

Tamarind Gulf and Bay Condominium Association, Inc.

Minutes from Board of Directors Meeting

June 24, 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 member present in the clubhouse: Tom Crichton. Board Members attending via Zoom/conference call were Gerry Meiler, Rob Emo, Bud Tishkowski, and Dave Laven. Board Member Bob Waddell logged on to the Zoom call at 9:15 a.m. and was present for the remainder of the meeting. Also attending were 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.

READING OF MINUTES: A motion to approve the minutes from the last meeting without reading them was made by Bud Tishkowski, and seconded by Tom Crichton. The motion was passed unanimously.

OFFICER'S REPORTS:

- **Treasurer's Report:**
 - As of the end of May, 2021, the Association had a balance of \$88,000 in Operating Account funds and a balance of \$302,000 in Reserve Account funds. We also had 86,000 in Pre-paid Insurance, resulting in a total of \$454,000.
 - Our Operations spending was about \$32,000 under budget YTD. Our Reserves spending was \$16,649, with half that amount used to pay for loan closing costs.
- **President's Report:**
 - A letter will be sent to all owners regarding AC removal and re-installation as part of the re-roofing project, detailing Association vs. Individual Owner costs per unit. Owners in Building D have been contacted directly in the past few weeks.
 - The re-roofing project is still planned to begin on July 12, 2021.
 - The Bump-out project started last week and is moving forward with the D Building.
 - One of the gulf-side grills is being replaced.

PROPERTY MANAGER REPORT: There was no report.

COMMITTEE REPORTS:

- Communications Committee: There was no report.
- Architectural Review Committee: There are no new requests at this time.
- Projects Committee: Tom Crichton said that new plantings on the bay side roadway have been completed. No further projects are planned for the Summer. Owner Sally Hetzel D126 inquired about the status of building navigation signs. It is now added as new business for next meeting.
- Landscape Committee: Bud Tishkowski will conduct a survey of dead plants this Fall. The new landscaper is doing well. Bushes need to be fertilized and irrigation system needs to be checked. Ed Olson will follow up.

OLD BUSINESS:

- Adopt policy to require Board approval for any capital project over \$10,000
 - Discussion: This topic will be tabled until the next meeting
- Security System update: Ed Olson said Sunstate's IT department will be visiting Tamarind next week to make recommendations on a Server/camera system.
- Wind mitigation for individual units:
 - Discussion: An owner can qualify for reduced insurance costs by replacing their windows and entry door with impact-rated items and a certificate from the association once the re-roofing on their building is completed. Replacing the entry door and frame with an impact-rated one will cost approximately \$1,600 to \$1,800 at the owner's expense. There are no plans at this time for the association to replace entry doors. Dave Laven to pass the information to Bob Wyse, B813.
 - Motion: No motion was needed.
- Flood insurance update: Refer to Insurance deductible recommendations below.
- Review and approve "Owner responsible costs" for roofing project:
 - Discussion: Around 50 AC units are mounted on code compliant 'curb boxes' and some do not have the required 'drip loop' system. A discussion took place regarding who should pay costs to bring these units up to code and place on stands. The recommendation is for the association to pay for the costs to install all A/Cs on stands to limit intrusions into the new roof system as part of the roofing project. All future installations must be on stands, provided by the association. Owners pay for all other installation costs. If an owner wants to replace their AC unit during the roofing project, they will be given an estimate from Abbott Air and are responsible for those costs.
 - Motion: Rob Emo made a motion for the association to pay for all work pertaining to the removal and reinstallation of AC units on stands as part of the

roofing project to bring all units to code compliancy. Owners are responsible for any costs related to the purchase and installation of new units. The motion was seconded by Tom Crichton. The motion passed unanimously.

- Review and approve Insurance deductible recommendations:
 - Discussion: Board members met with PCS to review the 3-year property appraisal. The replacement value increased by 12% with a large increase in premiums if we stay with our current providers and deductibles. Frontline Insurance has offered us credit for upcoming roof replacement and a reduced deductible. With other policy changes this should result in an annual savings of \$50,000, or \$24,000 in the current fiscal year. There are some questions regarding the exclusion of seawalls and boat docks to be determined with PCS.
 - Motion: Gerry Meiler proposed a motion to authorize Ed Olson to change wind mitigation insurance carriers to Frontline and sign other related policies to cover the association assets. Bud Tishkowski approved the motion, seconded by Bob Waddell. The motion passed unanimously.
 - Rob Emo moved to change the Flood Insurance deductible from \$1,500 to \$10,000 per building (resulting in a \$7,000 annual premium savings). Bob Waddell seconded the motion. A discussion took place as to the association's liability after catastrophic flood damage, and whether the increase in deductible is worth the \$7,000 premium savings. The motion was passed with four members voting for the motion and two members voting against it.

NEW BUSINESS:

- Review and approve proposals for new driveway signage including directional maps of building locations.
- Review and approve replacement of trash containers on the gulf side walkways.

ASSOCIATION MEMBER FORUM:

- Kit Koehler A112: Requested clarification on flood insurance deductibles going up \$10,000 per each building, resulting in a potential deductible loss of \$140,000 if all buildings were damaged. Also requested a clarification on our insurance brokers vs. insurance carriers. Clarifications were explained by Tom Crichton.
- Prasadt Goswami A132:
 - I am not receiving email updates and communication from the board. How can I get it resolved? Ed Olson to investigate to make sure Prasadt is set up correctly.
 - When we have visitors, can we access the required forms digitally on the website rather than manually requesting them from the office? Gerry Meiler responded that the Rental Application form can be accessed on the website and submitted

via the Tamarind email. Once received, a parking pass and any other requests will be processed in advance to minimize the time spent in an office visit.

- We are purchasing kayaks soon and would like to see if there is room available to store them. Tom Crichton responded that there are plenty of open storage spots available and to please contact the office to get permits.
- David Smith A532: David wanted to follow up on the parking situation discussed in last month's meeting. After consulting his friends, he would like to propose a specific solution to the board to reallocate owner parking spaces in the covered area where he currently parks. Gerry Meiler responded that if he would like to propose a specific solution, please do so in writing and we would add it to new business for the next meeting.

The next board meeting is scheduled for Thursday, July 22, 2021 at 9:00 a.m. in the Tamarind Clubhouse and on Zoom.

ADJOURNMENT: Motion to adjourn was made by Bud Tishkowski, and seconded by Bob Waddell. Motion was passed unanimously. Meeting was adjourned at 10:42 a.m.

I approve and submit these meeting minutes,

A handwritten signature in cursive script that reads "Dave Laven". The signature is written in black ink on a light-colored background.

Dave Laven, Secretary