

Tamarind Gulf and Bay Condominium Association, Inc.

Minutes from Board of Directors Meeting

March 23, 2023 (APPROVED)

PURPOSE: This was a scheduled board meeting to conduct Tamarind Association business.

CALL TO ORDER: President Gerry Meiler called the meeting to order at 9:02 a.m. EST, in the Tamarind Clubhouse and via Zoom/conference call.

DETERMINATION OF QUORUM: A quorum was established with the following board members present and via zoom: Gerry Meiler, Tom Crichton, Rob Emo, George DaSilva, Doug DeYoung, and Liz Mason. Bob Weddell was excused. David Altiero, Sunstate Management, was also present.

PROOF OF NOTICE: David Altiero, Property Manager, confirmed that the meeting notice was properly posted in accordance with Tamarind Gulf and Bay Condominium Association documents and Florida Statute 720.

READING AND APPROVAL OF MEETING MINUTES: A motion was made by Rob Emo to waive the reading of the minutes of the prior meeting and approve them as written. The motion was seconded by George DaSilva. The motion was passed unanimously.

COMMITTEE REPORTS:

- **Architectural Review Committee:**
 - It is required to request to the architectural committee if you want to make changes to your unit – such as replacing flooring, or new windows, etc. This is noted in the document you signed when you bought the condo. Ex – approved materials that reduce noise.
 - Request from unit A223 to replace flooring with LVP. Request approved with notation to ensure material meets noise transmission requirements as defined in Section 7.1 of the Architectural Guidelines
 - Request from unit D116 to replace damaged lanai screen enclosure with like for like materials. Request approved with no exceptions noted or requested.
 - Liz Mason volunteered and was appointed to the committee.
- **Projects Committee:** Tom Crichton
 - Two Artificial Reefs were recovered and re-attached to the docks

- Carport Gutters have been cleaned out Bike rack received and the area has been reconfigured for better access to bikes. Two seemingly abandoned bikes were identified.
 - Thanks to Ron, Hank, Art, Dave, Phil, Bryan
 - Visited Local Recycled Plastics Manufacturer and requested them to quote signage.
- **Communications Committee: Joyce Meiler**
 - No news. Closed the loop for Sunshine Committee to get a link on our website. A couple of cards have been sent out to people who had parents pass.
- **Landscape Committee: Doug DeYoung**
 - Decision to look into stump removal of 20 stumps. \$6500 to remove them. Truscapes gave a bottlebrush tree removal for \$2500 which did not include replanting. Committee would prefer to put another tree there. Gerry may have an alternate quote in process. Attorney said we could not have volunteers do the stump grinding.
 - Rob Emo asked Doug DeYoung to make a recommendation on which stumps to remove.
- **Sunshine Committee: Covered Above under Communications Committee.**
- **Sign Committee: Bob Waddell and George DaSilva**
 - Discussion indicated that scope and priority were not clearly defined
 - Cost Considerations Include: New signs or reducing costs by combining signs or possibly rebuilding, repainting, or repairing in-house.
 - Team was asked to meet with interested members to propose both scope and priority.
 - Membership – Connie Ellis Ament, Irma Nin, Rob Austin, and Joyce Meiler
 - Kick-off meeting to be scheduled. Date and time will be communicated by formal posting, e-blast and Facebook Owners group.
- **Property Manager Report**
 - Confirmed that we should not be doing heavy work like stump grinding.
 - Power turned off in a unit due to delinquent payments. David spoke to the owner and she said she didn't know and would look into it.

OFFICER'S REPORTS:

Treasurer's Report – 03/23/2023

As of February 28, 2023

- Operating Balance \$492,733.36
- Reserve Balance \$71,561.23

February Operating

- On the Operating side, we were \$10,794 under budget in February, without Storm related costs. Most of that is expected due to lower than budgeted insurance costs for the first 6 months of the year and the planned \$1234 per month retained earnings. We spent \$40,292 on Storm repairs in February, resulting in a \$29,497 Operating deficit. However, if you look at the February financial report, it shows a total operating surplus of \$147,402 for February. This is due to depositing the insurance checks totaling \$268,307.89.

February Reserves

- On the Reserve side we spent \$47,630.87 in February. This included new gulf-side gutters and downspouts, two masonry repairs, and loan interest.

Reserve Loan

- Balance Owed \$1,961,925
- In November 2022 we began 13.5 years of monthly payments of \$15,805.75. From 2023-2035 our annual payments will be \$189,669. Those numbers assume we make no additional principal payments. We can pay the loan off early with no penalty. The loan repayment is made using Reserve funds, so does not affect the Operating Budget.

