffers, Control Structures, and Wetland Control Structures.

HOA – Interior roadway drainage, swales (including side yard), berms and open space tracts.

FDOT – All stormwater components within the CR-510 right of way.

Sebastian River Improvement District – All stormwater components within the SRID right of way.

6. Environmental

An Environmental report and Section C for this proposed development have been provided by EW Consultants, Inc. dated April 2025, updated November 2025, and included within this application. Please refer to the Saltwood PUD Environmental Assessment (**Appendix 3**) and the Onsite Wetland & Surface Waters Map (**Appendix 4**) for additional details.

7. Water Use/Dewatering

A Consumptive Use Permit (the “CUP”) will be applied for with the application for a construction authorization for which dewatering is necessary to construct the stormwater management system and to install underground drainage & utilities.

8. Water and Wastewater Supplier

Potable water and wastewater will be supplied by Indian River County Department of Utility Services (the “IRCDUS”). The County has provided a service availability letter for water and wastewater services for the initial phase of development. Offsite improvements to provide additional capacity for future phases will be memorialized as part of the Developer’s Agreement for this project.

9. Irrigation Water Supplier

Irrigation Quality water (the “IQ”) is currently not available. Stormwater harvesting is currently proposed as the source of irrigation water for the Saltwood PUD.

10. Water Quality Treatment

The proposed design shows all water being treated within a series of wet ponds located on site. The commercial tracts will be required to provide ½” of dry pretreatment prior to discharging to a wet pond. **Because this project is located within the basin of an impaired water body, this project will be required to provide 150% of the required minimum treatment volume.** Please see the included calculations and icpr input that shows the weir inverts for each basin have been set at or above the required water quality elevation. Please see **Calculation and Stormwater Results - A** for stormwater quality calculations.

11. Nutrient Analysis

A nutrient analysis was completed in conjunction with the drainage analysis utilizing BMPTrains. The existing use of this site is agricultural (row crops) and the proposed use will be large-scale master planned residential community consisting of single-family residential, major roadways, low-intensity commercial (retail and school), and undeveloped natural areas.

The proposed irrigation for the site is stormwater harvesting.

Nutrient removal will be analyzed in accordance with the Harper Report, June 2007. Please see the Nutrient Analysis Report (**Appendix 9**) for additional calculations.

12. Stormwater Design Criteria

Water Quality: SJRWMD – 1-inch times the basin area (excluding wetlands and uplands) or 2.5 inches over the impervious surface; whichever is greater (including additional impervious areas off-site). 150% is required due to the project being in an impaired basin.

Finished Floor: SJRMWD: At or above the 100 year-24-hour zero discharge storm event

FEMA: FFE at or above one foot above the base flood elevation (BFE)

City of Sebastian: At or above the 100-year, 24 Hour Zero Discharge Storm Event
Or 18” above highest adjacent crown of road (Residential)
Or 6” above highest adjacent crown of road (Commercial)

Road Crown: SJRMWD: 25 year 1- day storm event

Discharge: **SRID Discharge:** Maximum Discharge of 2” over the project site within any 24-hour period which equates to 14,432,010 cubic feet (CF) for the 25yr-24hr storm event

SJRWMD Discharge: The Post-Development runoff rate will not exceed the Pre-Development runoff rate for the 25yr-24hr storm event.

Recovery: 14 days after the 25-year 24-Hour storm event

13. Water Table Evaluation Summary

As a part of the due diligence for this project, the Client and Seller have performed extensive Geotechnical analysis to determine the water table elevations. Geotechnical and Survey data was collected during three different periods and the results are summarized in this report. Based on analysis of the Topographic Survey (**Appendix 1**) and the Geotechnical borings contained within the Geotechnical Report (**Appendix 8**), the following water table elevations were observed.

- On the East side of the site, the SRID Lateral L canal and associated sub-lateral canals water level were observed to be roughly 13.00' NAVD.
- On the West side of the site, the SRID Lateral C canal and associated sub-lateral canals water level were observed to be roughly 15.00' NAVD.

Deep and shallow piezometers to verify the SHWT have been scheduled to be installed, but this work is currently ongoing, and no results have been made available at the time of writing this report. Once piezometer results are available, the report will be added to the application information made available and the above observed water levels will be cross-referenced to ensure accuracy.

14. Tailwater Evaluation

The proposed project discharges to the SRID Lateral C Canal and the SRID Lateral L Canal that are owned and maintained by the Sebastian River Improvements District (SRID). Each Lateral Canal ultimately discharges into the SRID Lateral C Control Structure and SRID Lateral L Control Structure, respectively, with outfall gates being in place to hold water in the system for irrigation and water table control during normal weather.

In September of 2009, a Stormwater Hydrologic Analysis of the Gravity Drainage System was performed by Carter Associates, Inc. Within this Analysis, a baseline was established of existing operating conditions in an effort to provide future projects with Tailwater conditions and drainage capacity to aid in the stormwater design(s). This Analysis is included within this report, located in **Appendix 7**. Contained within this analysis, a ICPR model was ran of the 25 year – 24 hour storm event to evaluate staging above both the SRID Lateral C Canal control structure gates and SRID Lateral L Canal control structure gates. During this model, the gates were left at the high, normal weather condition as a margin of safety due to the gates being manual in operation. In real conditions and based on the 2009 Analysis above, the stormwater gate operator noted that the Lateral C gate is opened by roughly 2-4" in heavy rain event conditions.

Based on the information provided in the 2009 Analysis above (**Appendix 7**), the following tailwater conditions were observed:

- **SRID Lateral C Control Structure**
 - Normal gate height 12.74' NAVD 88
 - Wet season lowered gate height 12.41' – 12.57' NAVD 88
 - **25YR-24HR Storm Event Tailwater Elevation 14.76' NAVD 88**
- **SRID Lateral L Control Structure**
 - Fixed gate height 12.04' NAVD 88
 - **25YR-24HR Storm Event Tailwater Elevation 15.13' NAVD 88**

15. Drainage Summary

The proposed development shown and described in this report will utilize wet retention ponds and dry pretreatment in the commercial areas for attenuation of the design storms and water quality as required by St. Johns River Water Management District. The analysis contained in this report shows that the requirements of storm water management have been met.

