

Tamarind Gulf and Bay Condominium Association, Inc.

Minutes from Board of Directors Executive Meeting

March 27, 2025

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

CALL TO ORDER: President Gerry Meiler called the meeting to order at 9:10 a.m. EDT, in the Tamarind Clubhouse and via Zoom/conference call.

DETERMINATION OF QUORUM: A quorum was established with Five Board members in attendance in person and via zoom. The following board members were present and via zoom: Gerry Meiler, Rob Emo, John Kosta, Frank Ferry, George Silva. Liz Mason joined on zoom partway through the meeting. Doug DeYoung was not present. 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 March 6, 2025 board meeting and approve them as written. The motion was seconded by Frank Ferry. The motion passed unanimously.

A motion was made by Frank Ferry to waive the reading of the minutes of the March 22, 2025 board meeting and approve them as written. The motion was seconded by Rob Emo. The motion passed unanimously.

A motion was made by Rob Emo to waive the reading of the minutes of the Feb 27, 2025 board meeting and approve them as written. The motion was seconded by George DaSilva. The motion passed unanimously.

COMMITTEE REPORTS:

Architectural Review Committee: Frank Ferry: Sunstate has refined the ARC form within the Tamarind Client Portal allowing owners to “fill in the blanks” and email directly to both Sunstate and the Architectural Committee. This filing with Sunstate creates the Application Record and allows comments and approval or denial responses for any project considered within an owners’ condo.

- Since the last Board meeting there have been three submissions approved C-124 for replacement of lan damaged windows, B-611 for entryway storm door, & B-613 for

renovation of flooring. Additionally, A-413 requested information on policy regarding unit interior renovations.

- Thanks to all owners who utilize the Client Portal ARC form, it simplifies the recording of requests and provides a dated track record of responses.

Projects Committee: George DaSilva made a motion to add the following Tamarind owners to the project team. John Kosta seconded. Motion passed. Added to the Project Team were:

- Kit Koehler
- Scott Kivimaki
- Lynne Kivimaki
- Jim Bennett
- Douglas DeYoung
- Dave Munson
- Gerry Meiler
- Joyce Meiler
- Tracy Calderone
- Dave Laven
- Irma Nin
- Bud Tishkowski
- Frank Ferry
- Cynthia Yott
- Scott Mclarnon
- Christine Mclarnon
- Scott Gunderson
- Linda Gunderson
- Bob Warner
- Tony Fornetti
- Liz Mason
- Dale Mason

Communications Committee: Joyce Meiler: See Fob Possession under Old Business – Please follow the new guidelines.

Landscape Committee: Doug DeYoung: The focus for clean-up this season has been the gulf side since the plantings in the beds along the gulf side of Tamarind were all lost in the storms and aftermath. The roots in these beds have been or will be removed. New plantings and mulch have been placed in these beds already with more to come. Many workdays have occurred and many of the dead plants and branches have been removed. Thanks to everyone who has helped. We could not do this work without you.

We have successfully removed portions of bushes and trees that were up against the bayside buildings at Tamarind in line with the needs of the painting crew that will start in April. This was a big effort, and we completed it in two workdays. The painting crew liaison inspected our work.

OFFICER'S REPORTS:

TREASURER'S REPORT:

As of February 28, 2025

- Operating Balance \$464,113
- Reserve Balances: Non-SIRS \$176,113 SIRS \$266,073 Total \$442,186
- Reserve Loan Balance \$1,723,333 : \$11,885 per owner
- Reserve Spending \$16,525 (Feb - Seawall) : \$84,135 (YTD)
- February Operating Performance
 - Reported Under Budget by \$151,485 (Net Surplus)
 - Milton Spending of \$32,312, Credit \$159,742, Net \$127,430 surplus
 - Without Storm \$24,055 Under Budget, Expected from January to June

Ian Storm Clean Up

- **Ian Storm Cleanup and Repairs**
 - \$891k invoices received
 - Projected Total \$1.156M, ~\$215k additional funds needed
 - Assessment Pending – Maximum \$1500 per owner
 - Carport Replacement – FDEP Approved
- **Insurance Settlement**
 - Building A4 \$105,091 Claim – \$79,251 Received - Closed
 - Clubhouse \$21,173 Claim - Submitted – Pending
 - Total Claims Paid to Date \$361,105

Milton Storm Clean Up

- Milton Storm Cleanup and Repairs
 - \$668k invoices and proposals received

- ~\$46.5k Additional Funding Needed (sod/irrigation/electrical)
- Special Assessment – Down to \$5,250 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

PRESIDENT’S REPORT: No official report – information covered elsewhere within this document.

