

Tamarind Gulf and Bay Condominium Association, Inc.

Minutes from the Members Annual Meeting

February 22, 2024

PURPOSE: This was a scheduled annual members 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 69 Association members in attendance via proxy and in person. The following board members present and via zoom: Gerry Meiler, Rob Emo, Bob Waddell, George DaSilva, Doug DeYoung, and Liz Mason. Lauren Wilson, Sunstate Management, was also present.

PROOF OF NOTICE: Lauren Wilson, 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 **member's** meeting and approve them as written. The motion was seconded by George DaSilva. The motion was passed unanimously.

69 people were in attendance via proxy and in person.

PRESIDENT'S OPENING REMARKS:

Our condolences go out to the families of Connie Russell and Art Langdon who passed away this year. My apologies if we missed someone else. Thanks to the Sunshine Committee for their efforts sending cards this past year.

Election results: Tom Crichton has resigned and will be leaving Tamarind at the end of the month. As a result, there were only 4 candidates for four Board positions. George DaSilva, Doug DeYoung, Rob Emo and Bob Waddell are all appointed to 2-year terms. We want to welcome **Frank Ferry who is appointed to fill Tom Crichton's remaining 1 year term. His appointment is effective at the end of the members meeting today.**

We want to thank Tom for all his hard work and dedication and his contributions will be missed. This year alone Tom was responsible for researching and purchasing the bayside grill, new emergency and exit lights and light sensors for lighting control around the association, the new Gulf-side bench and many others. He was also the main contact or Tamarind representative for all of our Xfinity needs including the cost savings initiatives and most recently, defining the

painting project scope of work and supplier selection. The board is looking for volunteers willing to step into these very big shoes!

COMMITTEE REPORTS:

Architectural Review Committee: Gerry Meiler

- 12 Requests received and approved in 2023. 6 for window replacements, 3 for lanai flooring replacements, 2 for new lanai enclosures and 1 other.

Projects Committee: Tom Crichton

- Artificial Reefs recovered after the storm and re-attached to docks
- Carport gutters cleaned out
- Researched sign materials and options. Visited potential suppliers. Turned committee over to George DaSilva
- Grill on the bayside was purchased and installed
- Beach raking and cleanup
- Purchased new emergency, exit lighting and light sensors for automatic lighting around the association
- Gulf-side bench quoted, purchased and installed
- Pool deck chairs and lounges repaired, re-webbed and powder coated
- Turtle and beach rules signs have been received and installed
- Office and Maintenance phones have been ported to new provider. Converted to Mobile Phones. Terminated the Xfinity business account
- Paint and Stucco repair RFP and Contract
- Car Port Quotes and Contract
- Purchased and replace beach shower on north side
- Began to clean, prep, and paint carport poles through a contractor. Resume in Spring

Potential Projects:

- Replacement of dock and perimeter roping
- Pressure wash all areas coated exterior landings and stairs
- Repaint black strips on exterior stairs as needed, recoat with clear finish.
- Repaint parking lot reserved space numbers where carports have been removed
- Remove signposts without signs at beach entrances and around property
- Evaluate and replace as necessary all signage around the property
- Paint bathroom doors in clubhouse
- Pressure wash dock, replace boards as needed, remove dock lines.

Communications Committee: Joyce Meiler

- Instituted of a new tool to survey owner's opinions to help guide the board with a rapid and more complete response to issues of importance.
- To date there are 190 email addresses receiving Tamarind communications [this has increased from 21 in 2020]. Periodic audits of the mailing list are done to ensure that required electronic information is communicated efficiently. In addition, the Facebook page continues to be a good option for recovering lost items, announcing events and recycling updates.
- In 2024, would like to create a Welcome Package for New Owners

Landscape Committee: Doug DeYoung

- The committee relies heavily on volunteers. Thankfully we are blessed with a large number of people that volunteer consistently.
- The committee has been very invested itself in doing the work. Specifically, I want to single out Scott and Linda Gunderson and Phil Cross and Bud Tishkowski for their continued dedication.
- After Ian there was a great deal of clean up, and limited monies available for plantings, etc. As a result, we focused on getting plants healthy and reoriented. Plant donations were a common thread in 2023. Thank you!
- This past fall approximately 30 plants were purchased and planted to beautify our lovely grounds.
- More recently, the bayside has been the focus for cleanup and mulching. Another load of mulch has arrived and will be distributed in the beds soon.
- Painting will start on the Gulf side in April/May. Since 2 feet of space is required around the buildings, many plants had to be trimmed or removed. Much of this was accomplished last week with the help of volunteers. At least one more day of work is required. Stay tuned.

