

Tamarind Gulf and Bay Condominium Association, Inc.

Minutes from the Members Annual Meeting

February 27, 2025

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 9:04 a.m. EST, in the Tamarind Clubhouse and via Zoom/conference call.

DETERMINATION OF QUORUM: A quorum was established with 59 Association members in attendance via proxy and in person. The following board members were present and via zoom: Gerry Meiler, Rob Emo, John Kosta, Frank Ferry, Doug DeYoung, and Liz Mason. Lauren Wilson, Sunstate Management, was also present. George DaSilva was not 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 previous annual meeting and approve them as written. The motion was seconded by Frank Ferry. The motion passed unanimously.

PRESIDENT'S OPENING REMARKS:

Welcome to all new Tamarind members. There is no election today as there were three openings and three candidates. Bob Waddell has resigned and we thank him for his four years of service.

COMMITTEE REPORTS

Architectural Committee: Frank Ferry

- During the past year 15 owners submitted the required Architectural Review form. The majority of these were for Hurricane windows and doors to replace older existing installations. This approval process is required before any vendor or contractor work can be initiated on Common or Limited Common Property within the Tamarind complex.
- ARC Request is now available on-line as a fill in the blank and email format.
- The Board recommends that Tamarind Owners review the "Tamarind Gulf and Bay Condominium Association" Architectural Guidelines and Maintenance Standards, revised 11/21/2024, before any project is considered. These are presented on both the

Tamarind Facebook site and in the Owner Portal section. This information will give insight into what is allowed or prohibited

Projects Committee: Liz Mason for George DaSilva

- **Completed Projects in 2024/early 2025**

- Enormous efforts by many volunteers in October/November to clean up debris and fallen trees and limbs from the property.
- Clean up within the mangroves took enormous effort to move docks and remove large pieces of debris.
- Replacement of dock and perimeter roping
- Pressure washing of exterior landings, stairs, etc. has been done on the Gulf side, much of it completed as part of the painting project. Work to pressure wash the walkways on the Gulf side is in process. Once completed, work will begin shortly on the Bay side.
- Repainting of parking lot reserved space numbers on curbs where carports have been destroyed, including the visitor parking spaces
- Removed signposts without signs at beach entrances and around property
- Kayak storage racks repaired.
- Paving stones were collected and are planned for outdoor closet entrance platforms. Design work has been done and installation has begun.
- Installed new benches at the beach stairway landing areas.
- Two garbage/recycle receptacle has been recovered, repaired and installed; the remaining two need to be built.

- **Future/Ongoing Projects**

- Repaint black strips on exterior stairs as needed, recoat with clear finish.
- Evaluate and repair/replace as necessary all signage around the property.
- Paint bathroom doors in clubhouse
- Pressure wash dock, replace boards as needed. The dock boat ladders need maintenance work.
- Downspout Extension (Gulf side) replacement – in Progress. A contractor estimate was received.
- We welcome all new ideas and new volunteers!

- **Communications Committee: Joyce Meiler**
 - Designed survey for input to sign committee
 - Manages the Facebook page
 - Forwards updates to the Tamarind roster of members
 - Provided hurricane updates including where to find water, FEMA assistance, and fungus gnat advice
 - Contacted WINK news for zoning changes and developed a petition for zoning changes.
 - For 2025, establishing a plan to recoup key fobs and set guidelines around quantity allowed and fees for lost fobs

- **Landscaping Committee:**
 - Early 2024 focus was on planting and cleanup
 - Cleanup focused on buildings D and A4 bay-fronts
 - Dead plants were removed
 - Some plants were moved to more appropriate locations
 - Plants were purchased to replace those that were dead.
 - A total of 51 plants were purchased and planted on the bayside
 - Volunteers have truly helped out tremendously. Special thanks to Scott and Linda Gunderson along with Phil Cross and Bud Tishkowski who serve on this working committee with me.
 - The team met with Truscapes, our lawn care, landscape trimming and irrigation contractor. We discussed issues with plant trimming and irrigation issues. All issues were addressed.
 - A large focus in the winter of 2024 was trimming plants, trees and bushes that were up against the buildings on the gulf side of Tamarind. These had to be trimmed back to allow the painting contractors to access the building walls for cleaning and painting. This work was finished and approved by the painting coordinator.
 - October of 2024 brought two more hurricanes to Tamarind, with significant storm surge effects especially on the gulf side of our complex.