16. Discharge Summary

The allowable discharge for this area has been set by the Sebastian River Improvement District. SRID limits the discharge of stormwater runoff to the volumetric equivalent of not more than 2.0 inches of depth over the area served for any 24-hour period from the 25yr-24hr storm event. Please refer to the Discharge Volume Analysis (**Calculations & ICPR Results, D.7**) for the Volumetric Discharge Analysis

Discharge Area	Area (AC)	Allowable Discharge (CF/24 hrs)	ICPR Results, Discharge Volume over any 24-Hour Period (cf)
Basin 1	64.23	466,310	253,037
Basin 2	222.41	1,614,697	1,574,127
Basin 3	311.53	2,261,708	2,030,686
Basin 4	83.76	608,098	593,682
Basin 5	123.62	897,481	880,299
Basin 6	325.25	2,361,315	2,226,275
Basin 7	235.94	1,712,924	1,405,158
Basin 8	224.56	1,630,306	1,576,510
Basin 9	287.47	2,087,032	1,957,117
Basin 10	109.11	792,139	783,554
Total	1987.88	14,432,010	13,280,445

For the St. Johns River Water Management District (SJRWMD), the Post-Development runoff rate cannot exceed the Pre-Development runoff rate for the Mean Annual & 25yr-24hr storm event. Please refer to the Pre-Development ICPR Model, Node Max Report (*Calculations & ICPR Results, C.3*) and the Post-Development ICPR Model, Back-to-Back Storm Events Node Max Report (*Calculations & ICPR Results, D.3*) for detail.

Discharge Area	Pre-Development ICPR Results, 25yr-24hr Storm Event Max Total Outflow (CFS)	Post-Development ICPR Results, 25yr-24hr Storm Event Max Total Outflow (CFS)	Pre-Development ICPR Results, Mean Annual Storm Event Max Total Outflow (CFS)	Post-Development ICPR Results, Mean Annual Storm Event Max Total Outflow (CFS)
Basin 1	4,303.60	71.85	4,303.60	39.53
Basin 2	92.17	19.39	92.17	8.67
Basin 3	174.18	24.80	174.18	10.72
Basin 4	72.32	7.55	72.32	3.32
Basin 5	39.80	10.89	28.32	6.13
Basin 6	53.80	27.28	34.25	10.68
Basin 7	166.13	16.64	166.13	10.13
Basin 8	123.54	36.86	123.54	16.36
Basin 9	108.26	23.08	103.35	14.97
Basin 10	197.37	9.28	197.37	6.28
Total	5,340.17	247.62	5,304.23	126.79

25YR-24HR Storm Event runoff rate reduction = 5,092.55 CFS
 Mean Annual Storm Event runoff rate reduction = 5,177.44 CFS

17. Basin Results

The following tables show the results from our ICPR analysis for the peak stages of the back-to-back design storm events (Scenario 2) and the proposed minimum elevation of each proposed improvement:

Peak Stages (NAVD)	25yr –24hr Min. Crown	100yr –24hr FFE (Zero Discharge)
Basin 1	17.45	18.18
Basin 2	16.72	17.39
Basin 3	16.62	17.17
Basin 4	16.45	16.35
Basin 5	16.95	17.67
Basin 6	16.63	17.32
Basin 7	18.64	19.32
Basin 8	18.48	19.27
Basin 9	18.66	19.26
Basin 10	18.86	19.69

Proposed Improvement Elevations (NAVD)	Min. Crown	Min F.F.E.
Basin 1	17.50	19.00
Basin 2	16.75	19.10
Basin 3	16.75	18.90
Basin 4	16.50	18.00
Basin 5	17.00	18.60
Basin 6	16.75	19.50
Basin 7	18.75	20.70
Basin 8	18.50	20.10
Basin 9	18.75	21.50
Basin 10	19.00	20.50

The following table shows the results from our ICPR analysis for the stage of the 25YR-24HR storm event at hour 360 (Scenario 1)

Basin	Storm Event	Relative Time (Hours)	Stage (ft)
Basin 1	25 Year – 24 Hour	360	15.22
Basin 2	25 Year – 24 Hour	360	13.30
Basin 3	25 Year – 24 Hour	360	13.31
Basin 4	25 Year – 24 Hour	360	13.28
Basin 5	25 Year – 24 Hour	360	13.30
Basin 6	25 Year – 24 Hour	360	13.30
Basin 7	25 Year – 24 Hour	360	15.25
Basin 8	25 Year – 24 Hour	360	15.13
Basin 9	25 Year – 24 Hour	360	15.15
Basin 10	25 Year – 24 Hour	360	15.16

18. Recovery Analysis

The recovery of the stormwater management system will be designed such that the system stage will be within 0.3 feet of design control elevation within 14 days of the 25 year, 24 Hour rainfall event. If this is not the case all design storms will be run with the beginning stage in the surface water management system set at the hour 360 stage for the first 25 year – 24 Hour storm. This evaluation will be based on the following assumptions:

- No percolation will be considered
- No additional rainfall will occur after hour 24 of the event;
- Vertical percolation is not included in the modeling;
- Allowable Evapotranspiration rates will not be considered

Please see Calculations and ICPR Results (***Post-Development Drainage Calculations and Post-Development ICPR Model***). Based on the back to back storm results included in the analysis, the site stays below the required improvement elevations. The 10 yr – 24 Hr, 25 yr – 24 Hr, 100yr – 24 hr and 100 yr – 96 Hr storm were analyzed and shown to be below the proposed corresponding improvements.