Sunshine Committee:

- A web link on the Tamarind web site was created
- New Cards were made from Lemon Bay and Gulf Photos
- 13 cards were sent out to owners and friends experiencing losses or illness

Sign Committee:

The Primary objective is to replace the 4 main entrance signs.

There were many head winds facing this committee. The main issue was that due to hurricane Ian, the ability to get timely quotes was difficult. Also if any quotes were forthcoming, the delivery timeline was 6 months or more out into the future. In frustration, the committee, in August recommended that we pause work until the backlog improves. During this pause, we still continued to contact vendors and we were able to get a vendor to visit Tamarind (in

January 2024) to give us advice, ideas and quotes. We were also recently told by the County that the new roadwork should not infringe on our current sign locations.

Prior to the pause, the committee gathered previous work completed on the purchasing of new Tamarind main entrance signs. We discussed various designs, materials of construction, and number and location of signs. County regulations and the effect of the future roadwork/sidewalk project on our property were also investigated.

Recommendations were made and included:

- Replacing existing signs with polymer/recycled plastic
- Replacing the existing 4 signs with just 2 signs
- Some minor design details were agreed upon by committee members
- Due to future roadwork, just purchase signs now and utilize existing posts until after roadwork is completed
- Other smaller signage: continue to be part of our routine maintenance repair/replacement

OFFICER'S REPORTS:

Treasurer's Report:

As of December 31, 2023

- Operating Balance \$470,810.65
- Reserve Balance \$231,552.76
- Reserve Loan Balance \$1,864,398 (\$12,858 per owner)

2023 Operating Loss

Removing all storm related income and expenses we had a "Real" Net Ordinary Income of \$(35,255). Many factors contributed to the Net loss. One way to explain it is that we had unbudgeted Reserve Loan Interest expenses of \$73,292 due to an accounting change and unbudgeted Flood Insurance Reimbursement Income of \$34,884, the net of which is (\$38,408).

2023 Reserve Spending

On the 2023 Reserve spending side, we made our final payments for the roofing project, did some elevator safety upgrades, masonry repairs, replaced laundry equipment, and updated our pool furniture. We spent \$405,725 from the Reserve account in 2023. This includes ~\$225,000 for roofing, ~\$32,000 for elevators, and ~\$116,000 for Reserve Loan principal payments. Note: Starting in 2024 all loan payments will be made from the operating account.

2024 Budget vs 2023 Budget Comparison – 2024 Risks

Our 2024 overall budget is about 36% higher than our 2023 budget. This consists of increased insurance costs of \$256,499 (49% of the increase), FL Statute and Reserve Study-based

contribution increases of \$247,577 (paying for our Reserve Loan while contributing in full for our next roofing project, 47%), and \$20,324 of contract / inflationary increases to goods and services (4%). Our 2024 Budget projected a 20% increase in our property value appraisal and a 30% increase to our insurance (i.e., 50% increase to insurance premiums). We will know the actuals at our July 1 insurance renewal. This continues to be a major risk to our budget projections.

Note that Storm Cleanup and Repair expenses are not included in the 2024 budget since there was no accurate way to estimate the storm costs. These costs will be covered by a combination of insurance settlement payments and special assessment(s).

2025 Budget Outlook

Looking forward to 2025, insurance costs will continue to be a great unknown and a risk to the budget. We swallowed the bitter FL Statute pill in the 2024 budget cycle, so the Reserve funding portion should be a predictable small increase year over year (projected 3% in 2025) based on the 2024 Reserve Study. January 2024 inflation was just reported as 3.1% annually, so that will continue to push goods and services higher and keep insurance interest rate financing **higher than we'd like.**

2024 Reserve Spending Outlook

The Gulf-side painting project is expected to cost \$315k (contract +20%) which is less than the 2024 Reserve Study projection of \$363k (includes painting, masonry, caulking), so we have some cushion for unexpected Reserve spending this year. We will also be cleaning the dryer vents in 2024 per our plan.

Storm Cleanup and Repair – Special Assessment 2 - Timing

We recently received final invoices from Frontline Restoration totaling \$53k for five units in the A4 building. Storm expenses to date are \$629k. We can expect about another \$150k in **expenses for the remainder of Frontline Restoration's work. The four carport full replacements** are projected to cost another \$275k (\$236k contract + 20% - down payment) with work anticipated to begin in the fall of 2024.