PROPERTY MANAGER REPORT: Lauren Wilson: Everyone should have received your coupon book for payments. Continue to utilize the portal – we’re seeing more activity on the site.

OLD BUSINESS:

- **Hurricane Ian Insurance Update** - We received a payment of \$59,262.04 for additional claims for Building A4 only. Building A4 sustained damages totaling \$224,373.65, with a deductible of \$114,663.11 leaving a potential claim of \$109,710.57. Total insurance payments to date (including this one) total \$90881.40 leaving a gap of \$18,829.17. Frontline has excluded all claims for unit A413 as we could not prove water intrusion through an opening in the building. As a point of interest, wind insurance does not cover "wind driven rain. The insurance company is calling the damage to A413 wind driven rain. Total damages associated with B413 were \$17,133.03 which we do not see as recoverable leaving us with a gap of \$1,696.14. Gerry will reconcile this last payment with the invoices but it is unlikely there will be any additional claim for building A4. We still have the clubhouse claim to "negotiate".
- **Hurricane Milton Update** – As previously reported, we have received insurance checks totaling \$349,940. Windows and sliders have been ordered and final measurements are scheduled for Thursday April 3rd. Englewood Glass is estimating a June delivery and installation window. Gerry Meiler is still reconciling insurance payments against actual spent with the biggest challenge being owner out of pocket expenses. We are still waiting on a couple of unit submissions but so far we are close and we don’t see any big adjustments. Remaining efforts include replacing the sod in the courtyard area. Quotes have been received and the work is to be scheduled. We are working to restore electrical service to a small number of docks based on both owner/user input and the potential impacts of the seawall repair project.
- **Painting Project Update** – Mobilization will begin on Tuesday April 15 and power washing of D1 later that week. The order of completion will be D1, B8, B7, E1, B6, C1, A4, A5, Clubhouse. Lesson learned is that projecting a schedule is almost impossible

with weather and staffing changes. We will plan on sending out updates on a bi-monthly basis. Owners leaving for the summer MUST remove everything from all lanai's, balconies and rooftop decks. We will audit conformance in early May as part of our hurricane preparedness efforts.

- **Carport Update** - The carport project has moved forward. Thankfully, all our preparations were sufficient with Charlotte County. They have approved our variance to rebuild the carports as they were. The next hurdle was the Florida Department of Environmental Protection (FDEP). Since our gulf side carport along the north property line crosses the Coastal Construction Control Line (CCCL) we had to get a permit approved from FDEP as well. All the paperwork was filed on 3/19/25. On Monday, March 24, 2025 we received approval for our permit to rebuild the carports. We have a pre-construction meeting we need to schedule with our contractor and FDEP, but, hopefully, we should be able start carport rebuilding in the next 30-60 days.
- **Seawall Update** – Frank Ferry - JFoster Engineering, the firm contracted with to design and monitor construction of the Tamarind seawall replacement scheduled for 2026, provided us with six construction companies who have satisfactorily completed this type of complexity in rebuilding seawalls. They asked them to schedule an onsite walk through with us here before mid-April, three have done so, and three have not contacted us yet.

Board members, Liz Mason, John Kosta & myself, have compiled the questions from the three who “walked Tamarind” and have referred these to JFoster for further insight. Tamarind has received the reconstruction permits from both Federal and Florida agencies. Requests for quotation are forthcoming this summer, and final engineering details will be developed by JFoster with the chosen contractor and the requirements of Tamarind’s Board. The construction permit application to Charlotte County will be after final engineering specifications are developed.

This project is anticipated to take six-eight months to be completed and is an intensive project working from the land side only of Tamarind’s bayfront. Work is tentatively scheduled to start late April of 2026.