Storm Cleanup and Repairs Spending

- Including all invoices received through March 17, 2023 (not necessarily paid) we have \$345,728 in Hurricane related costs. This includes \$300,067 of building repairs, \$35,269 of cleanup costs, and \$10,392 of miscellaneous repairs, supplies, and services.

Insurance Settlement Payments

- No new information to report this month. We deposited two checks from Frontline Insurance of \$258,735.71 (mostly for carports and fences) and \$9,572.18 (estimated building A4 expenses over the \$109,710.54 deductible). This has given us some cash flow breathing room to slightly delay the special assessment due date.

President's Report:

- **Hurricane Ian update**
 - All unit owners with damage have been contacted – if you have not talked with us and you feel your unit has hurricane Ian damage please contact us as soon as possible!
 - All materials regarding the Hurricane Ian assessment have been mailed and are available on the website. We encourage all owners to check with their insurance agent to see if all or part of the assessment may be covered.
- **Parking**
 - Large influx of non-Tamarind residents parking in our lots and using the beach. We have started placing notices and recording license plates. We will start towing repeat offenders. If you have a guest that has been tagged please notify the office and have them leave a note on their dash with your unit number so that we don't target the wrong people.
 - 3 owners in violation of our parking rules have been notified but have not yet corrected the violation. We will be following up to ensure compliance

OLD BUSINESS:

Construction Projects Update

A1 Drain

- Tamarind contractor site visit
- Considered options
 1. Grind entire 1 first floor landing to provide a 1 inch pitch and resurface
 2. Cut trench in floor center and connect to external drain tile
 3. Cut a 2" wide x 1" deep drainage "ditch" with flush cover
- Review of the structural drawings and physical inspection indicates that option 2 is not feasible (slab is structural in nature and 12 inches thick)
- Option 3 does not guarantee success – may still have to grind the floor to make sure that water gets to the "ditch"
- Supplier will provide a budgetary quote for consideration

NEW BUSINESS:

Window Maintenance Standards

Discussion occurred on whether or not Tamarind should require inspections on windows, required minimum standards, and processes for replacing when required.

David Altiero believes Charlotte County requires a permit for any window or door replacement.

Questions that arose:

- How long do we give them to put windows in?
- How do we inspect?

- What about someone who has a hurricane shutter?

Decisions Made

1. There is a consensus to require impact resistant windows as required by Florida Statute.
2. Need to contact attorney to determine if we can decline liability if an owner refuses to comply (or if this even makes good business sense)
3. Implementation and Inspection Process
 - a. Architectural committee to come up with ideas.
4. Painting Project should include caulk inspection and weep hole clearing

Roundtable discussion regarding Hurricane Ian supplemental insurance claim

- We may have additional \$10K/structure law & ordinance (things required to meet current code)
- The greatest opportunity for recovery will be carports as deductibles for any unit other than A4 will not be met
- Another area will be for clean-up cost such as debris removal
- September 28 is the deadline for submitting additional claims for damages caused by Ian.

Decisions Made

1. Owners should replace their own screens. Keep the bills as The Association may go back to the insurance company to pursue reimbursement. Owners should submit insurance claim into their personal HO6 carrier.
 - a. Contact Gulf Coast to see if they'd give us a better price for a large quantity of screen purchases and repairs
2. Contact independent adjuster to see if they would work on a for fee basis and/or provide us their response with the report showing why/where we will recover money
3. We agree to pursue opportunities for recovery with Carports being the top priority.
4. We may have Additional \$10K/structure law & ordinance (things required to meet current code)
5. Board will determine how to divide workload once guidance has been provided by the independent adjuster, our Insurance Agent and/or our attorney.

MEMBERS DISCUSSION -- OPEN FORUM:

Ross Ament– A114

Question for the Architecture Committee – if you're an owner underneath another owner putting in flooring (A124) – owner is replacing all the flooring – just wondering if they got approval. No architectural request was received for flooring, contact owner to inform them approval is required

Mellissa Winn stated she received both a credit and an additional charge of \$64.93 on her Xfinity bill. Tom asked that she send the information to him and he would follow up with Xfinity.

NEXT REGULAR BOARD MEETING: April 27, 2023

ADJOURNMENT: Motion to adjourn was made by Doug DeYoung. The motion was passed unanimously. The meeting was adjourned at 11:15 a.m.

I approve and submit these meeting minutes,

Liz Mason, Assistant Secretary