Minor damage was observed on many of the other carports. We have not found any roofing suppliers that are willing to repair these defects without requiring us to upgrade to the current building code at a significantly higher cost. Our current plan is to identify an independent contractor to repair any significant damage on a time and materials basis. Carport roof replacements are scheduled in 2029 as part of the reserve study and we will be making an evaluation as to the timing of any replacements the contractor deems necessary during this inspection.

Our final insurance claims should get us about \$100,000 for building A4 and the clubhouse repairs. Assuming minimal carport roof expenditures and the given projections, we would need

about \$100-145k in Special Assessment monies to pay all expenses or about \$700-1000 per unit sometime in the 3rd quarter 2024 timeframe. Note – this is an estimate based on several unknowns and will likely change as final costs and project scope decisions are made.

Questions:

- Bud Tishkowski - B514- Asked if the board ever determined how much damage was caused by windows blowing out. Gerry Meiler replied no as there were too many other projects.
- Dwight Heitman - A431 – noted that as owners, they were billed for contractor mitigation, such as for mold mitigation. Asked if there a way to ensure we are not double-billed by the contractor. Board is responsible for drywall out. Gerry Meiler suggested taking concerns offline.
- Al Zambito – A113 – asked if there was a date for car port replacement. Rob Emo replied his best guess is fall 2024.

President's Report:

- Carport update. We have a signed contract to replace the 4 carports that were damaged beyond repair and we anticipate that work to be completed this summer. Minor damage was observed on many of the other carports. To date we have not found any roofing suppliers that are willing to repair these defects without requiring us to upgrade to current building code at a significantly higher cost. Our current plan is to identify an independent contractor to repair any significant damage on a time and materials basis.
- This year we start the Painting Project. The supplier will start staging materials and equipment starting April 1 and actual painting will start on the Gulf side April 15 2024. Financial considerations require us to complete the project over 2 years. Painting on the Bayside will occur in 2025.
- Inspection walk through approximately March 15
- Everything must be off lanais, balconies and decks if/when you leave for the season. This includes any outdoor wall hangings. Any mounting holes will be filled and painted over. These items on limited common property are strictly prohibited and cannot be reinstalled. Every hole is a potential leak point. We will be notifying owners in residence of specific dates for their buildings once we know them.
- All second-floor balconies will have the screens removed and replaced. We will be **identifying which units' lanai aluminum framing requires painting. Those in need will** have screens removed and replaced. Please contact us if you have a strong opinion about your particular unit (having just been installed, units B611 and D116 are brand new and will not be replaced).
- We have delayed a vote to amend the Association documents to require impact resistant windows due to pending legislation. Florida HB 1021 and SB 1178 have been through multiple committee reviews. Both bills contain language which states that

Associations must have hurricane protection specifications that comply with applicable building codes. If the legislation is approved we will work with our attorney to establish next steps.

- The same bill contains educational requirements for COA directors mandating a 4-hour training class that includes instruction on milestone inspections, structural integrity reserve studies, recordkeeping, financial literacy and transparency, levying of fines, and notice of meeting requirements. In addition, it will require a minimum of 1-year additional training every year to remain current. Existing directors would not be grandfathered and have until June 2025 to become compliant.
- Per our capital plan we will be doing dryer vent cleanings again this summer. This includes all B, C and D buildings and the common laundry areas for the A Buildings. Any owner in an A Building who has added laundry facilities inside their unit is responsible for the cleaning their own vents.
- Water hoses were being supplied to all of our docks, not all of which were used, and they would only last a couple of years with our environmental conditions. We have stopped replacing the hoses and ask that owners and renters purchase their own. This means that they are personal property and you are not permitted to borrow them **without the owner's explicit permission. The Boat Dock Rules and Regulations will be updated and Scott will be informing dock users of the change when they request a boat slip.**
- There will be an Organizational meeting of the Board immediately following this meeting to elect officers. This year we will also include a committee leadership workshop to appoint the leadership roles for each of our committees.
- Please consider joining the South Manasota Sandpiper Key Association (SMSKA). Membership is only \$20 a year and they continue to lobby on behalf of all the communities on the island. Current efforts are focused on the Sidewalk and Lighting initiative along with continued efforts on beach re-nourishment. In addition, SMSKA funded half the cost to appraise the environmentally sensitive lands across from Sandpiper Key with the intention of purchasing the property to avoid future development. Every members' dues help fund these efforts.