Please see Calculations and ICPR Results (***Post-Development Drainage Calculations and Post-Development ICPR Model***). A recovery analysis was performed for the wetlands. Time series results for the Mean Annual storm events have been included showing the hour 360 stage for each wetland. These results show that the wetlands recover to within one foot of either their normal pool elevation (control structure weir) or the onsite lakes, whichever is a higher elevation.

19. Conclusion

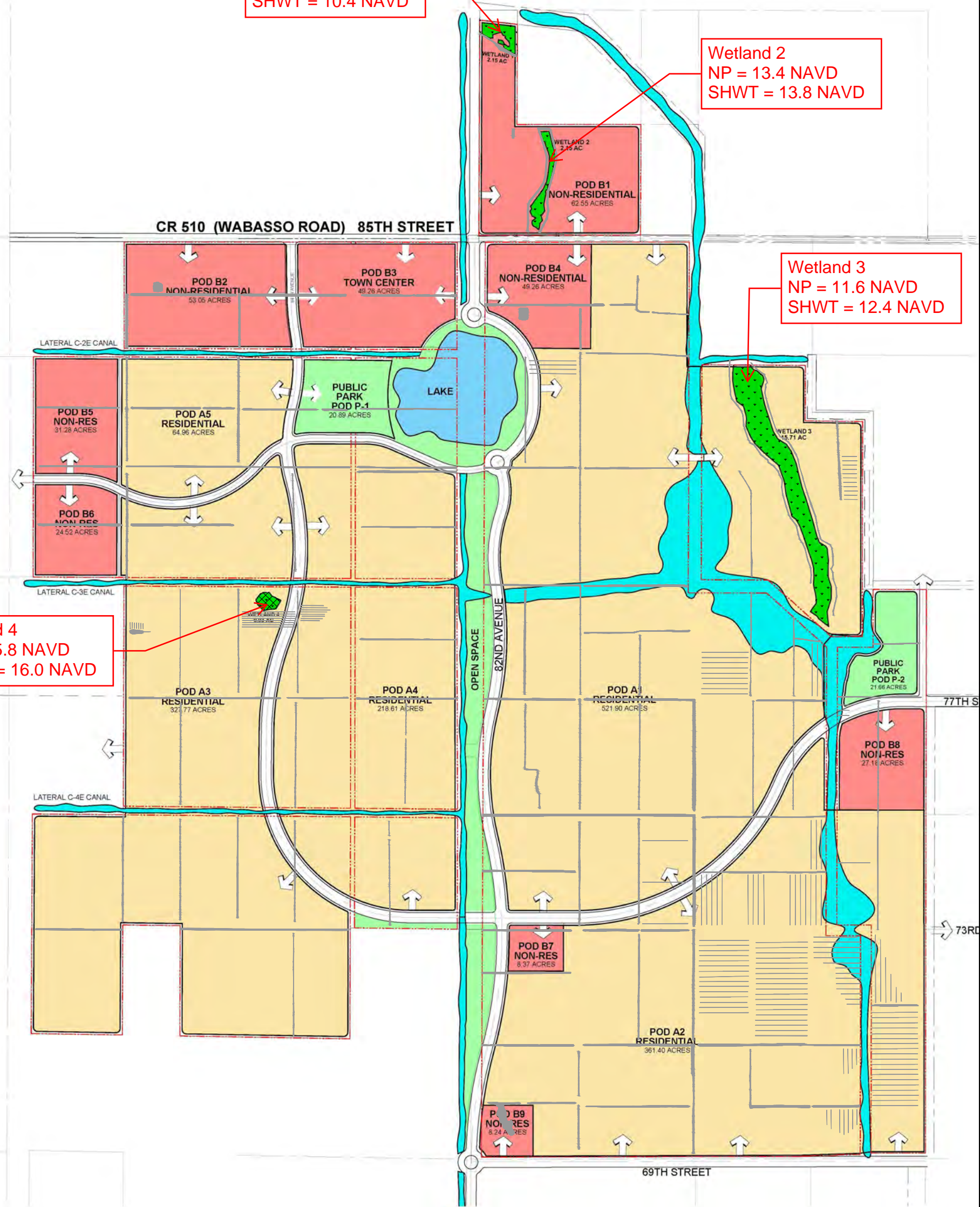
The calculations and information provided show that the proposed design meets the requirements of SJRWMD, SRID, and the City of Sebastian for Stormwater Management

Wetland 1
NP = 7.8 NAVD
SHWT = 10.4 NAVD

Wetland 2
NP = 13.4 NAVD
SHWT = 13.8 NAVD

Wetland 3
NP = 11.6 NAVD
SHWT = 12.4 NAVD

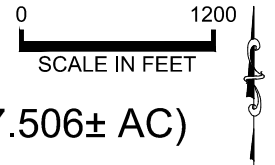
Wetland 4
NP = 15.8 NAVD
SHWT = 16.0 NAVD



SITE PLAN BY OTHERS

LEGEND

- PRESERVED WETLANDS (20.943± AC)
- OTHER SURFACE WATERS IMPACTS (47.506± AC)



SALTWOOD PUD

PRESERVED WETLANDS & OTHER SURFACE WATERS IMPACTS



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 1000 SE MONTEREY COMMONS BLVD., SUITE 208
 STUART, FL 34996
 772-287-8771 FAX 772-287-2988
 WWW.EWCONSULTANTS.COM

OCT 2025
FIGURE

Saltwood_wetland_OSW_impacts.dwg SuRWMD



ACSP FOR GOLF

FACT SHEET

What is the Audubon Cooperative Sanctuary Program for Golf?

The Audubon Cooperative Sanctuary Program for Golf (ACSP) is an environmental education and certification program that helps golf courses protect the environment, preserve the natural heritage of the game of golf, promote environmental sustainability and gain recognition for their efforts. Through collaborative efforts begun in 1991 with the United States Golf Association, membership in the ACSP has steadily grown to include approximately 2,000 golf courses in the United States and three dozen countries worldwide.

How does it work?

