

Tamarind Gulf and Bay Condominium Association, Inc.

Minutes from Board of Directors Meeting

May 27, 2021

PURPOSE: This was a regularly scheduled monthly meeting to conduct Tamarind business.

CALL TO ORDER: President Gerry Meiler called the meeting to order at 9:00 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: Gerry Meiler, Tom Crichton, and Dave Laven. Board Members attending via Zoom/conference call were Rob Emo, George DaSilva, Bud Tishkowski, and Bob Waddell. Also attending was Ed Olson, CAM and Property Manager of Sunstate Management Group, Inc.

CONFIRMATION OF NOTICE AND POSTING: Ed Olson, CAM and Property Manager, confirmed that the meeting notice was properly posted in accordance with Tamarind Gulf and Bay Condominium Association documents and Florida Statute 720.

OFFICER'S REPORTS:

- Treasurer's Report:
 - As of the end of April, 2021, the Operations account balance was @ \$140,000 and Reserve account balance was @ \$345,000.
 - Operations spending is under budget as we are reserving funds to pay for upcoming insurance premiums due in June. We expect to stay at or under budget for the remainder of the year, depending on unplanned roof repairs needed as the result of the upcoming rainy season.
 - Reserve spending was just over \$8,000 as invoices from 2020 completed projects have been paid and 2021 projects have not yet begun.

- President's Report:
 - Bicycle and Kayak storage has improved. Abandoned bikes have been removed from the property with most others identified to owners in residence. All kayaks are stored properly with most identified and tagged to owners in residence.
 - Turtle Season: Many turtles are expected to return this year after the beach renourishment. The Maintenance Manager has replaced all affected walkway lighting with compliant red lights. Owners on the gulf side are reminded to keep their blinds closed and exterior lights off (or with red bulbs) after dark.
 - Wind Insurance for Condominium owners: After roofs are replaced, individuals may be able to get insurance premium reductions if all windows and doors are compliant with

Florida requirements. All Tamarind entry doors were installed prior to current windstorm ratings, so would need to be replaced at owner expense. The Association has no current plans to replace entry doors, but will provide costs estimates to those owners who want to replace them.

- Re-roofing Project: There are no delays anticipated at this time. Materials have been ordered. AC unit evaluation has been completed. Individual owners will be receiving letters in mid-June describing the status of their units and cost estimates to bring their units up to code. Abbott Air offers a 15% discount for those owners needing to replace their units. Owners on the Gulf side looking to replace their units are encouraged to wait until next year, if possible, to take advantage of cost savings. All owners must contact the office prior to any AC unit replacement as it may affect the on-going re-roofing project.
- Bump-Out Project: Work on Building D will begin in two weeks. Each building is planned to be completed in sequence prior to re-roofing, with all buildings completed by the end of November.

PROPERTY MANAGER REPORT: Ed has been working with Rob Austin to secure bids for landscaping and other projects. There has been a recent slow-down in calls to the office for maintenance and security requests. Beginning June 1st, the Tamarind office hours will be open from 9:00 a.m. to 11:00 a.m. on Mondays, Wednesdays, and Fridays throughout the summer. Owners are encouraged to call Sunstate Management at any time for assistance.

COMMITTEE REPORTS:

- Insurance Committee: Bob Waddell and Gerry Meiler met with two companies to discuss our insurance situation.
 - Brown and Brown Insurance has 23 locations located in Ft. Myers, one of the largest in Florida. They propose an 'executive study' of all our policies against a benchmark of other communities at no cost to the association.
 - PCS (our current broker through 2021) is in the process of the completing the required 3-year Replacement Value Assessment, with recommendations to follow. They indicated that considerable premium deductions may be possible when new roofs are installed, but they must have proper documentation of code compliance during all phases of construction. Tom Crichton is interviewing inspectors to complete this documentation with on-site pictures at all phases. Estimated cost is: \$4,000.
- Projects Committee: Tom Crichton said that the group spread several bags of mulch under the bushes on the gulf side roadway. Big thanks to Bob and Karla Waddell, Lynne Kivimaki, and Marg Crichton for their time and efforts. More dead bushes on the bay side walkway will be replaced in the next few weeks.

- Architectural Review Committee: Gerry Meiler said that the committee has received one request but is waiting on more information in order to proceed with it.
- Landscape Committee: Bud Tishkowski said a new Landscape Contractor (Truscapes) starts on June 1st but their first cut looked good with a few exceptions.