- After the bank to the ocean was rebuilt, rip rap rock replaced, and sod put down, the irrigation system all had to be redone.
- All plants in gulf front beds were dead and subsequently removed in the cleanup process.
- Roots of these plants in many of the gulf front beds were removed to prepare for replanting.
- Several new plants were planted prior to the New Year.
- Early 2025 focus was on planting on the gulf side.
- Research and planning by Linda Gunderson and Phil Cross lead to a landscape plan that included plantings that would be wind and salt tolerant.
- A total of more than 100 plants were purchased and planted on the gulf side, mainly in the beds facing the gulf. Volunteers have been crucial to this effort.
- A large focus in the winter of 2025 will be trimming plants, trees and bushes that are up against the buildings on the bay side of Tamarind. These have to be trimmed back to allow the painting contractors to access the building walls for cleaning and painting. We have started this process, and hope to finish in the weeks ahead.
- Another focus for this year will be continued mulching of beds on the gulf side and potentially placing plants along the bayside of Beach Road.
- **Community Update: John Kosta**
 - Beach Renourishment. Per Matthew Logan, Charlotte County Special Project Manager
 - Beach renourishment includes filling Milton Pass, Manasota Key Beach and dune renourishment
 - Being deferred until AFTER turtle season (i.e. October 2025) due to funding issues
 - FEMA approval takes a minimum of 4 months
 - State of Florida legislature failed to act on the funding soon enough
 - The single quote received for this project was \$51 million. (lan renourishment was \$28 Million) It is felt lower bids could be obtained.
 - Stump Pass – No current information to share
 - Manasota Key Road is still closed about 2 miles North of Tamarind

- Projected reopening is in 2-3 years.
- Middle Beach aka Blind Pass is also closed per the Sarasota County Parks Dept.
 - Sarasota just assessing what needs to be done to reopen
 - Complete reopening not until Spring 2026
 - They do plan on a partial reopening at some point
- Policing Concerns. Please report crimes to the county and do not to get in a confrontation with suspicious individuals. The Sheriff's Department's non-emergency number is 941-639-0013.
- Beach Road Lighting. Currently the decorative light polls will not be replaced until the sidewalk project is undertaken in a few years. The powerline lights will be on until turtle season begins
- Clean-up of Beach Rd between McDonald's and the drawbridge
 - The county is supporting a volunteer clean up on Saturday March 22. The county will provide some supplies and staff but are looking for a significant volunteer component.
 - Will provide further information on how to volunteer on the Tamarind Facebook page.

OFFICER'S REPORTS:

Treasurer's Report: Rob Emo

- Operating Balance \$478,728
- Reserve Balances: Non-SIRS \$261,733 SIRS \$195,713 Total \$457,425
- Reserve Loan Balance \$1,733,541 : \$11,955 per owner
- Reserve Loan Payments @ 3.75% through April 2036
- January Operating Performance
 - Reported Over Budget by \$3,247 (Net Loss)
 - "All" Storm Spending of \$38,891, Credit \$19,989, Net \$18,902 expense
 - Without Storm \$15,655 Under Budget, Expected from January to June
- 2024 Operating Performance
 - Reported Under Budget by \$78,283 (Net Surplus)