The ACSP assists each golf course member to determine its environmental resources and any potential liabilities, and then develop a plan that fits its unique setting, goals, staff, budget, and schedule. Audubon International provides information and guidance to help golf course personnel with six key environmental components:

- Site Assessment/Environmental Planning
- Wildlife and Habitat Management
- Chemical Use Reduction and Safety
- Water Conservation
- Water Quality Management
- Outreach and Education

“The strongest part of the certification process is that it forces us to rethink our methods and manner of conducting business. It challenges our “status quo” by directing our thoughts and actions toward environmental awareness and changes our definitions of responsibility.”

- Nancy Miller, Golf Course and Grounds Superintendent, Maple Leaf Golf & Country Club, FL



Why certification?

Certification provides an efficient way to work directly with members regarding their unique property while also providing guidance and motivation to take action on key environmental components and promote environmental sustainability.

Designation as a Certified Audubon Cooperative Sanctuary is awarded to the golf course upon meeting environmental management standards in each area. Achieving certification demonstrates an organization's leadership, commitment, and high standards of environmental management.

Who is eligible?

The Audubon Cooperative Sanctuary Program for Golf Courses is for existing golf courses that are interested in strengthening their environmental program on the golf course. Golf courses that are being planned or are under development are ineligible to join the Audubon Cooperative Sanctuary Program for Golf Courses and are referred to the Signature Program. Golf courses that are or will be under renovation will find better value with the Classic Program.

What is the cost?

The cost to join is \$1,000 USD for properties in the United States and \$1,050 USD for properties in all other countries and includes the first year of membership. Annual membership renewal thereafter is \$500 USD for properties in the United States and \$550 USD for properties in all other countries.

For more information, please contact:

Scott Turner

120 Defreest Drive

Troy, NY 12180

Ph: 518-874-4666

Scott@auduboninternational.org



Friends of St. Sebastian River
Advocacy Committee Report
Tim Glover
June 9, 2026

I attended the April 8, 2026 Sebastian City Council meeting, at which the Council was to consider a contractor's bid to build metal storage building addition at the City's Public Works facility on the airport property, agenda item 12.B. It sounded like it would be an open-air carport type structure to protect the City's heavy equipment, and the plan was to build two structures, but the bids were so high they cut it back to only one.

There was a little discussion among the Council members and member Ed Dodds questioned City Manager Brian Benton about not seeing the provision to build a concrete/paved pad for the base of the structure. Manager Benton answered that was correct, that a pad would not be installed, that the base would be open ground.

Bob Stephen expressed concern that a base/pad should be required in order to be able to quickly see if there were any leaking fluids, such as oil and hydraulic fluid, along with a containment area to catch leaking fluids for removal.

I reviewed Sebastian City Ordinances and found two that pertain to storage of heavy equipment:

Section 5.13 Outdoor Storage of Commercial/Industrial Equipment and Vehicles

5.13 (f) All outdoor storage areas shall be paved with a hard surface and curbed to ensure adequate containment in the event a contaminant spills while stored on site.

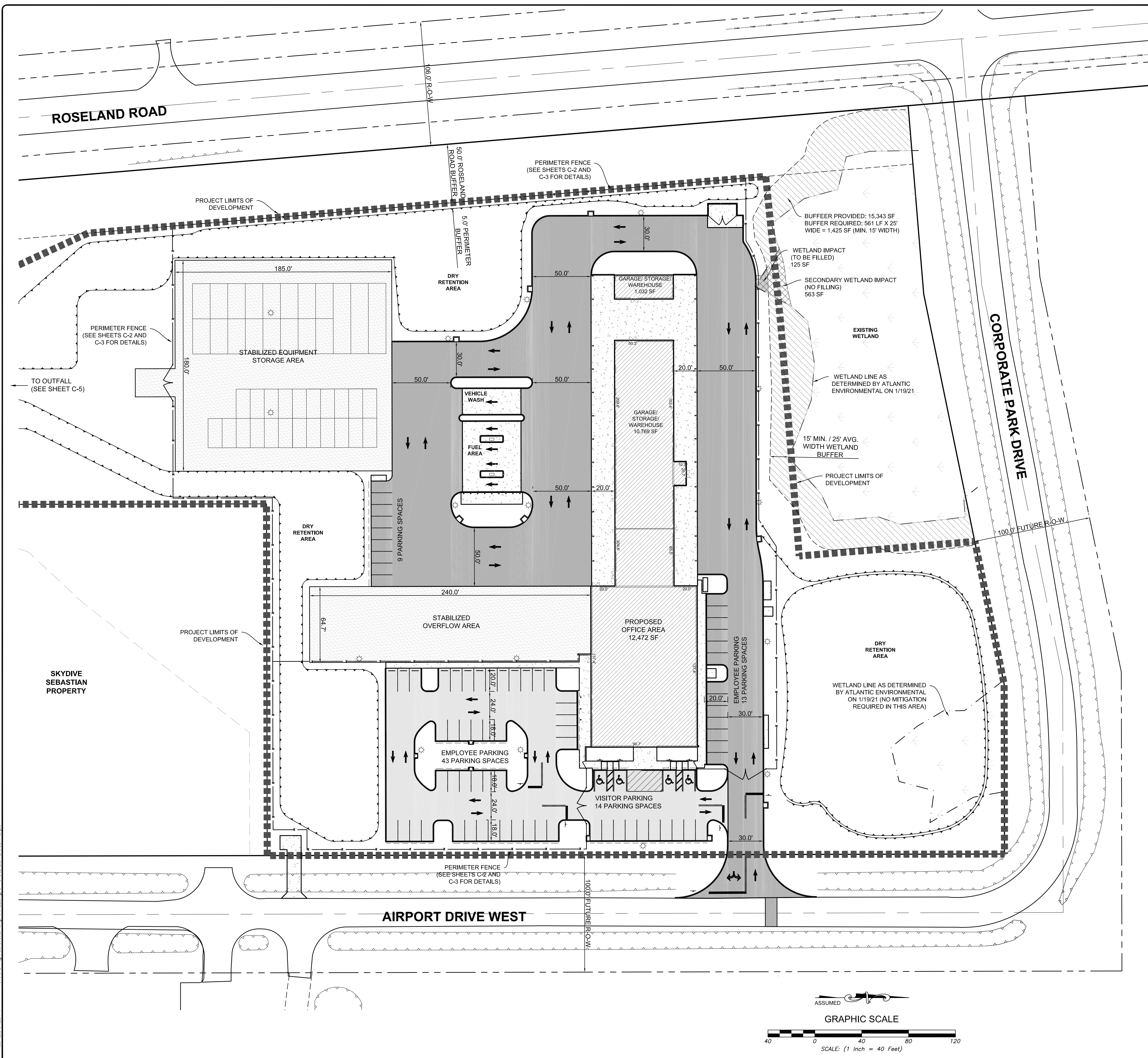
Sec. 54-2-7.21 Home-based business.