OLD BUSINESS:

- Adopt policy to require Board approval for any capital project over \$10,000
 - Discussion: The board tabled this topic until a future meeting
- Ratify Landscaping contract:
 - Discussion: Truscapes has worked for us in the past and was recommended by our Maintenance Manager. Their contract represents \$22,000 in savings over our current provider with identical services. Tom Crichton requested that they conduct an irrigation review as there are several dry areas.
 - Motion: A motion was made by Tom Crichton to ratify the contract. Bob Waddell seconded the motion. The motion was passed unanimously.
- Review and approve 'Owner Responsible Costs' for roofing project:
 - Discussion: Gerry Meiler presented a slide showing various options to bring AC units to code based on their age and performance. The slide was confusing to understand.
 - Motion: A motion was made by Dave Laven to table the topic until the information could be presented in another way. Bob Waddell seconded the motion. The motion was passed unanimously.
- Review and approve A532 parking request:
 - Discussion: Tom Crichton explained how our Declaration of Condominium identifies how unit parking spaces and storage areas could have been assigned by the Developer or the Association. The Declaration also describes those assignments can be changed as an agreement between two individuals which must be deeded and documented with Charlotte County. At this time, no documentation can be found indicating the original assignments or changes on file with Charlotte County. The board must conclude that the current assignments are accurate, and will document the current assignments. Going forward, any changes requested by two owners must follow the instructions in the Declaration and filed with the county.
 - Motion: A motion was made by Tom Crichton that the current space assignments are considered to be accurate, and no changes will be made by the board. Changes requested by two owners must follow the process described in our Declaration of Condominium. The motion was seconded by Bud Tishkowski.

- Further Discussion: David Smith A532 explained that his request for was due to recent enforcement of owners to park in their assigned spaces, as he has parked in a visitor's space closer to his unit for several years. He proposed that the board re-assign all parking spaces so that they are as close to the owner's unit as possible. He also proposed an option for the board to assign him a designated visitor's space on a permanent basis. Tom Crichton responded that the Declaration of Condominium does not allow the board to change assignments, which must be done by two individuals. Gerry Meiler responded that the board is responsible for following the Association rules, and would not assign a visitor's space to an individual owner.
- Gerry Meiler requested to vote on the motion. The motion passed with six members voting for the motion, with one member abstaining.

NEW BUSINESS:

- Review and Approve Flood Insurance Deductibles:
 - Discussion: Rob Emo presented a spreadsheet showing how changing our current deductibles could lower the Association flood insurance premiums. He explained that each building is rated separately by elevation and value. Discussion concluded that the board does not have enough information to make such a decision without more information and recommendations from our insurance provider. There was also some confusion as to the Association vs. owner responsibility during a flood loss. The board tabled this discussion until for the Replacement Value Assessment is received from PCS so we have more information to move forward.
 - Bob Wyse B813 requested the board to provide pricing on replacing entry doors including frames that meet Florida Windstorm and Flood requirements.
 - Kit Koehler A112 asked how the Brown and Brown study affected this discussion, which was unknown.
 - Bob Waddell agreed to follow up with Brown and Brown and request a risk and probability analysis from PCS.
- Approve new appointees to the Projects Committee:
 - Discussion: Tim Prokop A521 has requested to join the committee.
 - Motion: A motion was made by Tom Crichton to appoint Tim Prokop to the Projects Committee. It was seconded by Bob Waddell. The motion was passed unanimously.
- General Discussion regarding Security:
 - Discussion: A general discussion of security issues concluded with the suggestion of mounting security cameras and recording video. Ed Olson will contact a Sunstate IT resource to give us recommendations on how and where to set up cameras, recording devices, and signage.

ASSOCIATION MEMBER FORUM:

- Bob Stanley B512:
 - The roof project timeline shows beginning on the gulf side on April 1, 2022. Bob requested that we move the timeline forward by a few weeks to accommodate rental agreements on his unit. Gerry Meiler explained that we would learn from roofing the bays side this year and consider moving the timeline if we can complete all roofs before July 1, 2022 to reduce insurance premiums.
 - The south side gulf grill needs replacement and is a safety hazard. Gerry Meiler told him we would look in to it.
- Katie Shumate A234: The elevator certificate expired in August 2020. What is the status? Ed Olson explained that the new certificates have been received in the office and will be put in the elevators soon.
- Kit Koehler A112:
 - Will the roofing inspections discussed earlier allows us to receive premium reductions or must all windows and doors in a building be replaced as well? Gerry Meiler responded that re-roofing should allow us to receive discounts without all windows and doors being replaced, to be determined later.
 - Are AC straps needed for our AC units? Gerry Meiler responded that our stands are anchored to the building, and the AC units to the stands, so no straps are needed.
 - Mr. Koehler volunteered to look through some original documents for any mention of parking space assignment.
- Lynne Kivimaki A432: How much do we think we are going to save in annual insurance premiums after all the roofs have been completed? Gerry Meiler said we were given a rough estimate of \$75,000 but lots of variables and no promises.
- Bob Wyse B813: Are we getting discounts on the labor to install AC units? Gerry Meiler responded that we have a negotiated group labor rate with Abbott that is less than they charge individuals.
- Paul Grewe A314: A non-guard security solution such as cameras and signage can be very effective.

ADJOURNMENT: The next scheduled meeting is Thursday, June 24, 2021. A motion to adjourn was made by Tom Crichton, and seconded by Bud Tishkowski. The motion was passed unanimously. Meeting was adjourned at 11:50 a.m.

I approve and submit these meeting minutes,



Dave Laven, Secretary