- “All” Storm Spending of \$627,101 with \$632,376 S/A income
- \$73,008 under budget without Storm factors
- Lower than budgeted insurance costs
- Higher than budgeted Apartment income
- Reserve Spending
 - January 2025 - \$67,610 (Gulf-side Painting Project completed in 2024)
 - 2024 - \$260,006 (painting, water mains, masonry, roof, dryer vents)
 - Actual spending was \$75,316 under Reserve Study (13 months)
 - Painting and Building Repair spending was \$88,000 less than Study
- Ian Storm Cleanup and Repairs
 - \$890k invoices received
 - Projected Total \$1.155M, ~\$273k additional funds needed
 - Assessment Pending
 - Carport Replacement – Variance Approved - \$33,055 added cost
- Insurance Settlement
 - Building A4 \$105,091 Claim – \$19,989 Received – Pending
 - Clubhouse \$21,173 Claim - Submitted – Pending
 - Total Claims Paid to Date \$301,843
- Milton Storm Cleanup and Repairs
 - \$692k invoices and proposals received
 - ~\$50k Additional Funding Needed (sod/irrigation/electrical)
 - Special Assessment \$19,800 still not collected
- Insurance Settlement
 - \$349,940 Total Settlement (final checks issued)
 - B3,B4,B5 \$267k over deductible
 - Still need to reconcile owner out of pocket expenses against insurance settlement

- 2025 Overall Budget 20% Higher than 2024 Budget
 - Insurance up \$109k (28% of the increase)
 - FL Statute / Reserve Study-based increases up \$149k (38%)
 - Debby & Helene Recovery + Landscaping up \$112k (28.5%)
 - Contract / Inflationary Increases up \$23k (6%)
- Insurance July 1 Renewal History (Non-Flood)
 - 2021-2022 \$377,808
 - 2022-2023 \$355,391
 - 2023-2024 \$507,409
 - 2024-2025 \$687,795 Actual - 753,800 Budgeted - saved \$37k via 5% deductible
 - 2025-2026 \$840,931 Budgeted (15% General, 25% Wind Increase)
- Insurance Costs – Greatest Risk – Using Conservative Budget to Limit Surprises
- Reserves Funding – Low Risk
 - 2025 Reserve Spending ~\$75k less than in 2025 Reserve Study
 - 2026 Planned SIRS Allocation ~\$85k less than 2025 SIRS Allocation
 - 2025 Bay Painting Project \$329k Projected vs \$363k Allotted in Reserve Study
 - Predictable Small increases, \$12,000 increase (3%) per 2025 Reserve Study
- Storm Spending & 2026 Seawall Project
 - 2025 Helene and Debby \$96k budget item not needed in 2026
 - Milton Spending ~\$50k Over Assessment, Absorb or Recoup in 2026 Budget
 - Seawall Project Estimate \$500k
- Inflation
 - January 2025 US Inflation 3.0%
 - Insurance & Seawall Financing Rates may remain higher than we'd like

President's Report: Gerry Meiler

Budget follow-up comments (Reserve funds)

- Underspend of \$75,000 in 2024 from projections should reflect positively in the 2026 Reserve study
- Painting project was \$88,000 less than the reserve study estimate. In addition, the project took on expanded scope with removal and replacement of all caulking for the first time. Industry estimates caulk life at 10-20 years.
- Current plan calls for completion of painting on Bayside in 2025. 2026 will see the resurfacing of the gulf side parking lots while the seawall is being repaired. 2027 will include resurfacing of the bayside parking lots.
- Hurricane Milton – remaining issues
 - Checks are in – windows and sliders will be ordered February 28
 - Owners to be contacted next week regarding out-of-pocket expenses
 - Grills are in and will be installed next week
 - Sod replacement being quoted
 - Dock electrical & lighting – do we need electric on every dock?
 - Survey of dock users to be compiled
 - Likely no 2nd assessment will be required
- Painting project
 - Start date 4/15
 - Tree and bush trimming progressing
 - EVERYTHING MUST BE OFF DECKS, BALCONIES AND LANAIS
- Screen replacements – researching potential suppliers

Tamarind Gulf and Bay Carport Project 2024

- Early 2024 was spent trying to determine when we could get started on the carport replacement. (In hurricane damage)
- As the year went it became clear that there were significant hurdles at the county and state level to overcome.
- Surveys were required and completed for all carports on site.
- County variance process was begun with help of Becker.
- FDEP permit was required after county variance approval.