54-2-7.21 (b)(2) b. Associated vehicles or trailers may be operated or parked at the home-based business so long as parked in legal parking spaces that are not: located within the right-of-way, on or over a sidewalk, or on any unimproved surfaces at the residence; and

54-2-7.21 (b)(2) c. Heavy equipment at the business which is visible from the street or neighboring property may be operated or parked at the home-based business so long as parked in legal parking spaces that are not: located within the right-of-way, on or over a sidewalk, or on any unimproved surfaces at the residence. For purposes of this paragraph, the term "heavy equipment" means: commercial, industrial, or agricultural vehicles, equipment, or machinery.

The original plans for the construction of the Public Works facility at the airport, dated November 24, 2020 show two open-air stabilized areas, one noted as a storage area and one noted as an overflow area.

I spoke on the phone with Karen Miller, City of Sebastian Engineer, who was also Director of Public Works at the time the facility was built. I asked about the lack of a "paved" base for the new carport for storage of heavy equipment. She said the "stabilized" areas were part of the original approved plan for parking of heavy equipment. These areas have an "improved" surface of compacted material that is considered impervious. Obviously this would make it harder to observe minor leaks, but I asked about a major leak. She said that in such an event, the impervious surface would contain the spill and that it would be excavated, removed, and the base rebuilt to the original standards.



SITE DATA

PROJECT NAME: City of Sebastian Public Works Complex

APPLICANT: The City of Sebastian
1225 Main Street
Sebastian, FL 32958
(772) 589-5330

ENGINEER/SURVEYOR: Carter Associates, Inc.
Attn: John H. Blum, P.E.
1708 21st Street
Vero Beach, Florida 32960
(772) 562-4191

SITE ADDRESS: 505 Airport Drive West

OVERALL PROPERTY: 20.96 Ac.

LIMITS OF DEVELOPMENT: 8.70 Ac. (379,068 SF)

TAX ID NUMBER: 303822000100000009.0 & 303822000100000000.1

100-YR FLOOD ZONE: Zone 'X' Per Flood Insurance Rate Map (FIRM) No. 12061C0085H
Community Number 120123, Panel 0085 Suffix H, Map Revised
Date December 4, 2012

CURRENT ZONING: IN - Industrial

CURRENT LAND USE: Industrial

BUILDING USE: PROPOSED
Office 12,472 SF
Warehouse / Storage* 11,801 SF
Total 24,273 SF
*Includes Only Enclosed Portions of Structure.

LOT COVER: PROPOSED
Building (Enclosed) 24,273 SF (6.4%)
Covered Concrete 12,155 SF (3.2%)
Concrete 12,060 SF (3.2%)
Asphalt 90,711 SF (23.9%)
Stabilized 49,585 SF (13.1%)
Total 188,784 SF (49.8%)

OPEN SPACE: PROPOSED
190,284 SF (50.2%)

SETBACKS: Front: 20 Feet
Side: None
Rear: 10 Feet

START / FINISH DATE: Summer 2021 - Fall 2022

PARKING REQUIRED:
Office: 12,472 SF @ 1 Space / 200 SF = 62.4 Spaces
Warehouse: First 10,000 SF @ 1 Space / 1,000 SF = 10.0 Spaces
Warehouse: Remaining 1,801 SF @ 1 Space / 2,000 SF = 0.9 Spaces
Total Required Parking: 73.3 Spaces

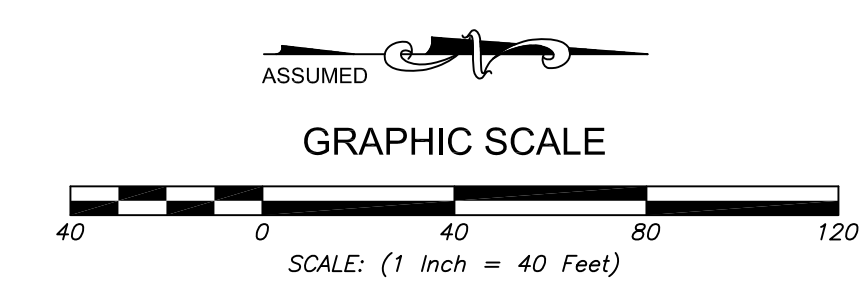
PARKING PROVIDED: Standard - 75
Handicap - 4
Total - 79

DAILY TRIPS:
Proposed Use:
Government Office (ITE 730): 12,472 SF @ 22.59 Trips / 1,000 SF = 281.8 Trips
Warehouse (ITE 150): 11,801 SF @ 1.74 Trips / 1,000 SF = 20.6 Trips
Total Proposed ADTs: 302.4 Trips

REQUIRED PERMITS:
City of Sebastian:
• Major Site Plan
• Engineering Review (Stormwater)
• Land Clearing Permit
• Tree Removal Permit
• Right-of-Way Permit
Indian River County:
• Utility Construction Permit
• Concurrence Certificate
S.J.R.W.M.D.:
• Environmental Resource Permit
F.D.E.P.:
• NPDES NOI
• Water Distribution Construction Permit
• Wastewater Collection Permit
• Fuel Tank Construction Permit
• Vehicle Wash / Industrial Waste