QUESTIONS

- Carol Brown – A121 – Asked if the structural reserve study was the same as required by a Florida statute instituted after the Surfside collapse. Gerry Meiler said yes.
- Sally Hetzel – D126 – asked what happened to lights on the dock. Gerry Meiler explained that several large high tides have caused challenges with power under the **docks. We're investigating solar powered flood lights.**

PROPERTY MANAGER REPORT: No Report.

OLD BUSINESS:

- No Old Business

NEW BUSINESS:

Smoking Policy – current policy is that no smoking is allowed in the clubhouse or pool area. George DaSilva made the following motion. It was seconded by Bob Waddell.

- Smoking is prohibited in, on or about the following areas of the property:
 - All areas providing owners, residents and guests with access to the condominium units including, without limitation, unit entryways, landings, hallways, corridors, stairways, stairwells, sidewalks and elevators.
 - Laundry rooms and facilities.
 - Condominium unit patios (including outdoor areas in, on or about the patios), lanais, balconies and roof decks.
 - Swimming pool area.
 - Clubhouse.
- **“Smoking” means inhaling, exhaling, burning, or carrying any lighted or heated cigar, cigarette, pipe, or any other lighted or heated products containing, made, or derived from nicotine, tobacco, marijuana, or other plant, whether natural or synthetic, that is intended for inhalation. Smoking includes any product containing or delivering, nicotine, or any other substance, whether natural or synthetic, intended for human consumption through inhalation of aerosol or vapor from the product including, without limitation, an e-cigarette, e-cigar, e-pipe, vape pen, jul or e-hookah.**
- Any owner who rents or leases or otherwise allows someone other than the owner to reside within or occupy the unit shall disclose to a

A decision was made to include this for further discussion at a future board meeting.

MEMBERS DISCUSSION -- OPEN FORUM:

Al Zambito – A113 – **He’s** been here 3 weeks – in 4 instances, people have parked in his parking space. Please ask owners to remind guests and owners that they cannot park anywhere but visitor parking. Al also asked what is happening with the A1 drain issue. Gerry Meiler said another contractor has been contacted for an alternate solution.

Carol Brown – A121 – Said regarding the parking issue, owners and renters are not able to see the parking space numbers. Suggestion to paint the numbers back so they are more visible.

Kit Kohler – A112 – Asked for the total cost gulf & bayside painting which Rob Emo replied it was roughly \$775K. Kit questioned the cost. Gerry explained concrete, stucco, and caulk along with paint. Retaining walls are included as well. Liz Mason explained that multiple bids were requested and significant negotiation went into the proposal/contractor that was approved. Kit is requesting **an itemized bill for his \$1400 that he’s paid for remediation.**

Tom Crichton - A414 – Regarding the smoking issue, the biggest challenge would be enforcement. He noted that being here in the summer is a completely different vibe with renters not always respecting rules. The ask: As an owner, rent responsibly. Tom spent 80% of his time chasing around renters and owners for violation of policy.

Bud Tishkowski – B514 – a couple cars have Gulf Realty parking stickers and they are not valid. Please let them know again that they cannot park in our spaces.

Linda Gunderson – B722 – in front of A3 building – picked up over 100 smoking butts in front of **buildings, etc. Often don't see people smoking, we see the butts on the property.**

Sally Hetzel – D126 – very concerned there is no board member onsite in the summer. She asked if we can get a property manager here 3 days/week. Gerry Meiler said this is likely cost prohibitive. Lauren suggested owners use the violation reporting form and Sunstate will log it and notify the unit owner.

Jeff Conners – A325 – regarding the drainage issue, water also intrudes everywhere in the A3 building. In rainy season, it stays for days. Root problem is floors were not pitched properly. Very expensive to fix. All units have squeegees as the interim solution.

George Bolsch - B312 – back to abuse of personal parking spaces. He had a problem on his side – after it happened three times, he blocked the car in with his unit # so they would have to come find him. The association has the authority to have cars towed. Gerry Meiler or Lauren Wilson have that authority.

Dwight Heitman – A413 – asked what the consequences are when someone violates rules. Fining becomes the least attractive option. Enforcement can be violation dependent and methods could include towing a vehicle, removing Association amenities, reference to the attorney etc..

NEXT REGULAR BOARD MEETING: March 27, 2023

ADJOURNMENT: Motion to adjourn was made by Liz Mason, and seconded by Doug DeYoung. The motion was passed unanimously. The meeting was adjourned at 10:40 a.m.

I approve and submit these meeting minutes,

Liz Mason, Secretary