Tamarind Gulf and Bay Carport Project 2025

- All appropriate paperwork and surveys were completed and provided to Charlotte County.
- Meeting on 1/8 resulted in approval of our variance to proceed with replacement of carports
- FDEP permit process will be completed soon.
 - Waiting for engineering drawing for carport with appropriate lighting (turtles)
 - Submission should happen in March.
 - Permit approval soon thereafter.

Tamarind Seawall Reconstruction

- Issue:
 - Vertical and horizontal cracks observed in the exposed bayside seawall.
 - Duncan Seawall Marine Construction, who rebuilt the Tamarind docks, was contacted and with their review of the situation they recommended contacting Foster Engineering for a structural investigation.
 - Foster Engineering did a cursory review of the seawall, splash pad, (walkway,) and berm retaining wall. They noted significant problems with compromised seawall structure, erosion of material from behind seawall joints, exposed and deteriorating re-rod, outward bowing of seawall resulting in the splash pad downward angle towards the berm's retaining wall. Foster's recommendation was that a complete structural engineering investigation of the complete seawall structure be considered.
 - Foster indicated that any reconstruction of the seawall structure should avoid interference with the existing mangroves as this would seriously affect the timely granting of required Federal, State, and County permits. All work necessary should be considered from the land side area between the retaining wall and condo structures.
- Tamarind's Board entered a contract with Foster in October 2024 for a full engineering review with recommendations of the seawall structure.
 - The review was completed in early November 2024. The findings were that Tamarind's seawall was severely compromised and showing indications of structural failure relating to items found in their earlier review. The main concern was how a collapsing seawall would have impact on the berm retaining

wall's structure and the proximity of the bayside condos suffering subsequent structural damage.

- In January 2025 Foster completed and supplied Tamarind with their engineering specifications and drawings.
 - The Florida/Federal permits were approved in January.
 - RFQ's to be submitted to six potential contractors. This six-to-eight-month seawall reconstruction is projected to begin in the 2026 timeframe.
- The initial cost estimate for seawall reconstruction is \$375,000.00 - \$425,000.00, plus permits and any required landscape repair because of work-related damage incurred. Final reconstruction costs cannot be determined until contractor RFQs and the selection of the contractor is made. Financing alternatives will be reviewed at future Board Meetings.

Property Manager Report: Lauren Wilson

- Conversion from the website to a new web-based portal (Vantaca)
- Replaces the Tamarind website <https://www.tamarindgulfandbaycondo.com>
- New Sunstate website homepage <https://sunstatemanagement.com>
- Or access the portal directly <https://home.sunstatemanagement.com/dashboard>
- Questions – email to info@sunstatemanagement.com
- Secure access and easier navigation
- Register and sign in once – Vantaca remembers you until you sign out
- Homepage links directly to requests
- Everything you need
 - ARC requests
 - Other Request types (still need to use Tamarind Reservation system for rentals)
 - Use Documents to view all your other Tamarind information
- Suggestion: have a desktop available in the clubhouse for use by owners.

MEMBERS DISCUSSION -- OPEN FORUM:

Bud Tishkowski – bench was put right in front of his unit. Would like it to be removed as it affects his view.

Kelly Keller – He wants to get my sliding screen door replaced. The board is looking for a potential supplier.

Scott Kivimaki – key fobs should remain in your condo unit. Owners/renters/guests are all using the same key fobs. Do not give them to the rental agency.

Sally Hetzel – Asked what happened to the flag. Scott Kivimaki replied that It was ripped and a new one is on order.

Don Macnamara – having issue with his loss assessment claim with Citizens. Will appeal to Florida Insurance Board – wants to connect with others who may have a problem. Gerry suggests a private FB group to allow them to connect.

NEXT REGULAR BOARD MEETING: March 27, 2025

ADJOURNMENT: Motion to adjourn was made by Liz Mason, and seconded by Doug DeYoung. The motion was passed unanimously. The meeting was adjourned at 10:48 a.m.

I approve and submit these meeting minutes,

Liz Mason, Secretary