LEGEND

	LIGHT DUTY ASPHALT PAVEMENT (25,448 SF)
	HEAVY DUTY ASPHALT PAVEMENT (65,263 SF)
	STABILIZED UNPAVED AREA (49,585 SF)
	CONCRETE PAVEMENT (24,215 SF)
	PROPOSED ENCLOSED BUILDING
	SITE LIGHTING - TYPE AND SIZE AS INDICATED ON PHOTOMETRIC PLANS. ALL FIXTURES TO BE SHIELDED FROM ADJACENT PROPERTIES



CARTER ASSOCIATES, INC.
SERVING FLORIDA SINCE 1911
CONSULTING ENGINEERS
AND LAND SURVEYORS

1708 21ST STREET
VERO BEACH, FL 32960
TEL: (772) 562-4191
EMAIL: JohnB@CarterAssoc.com

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The City of Sebastian

1225 Main Street
Sebastian, FL 32958

EMAIL: ---
TEL: (772) 589-5330

NO.	REVISION	DATE
1	Revised per City Staff comments, and for updated wetland line enclosures.	2/11/21
2	Revised for Site Plan Resubmittal.	1/19/21

City of Sebastian Public Works Complex

505 Airport Drive West
Sebastian, FL 32958

100% Construction Documents

DATE: JOHN H. BLUM
LICENSE
No. 45813
STATE OF
FLORIDA
PROFESSIONAL ENGINEER

JOHN H. BLUM, P.E.
FL LIC. NO. 45813
CARTER ASSOCIATES, INC.
COA 205 / LB 205

ISSUE DATE: 1/24/20
PROJ. #: 19-042E
DRAWN BY: CJR
DATUM: SEE SURVEY
REF. #: ---
F.B. & PG. : ---

SHEET TITLE:
Overall Site Plan

SHEET
C-1
DWG. NO.:

P:\19-042E\19-042E.dwg, C:\D:\all\Site Plan, John Blum
File: 12, 21, 1:58 PM

Legislative Update: Property Tax Constitutional Amendment Passes Legislature, Heads to November Ballot

1 message

Florida League of Cities <apayne@flcities.com>
Reply-To: apayne@flcities.com
To: info@fssr.org

Tue, Jun 2, 2026 at 4:52 PM



Property Tax Amendment Passes Legislature

Today, the Florida Legislature passed [CS/HJR 1-F](#), a proposed constitutional amendment that would significantly increase the homestead property tax exemption and restrict how cities and counties can use ad valorem tax revenue. The amendment will now appear on the **November 2026 General Election ballot**, where it will require 60% voter approval to take effect.

We remain committed to protecting property tax revenues. To that end, we will be providing additional information, resources, and next steps in the coming weeks.

Please see the information below for the latest update. Thank you for all your advocacy efforts.

Vote Results

The joint resolution passed both chambers with the required three-fifths supermajority:

- **House:** 75–26 ([View House Vote Sheet](#))
- **Senate:** 30–9 ([View Senate Vote Sheet](#))

Click [here](#) to watch the House and Senate consideration of the bills.

Throughout the special session, several legislators asked tough questions, raised concerns, and ultimately voted against the proposal. If your legislator was among them, consider reaching out to thank them. Hearing directly from the city leaders they represent makes a difference.

What the Amendment Does

If approved by voters, the constitutional amendment would:

- Increase the homestead exemption from \$50,000 to **\$150,000** beginning January 1, 2027, and to **\$250,000** beginning January 1, 2028

- Require the Legislature to establish a schedule for the **full elimination** of homestead property taxes
- **Exclude school district levies** from the increased exemption
- Reduce the cap on annual assessment increases for **non-homestead properties** from 10% to 5%
- Allow property tax revenue to **fund operations of county and municipal governments**, including constitutional county officers, county commissions, city governments, and expenditures approved by local elected officials, unless a specific expenditure is prohibited by state law
- Require new Florida residents (after January 1, 2027) to **wait five years** before qualifying for the increased exemption

What This Means for Cities, and What You Can Do

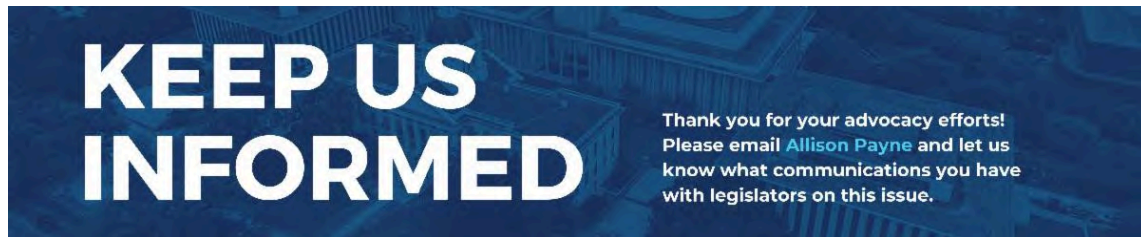
With this amendment now heading to the ballot, it is more important than ever that cities educate your residents about what property taxes fund and what is at stake.

We encourage you to review the [Property Tax Toolkit](#) for resources to educate residents.

Florida law prohibits the use of public funds to advocate for or against ballot questions. However, cities can communicate information about how property taxes support local services.

Review the League's [Frequently Asked Questions: Communicating About Property Taxes Under Florida's Law Banning Local Government Expenditures on Ballot Questions](#). *(This material is for informational purposes and not intended as legal advice. Seek the advice of your City Attorney or election law counsel before making any related decisions.)*

[View FAQs](#)



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NOTE: If you certify in a state that is part of the Affiliate Habitat Network, the sign also features the affiliate's logo.





Butterfly Garden Certification Order Form



Name: _____

Address: _____

City, State, Zip: _____

(only for NABA use) Phone: _____

(only for NABA use) Email: _____

Certification Fees:

Individual certification: \$15 is required for each garden. You will receive a paper certificate with your garden's name printed on it (suitable for framing). Garden certification is valid for five years.