- **Adopt Key Fob Replacement Policy** – Joyce Meiler has worked hard to identify and remove excess fobs from the system and that effort is almost complete. Any owners with more than 2 fobs assigned to their unit who have not presented them for verification will have their fobs disabled and they will need to contact Joyce to have them reinstated. In combination with this effort, the Board is proposing to adopt the following Policy. Rob Emo made a motion to approve the following policy. Frank Ferry seconded the motion.
 - ***Each unit at Tamarind Gulf & Bay is assigned 2 Fobs allowing owner/tenant access to the clubhouse and pool areas. These fobs are for the sole use of those in residence at Tamarind and are not to be “loaned” out and should be kept in***

your unit. If a fob becomes damaged or inoperative, it will be replaced at no cost to the owner. Lost fobs will be replaced at a cost of \$10 which will be collected at the time of replacement. In order to obtain the replacement fob, the owner/tenant will be required to bring their remaining fob with them so that the correct missing fob can be deactivated and removed from the system.

- Discussion ensued and it was determined that the correct price for replacement should be \$15. Rob Emo motioned to amend the policy to \$15 and Frank Ferry seconded. The motion with the amended policy below was approved unanimously.
 - ***Each unit at Tamarind Gulf & Bay is assigned 2 Fobs allowing owner/tenant access to the clubhouse and pool areas. These fobs are for the sole use of those in residence at Tamarind and are not to be “loaned” out and should be kept in your unit. If a fob becomes damaged or inoperative, it will be replaced at no cost to the owner. Lost fobs will be replaced at a cost of \$15 which will be collected at the time of replacement. In order to obtain the replacement fob, the owner/tenant will be required to bring their remaining fob with them so that the correct missing fob can be deactivated and removed from the system.***

- **Storm Response Coordinator and Responsibilities** - The Board has held 2 workshops in March with another session is scheduled for April 3rd at 9 AM. Given the scope of activities and responsibilities required, the consensus is that the “Storm Coordinator” must be a Board member and that individual will need to be supported by several smaller teams, potentially including supplier coordination, owner communications and reporting and insurance claim coordination. The sub teams do not necessarily need to be Board members. It was also decided to investigate the potential use of separate Remediation and Restoration services along with a Public Adjuster for insurance claims. The team is looking to have a potential supplier present an overview of what an “outsourced” process might look like.

NEW BUSINESS:

Hurricane Specifications - During the 2024 Florida legislative session, changes were made to the Condominium Act to require the adoption of hurricane “protection” specifications (not just hurricane shutter specifications which we have). The Condominium Act now defines hurricane protections to mean “hurricane shutters, impact glass, code-compliant windows or doors, and other code-compliant hurricane protection products used to preserve and protect the condominium property or association property.” While the Act requires us to adopt specifications, it does not require mandatory installation. The Act does however provide the Board the authority to mandate such installations. In the fall of 2023, the Board considered adopting mandatory installation of impact windows and surveyed the then current owners for consensus. The results of that survey were:

- 83 of 145 units responded (57%)
- 11 opposed to adopting the proposed standard

- 72 in favor of adopting the proposed standards

At that time the Board deferred action since there was pending legislation. We have now come full circle in that the adoption of standards is now required but the Board will still need to vote on mandatory installation. Gerry Meiler will work with Frank Ferry representing the Architectural committee, Sunstate and, if necessary, the Association Attorney to develop 2 separate resolutions for the standards and mandatory installation to be considered by the Board at the next meeting.

Walkover Benches - At the Annual Members Meeting, an owner requested the relocation of a bench in the center beach crossover area, citing that it was visible from their property and that no bench had previously been in that location. After careful consideration, the request has been acknowledged but denied. Moving the bench could require the Association to accommodate similar requests, potentially leading to claims of “selective enforcement.”

Over the past 40+ years, the beach landscape has continually evolved for all owners, with the addition of crossover stairs, benches, trash containers, and showers. Approving this request could invite further demands for the removal of similar features, creating an unsustainable obligation for the Association.

Propane, fire pits, grills and open flames – Several owners have asked about the use of both firepits and charcoal grills. Below is a reminder to all owners regarding the rules.

Charcoal grills are provided on both sides of the condominium property. Please clean grills after use and put out the fire. For safety reasons, the use of gas grills is prohibited. The use of charcoal grills on any patio, lanai or deck is prohibited. [See NFPA 1:10.11.7] The use of electric grills is permitted on patios and lanais. Open fires on the grounds, beach or parking area are not permitted.

MEMBERS DISCUSSION -- OPEN FORUM:

NEXT REGULAR BOARD MEETING: April 24, 2025

ADJOURNMENT: Motion to adjourn was made by Liz Mason and seconded by George DaSilva. The motion was passed unanimously. The meeting was adjourned at 10:18 a.m.

I approve and submit these meeting minutes,

Liz Mason, Secretary