Organization/institutional certification: \$25 is required for each garden. Your group will receive a paper certificate with your garden's name printed on it (suitable for framing). Garden certification is valid for five years.

Sign Purchases:

Gardeners who have certified their gardens with NABA have the option to purchase outdoor weatherproof signs. There are two different sign designs to choose from: a Swallowtail sign with a green border for general butterfly gardens and a Monarch sign with a blue border for gardens specializing in Monarchs. Choose one or both! **We ask that gardeners who wish to purchase the Monarch sign grow at least one species of milkweed in their garden.**

The sign measures 7 inches tall by 10 inches wide. It is constructed of rigid plastic with two holes centered top and bottom for attaching to a stake or fence (stake and mounting hardware not included). The colors in the outdoor sign should remain vibrant for a number of years. We recommend placing the sign where it will not receive direct, intense sunlight (at least for part of the day). Also consider taking the sign inside for the winter if you live in a climate with freezing temperatures.

NABA is a non-profit membership organization working to increase public awareness and conservation of butterflies. Members receive the magazines American Butterflies and Butterfly Gardener, may participate in 4th of July Butterfly Counts, Biennial Meetings, and Local Chapter activities.

Butterfly Garden Certification:

Individual \$15 \$ _____

Group/Institution \$25 \$ _____

Outdoor Weatherproof Sign:



Swallowtail sign \$ _____
\$25



Monarch sign \$ _____
\$25

NABA Membership:

Membership is available in the following categories and is a tax-deductible donation:

Individual (print & digital magazines) \$40 \$ _____

Individual (digital magazine only) \$35

Family \$50 \$ _____

Institutional/Library \$65 \$ _____

Special Membership Sponsorship Levels: \$ _____
(Youth/Student \$10, Copper \$60, Skipper \$100, Admiral \$250, Queen \$500, Monarch \$1000)

(Note: Print magazines are only available in the US)

Order Total \$ _____

**Please mail completed certification application
and order form to:**

**NABA
4 Delaware Road
Morristown, NJ 07960**

Fwd: Save the Date COS Kids Fest 2026

From: LESLIE HERRMANN (capepond11@aol.com)
To: teglover@comcast.net
Date: Thursday, May 21, 2026 at 11:47 AM EDT

Sent from my iPad

Begin forwarded message:

From: LPhillips@cityofsebastian.org
Date: May 21, 2026 at 9:55:20 AM EDT
To: capepond11@aol.com
Subject: Save the Date COS Kids Fest 2026

Good morning Mr. Herman,

I hope this email finds you well. I am reaching out to ask if the Friends of Sebastian River team is available to participate at our upcoming Sebastian Kids Fest on Saturday, October 3, 2026.

This event will be held at Riverview Park beginning at 10am and conclude at 3pm. We would love to have you there, please let me know at your earliest convenience if you are able to join us.

Thank you,

Lisa



Lisa Phillips
RECREATION COORDINATOR

772-255-4568
LPhillips@cityofsebastian.org
1225 Main St, Sebastian, FL 32958

Follow us on social media



Florida has a very broad Public Records Law (Florida Statute Title X, Chapter 119: Public Records). Most written communications to or from State and Local Officials and agencies regarding State or Local business are public records available to the public and media upon request. Your email communications, including your email address, may therefore be subject to public disclosure. If you do not want your e-mail address released in response to a public records request, do not send electronic mail to this entity. Instead, contact this office by phone or in writing. Think Green! Please do not print this e-mail unless necessary.

City of Sebastian Presents

SEBASTIAN KIDS FEST

Riverview Park, 600 U.S. HWY 1, Sebastian
Saturday, October 3, 2026 | 10 A.M. - 3 P.M.



Join us for a Family Fun Day packed with activities for all ages, including a kids fishing clinic, educational booths, rides, games, a juried sidewalk chalk art contest, face painting, inflatables, food trucks, and more.

SEBASTIAN RIVER AREA CHAMBER OF COMMERCE
BOARD OF DIRECTORS – ELECTION 2026-2027

Listed below are the proposed candidate names as provided by the Nominating Committee for Election 2026-2027. Please vote for **three (3)** candidates only. You must be an Active Chamber Member in good standing to cast your vote. Ballots will be counted at 5:00PM on August 1, 2026, and the results will be announced at the September 8th Chamber luncheon.

CANDIDATES

- _____ Dan Bowen, Orlando Health Sebastian River Hospital
- _____ Nicolette D'Agostino, The Ice Shanty
- _____ Suzanne Gallagher, Visiting Nurses Association of the Treasure Coast
- _____ Harvey Gowin, Hometown News
- _____ Sue Skirvin, Tupperware
- _____ Kimball Stadler, Kimball Marketing



Scan the QR code to learn about each candidate.

Ways to submit your vote:

*MAIL IN YOUR BALLOT (return envelope provided) OR
DROP IT OFF AT THE CHAMBER: 700 MAIN ST., SEBASTIAN FL 32958,
OR EMAIL TO: ceo@sebastianchamber.com*

Member Print: _____

Member Signature: _____

Company Name: _____

THE LIST

ENVIRONMENT & CONSERVATION

FRIENDS OF ST. SEBASTIAN RIVER

772-202-0501

fssr.org

Mission: To help maintain and improve the health and beauty of the St. Sebastian River and its watershed

Volunteer Opportunities: Invasive plant removal, newsletter and website production, river cleanups; develop and lead walking tours; assist with St. Sebastian River research project

Founded: 1989

FRIENDS OF THE CARR REFUGE

321-345-0081

carrrefuge.org

Mission: To promote the conservation of marine turtles and natural resources of the Archie Carr National Wildlife Refuge and engage in such educational, scientific partnership, and civic activities as will support the mission of the refuge

Volunteer Opportunities: Attend turtle walks and turtle digs, assist with education and outreach events, serve on board of directors

Founded: 2012

GARDEN CLUB OF INDIAN RIVER COUNTY

772-567-4602

gardenclubofirc.org

Mission: To further the education of our members and the public in gardening, horticulture, floral arrangement, and landscape design; to beautify our county through various civic projects; and to study and assist in the protection and conservation of native plants and natural resources

Main Event: Gardenfest! Feb. 7-8, 2026

Volunteer Opportunities: Maintain the Garden Center and the beautiful garden located behind the building and assist in projects to improve our community

Founded: 1928



Harbor Branch Oceanographic Institute Foundation

HARBOR BRANCH OCEANOGRAPHIC INSTITUTE FOUNDATION

772-466-9876 ext. 100

hboifoundation.org

Mission: To provide funding and support for research and education of marine sciences and ocean engineering

Founded: 1977

INDIAN RIVER LAND TRUST

772-794-0701

irlt.org

Mission: To protect, improve, provide access to, and promote the preservation of waterways, open spaces, and green places in Indian River County for the benefit of all, today and tomorrow

Main Event: Annual Benefit, Nov. 6, 2025

Volunteer Opportunities: Trail cleanup, habitat restoration, serving as a conservation tour guide (on our free public tours), public trail ambassador, and helping at events

Founded: 1990

MCKEE BOTANICAL GARDEN

772-794-0601

mckeeogarden.org

Mission: To nurture and enhance our historic jungle garden in a unique tropical setting for the education, enjoyment, and enrichment of all

Main Event: "Florigami in the Garden," Jan. 17-May 24, 2026

Volunteer Opportunities: Garden guides, grounds volunteers, special events, and Camp McKee

Founded: 1932

ORCA (OCEAN RESEARCH & CONSERVATION ASSOCIATION)

772-562-9052

teamorca.org

Mission: To protect and restore aquatic ecosystems and the species they sustain through the development of innovative technologies, science-based conservation action, and community education and outreach

Main Event: ORCA's Explorer's Experience at Triton Submarines, Feb. 28, 2026

Volunteer Opportunities: Become a Team ORCA citizen scientist, volunteering@teamorca.org

Founded: 2005

PELICAN ISLAND AUDUBON SOCIETY

772-567-3520

pelicanislandaudubon.org

Mission: To preserve and protect the animals, plants, and natural communities, and the land and water on which they depend, in Indian River County through advocacy, education, and public awareness

Volunteer Opportunities: Maintain grounds and lagoon-friendly gardens at Audubon House; assist with youth programs, summer camps, and Riverkids projects; share your knowledge with fifth-grade students in the Audubon Advocates lagoon science program; serve on a committee; help at community events; make snacks for monthly meetings; help raise funds to maintain programs; lead birding field trips; help with morning nature walks

Founded: 1964

PELICAN ISLAND CONSERVATION SOCIETY

772-202-0697

firstrefuge.org

Mission: To promote awareness, conservation, stewardship, and use of Pelican Island National Wildlife Refuge, and to support PINWR projects

Main Event: Pelican Island National Wildlife Refuge 123rd Anniversary Celebration, March 13-15, 2026

Founded: 1993

D&O Insurance for Nonprofits: The Difference Between a Working Board and a Governing Board

Maureen Dyson, Area Executive Vice President, Charity First

The **board of directors** plays a pivotal role in the governance of a nonprofit, overseeing the organization's mission, objectives, strategic direction, and financial well-being. From approving budgets to formulating policies to ensuring the legal and ethical integrity of the organization, the board's collective decisions have significant impact on a nonprofit's ability to effectively serve the community and ensure its ongoing success.

Today, it's not uncommon for a nonprofit to have a **working board** and a governing board. Each type of board plays a very different and specific role in serving the organization. The main differences between a working board and a governing board lie in two key areas:

The board's level of involvement in the organization's operations

The primary responsibilities of appointed board members

Here, we'll look at what separates the board types and the roles each plays.

The level of involvement in the organization

Working board: In addition to their assigned governance responsibilities, members of a working board are also very involved in the day-to-day operations of the organization. For example, they may take on additional tasks such as fundraising, program delivery, and administrative duties. They are also responsible for carrying out their own directives.

Governing board: In contrast, a governing board is less involved in the daily operations of the organization. This type of board assumes a more strategic planning and policy-making role, leaving the execution of new initiatives to be carried out by the organization's volunteers and staff.

The primary responsibilities of board members

Working board: The responsibilities of a working board typically extend beyond basic governance. In fact, working board members are often involved in overseeing operational tasks such as organizing events, managing staff and **volunteers**, and providing services. For example, a small nonprofit on a tight budget may involve its board members in several operational tasks, as there may not be enough staff to handle all operational duties.

Governing board: The responsibilities of a governing board are to provide oversight and direction for the organization. Responsibilities include establishing the nonprofit's mission and strategic direction, ensuring financial stability and continuity, and maintaining legal compliance and ethical integrity.

Simply put, a working board is more hands-on and operationally focused, while a governing board is more strategic and oversight-focused. Both types of boards play crucial roles in a nonprofit organization, and their specific duties may vary based on the organization's size, mission, and resources.

Regardless of the type of board your nonprofit clients may have, the importance of a directors and officers (D&O) insurance policy cannot be overstated. Given the significant **personal liability exposure** that boards face (coupled with the high costs associated with legal claims), D&O insurance for nonprofits provides essential financial protection that covers defense costs, settlements, and judgments arising from lawsuits and wrongful allegations. Moreover, it addresses the majority of claim dollars related to **employment practices** (a common risk exposure for nonprofits) – making it a vital safety net that enables nonprofit leaders to carry out their duties confidently and effectively.

About Charity First

Charity First is committed to providing our retail partners nationwide with best-in-class underwriting, consistent and responsive service, and risk management services such as directors & officers liability insurance and accident coverage for volunteers & participants.

To learn more, call 800-352-2761 or email marketing@charityfirst.com.

