

Tamarind Gulf and Bay Condominium Association, Inc.

Minutes from Board of Directors Meeting

October 28, 2022 (FINAL 11/16/2022)

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

CALL TO ORDER: President Gerry Meiler called the meeting to order at 9:05 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 and via zoom: Gerry Meiler, Tom Crichton, Rob Emo, Bob Waddell, George DaSilva, Doug DeYoung, and Dave Laven. Colleen Fletcher from Sunstate Management was also in attendance.

CONFIRMATION OF NOTICE AND POSTING: Colleen Fletcher, 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 THE MINUTES:

- Rob Emo made a motion to waive the reading of the prior meeting minutes from 9/28/2022 and approve them as written. The motion was seconded by Doug DeYoung. The motion was passed unanimously.
- Tom Crichton made a motion to waive the reading of the meeting minutes from the 9/20/2022 Budget Workshop and approve them as written. The motion was seconded by George DaSilva. The motion was passed unanimously.

OFFICER'S REPORTS:

- **Treasurer's Report:** As of September 30, 2022:
 - Operating Balance \$268,160.86
 - Reserve Balance \$(2043.06)
 - On the Operating side, we are \$90,096 under budget through September (about \$18,700 under budget in September). Most of that is expected due to lower than budgeted insurance costs and the planned \$3,000 per month in retained earnings.
 - On the Reserve side we spent \$113,737.81 in September for roofing, bump-outs, and loan interest. Total Reserve spending through September is \$1,087,507.44.

- Reserve Loan Update: There are no new loan draws to report, but we will make the final draw of the entire \$2M prior to the end of the 18-month interest-only period which ends in November.
- **President's Report:** No report. All items will be discussed on the following agenda.

PROPERTY MANAGER REPORT: Colleen Fletcher said:

- We are learning from our experiences during Hurricane Ian. Sunstate Management is improving our communications and management procedures during and after future catastrophic events.
- She has been working with Truscapes Landscaping to secure a 2023 contract and does not anticipate that our rates will increase next year.

COMMITTEE REPORTS:

- **Architectural Review Committee:**
 - Unit A232 request to install a 'Ring' doorbell which includes a surveillance camera. Gerry Meiler approved the request based on the precedent set in 2020, that a camera may be installed if it does not interfere with the limited privacy of other unit doorways in the entryway.
 - Dave Smith introduced draft language to add to the Association ARC guidelines regarding surveillance cameras for board review. The board will discuss the new proposed language at the next meeting.
- **Projects Committee:** Tom Crichton said:
 - Hurricanes Ian debris cleanup: I would like to thank all of our owners who sprang into action both at Tamarind and around the town. These folks volunteered their time and energy to assist with our grounds cleanup as well as help those in the surrounding community take critical steps to recovery. Namely, Gregg Walker, Jim Bennett, Rob Emo, and Lon McCracken for venturing off the island to tarp an elderly couple's damaged roof. Thanks to Lon, Rebekah, Ryan, and Ben for acting immediately after Ian to remove wet carpets and food from numerous units. Without this action, mold and other damage would have no doubt been much more prevalent in many units. Thanks to Diane Emo, Joyce Meiler, and Marg Crichton for broken glass cleanup and getting into the mangroves and cleaning out storm debris. And thanks to many others for chipping in and picking up where they saw a need.

- Special thanks to Rob Austin -- without him, we would all be lost. Also, thanks to our suppliers who quickly arrived at our property making emergency repairs and grounds clean-up over the next several days.

- **Communications Committee:** Joyce Meiler said:
 - The Association Owners Facebook page was used to communicate our property status during and after Hurricane Ian. Forty new owners were added. We hope to continue to improve our communication efforts using Facebook. Big thanks to Joyce for managing the requests, posting updates, and responding to the owners!
 - George DaSilva asked if members needed to be made aware of inappropriate activities on our Facebook page. Joyce said she did not believe this was an issue.
 - The Clubhouse library now has a collection of DVDs for your enjoyment. Please add to the collection.

- **Landscape Committee:** Doug DeYoung said:
 - Our property landscaping was dramatically affected by the hurricane. Doug identified several trees and bushes that were lost, while others were uprooted and need replanting. The Landscape committee is setting up a work event to save the uprooted bushes and assess the damage to our property. Lots of mulch will need to be replaced. Most landscaping costs will be bundled into the new category of Hurricane Ian Damage to be addressed at a later meeting.
 - Gerry Meiler said he contacted the State of Florida regarding removal of a downed tree on our north border that needs to be removed from the beach.

- **Sunshine Committee (to be formed):** No report at this time.
- **Sign Committee (to be formed):** No report at this time.
- **Documents Review Committee (to be formed):**
 - Gerry Meiler said attorney costs to review our Association documents is estimated at \$11,000.

OLD BUSINESS:

- **Projects Update:**
 - Surveillance Cameras: Gerry Meiler recommended that we strike this topic from future agendas and not take any action at this time.

- A1 Drain Concern: The drain is still a problem and will be addressed soon.
- **Ratify Comcast/Xfinity contract:**
 - Rob Emo said that our contract negotiations have resulted in a net savings of \$7,800 annually to the Association, a savings of \$4.86 per unit per month.
 - Tom Crichton said that his initial review of the contract was favorable, and he planned to complete a detailed review in the next few days.
 - Gerry Meiler called for a motion to approve the contract contingent on Tom's review so it could be implemented beginning February 1, 2023. Rob Emo made a motion to approve the signing of the Comcast/Xfinity contract pursuant to final review by Tom Crichton. The motion was seconded by George DaSilva. The motion was passed unanimously.
- **Insurance Review including Flood Rebates:** Gerry Meiler said:
 - Flood insurance rebates due to some building misclassifications are being approved. Four buildings were mislabeled, two should be approved this week.

NEW BUSINESS:

- **Hurricane Ian Aftermath:** The Association's Declaration of Condominium states that the board must determine if the extent of damage caused by such an event should be considered 'substantial.' Tom Crichton made a motion: "As required by the Tamarind Gulf & Bay Condominium Association Declaration of Condominium Section XXI titled 'Provision for Casualty Insurance,' I move to declare damage from Hurricane Ian to be "less than substantial". This motion is based on the fact that neither three fourths of all units nor three fourths of the units in one building have been deemed untenable. Further, no individual unit has been deemed untenable to date." The motion was seconded by Rob Emo. The motion was passed by unanimous vote.
- **Motion to Recommend 2023 Budget Proposal:**
 - Gerry Meiler explained that the recently received study from Dreaux Isaac regarding our asset valuations was not accurate and needed reconsideration before final publication.
 - Rob Emo made a motion to accept the recommended 2023 budget as discussed by the board of directors in the prior 2023 budget workshop assuming the proposed corrections to the Dreaux Isaac study would be made. "I move to submit the budget as revised and reviewed today for owner approval at the November 17 Board of Directors meeting. The revised budget calls for a total increase in maintenance fees of \$150 per quarter and is contingent upon receiving confirmation that the contribution is sufficient to be fully funded. An emergency meeting of the Board will be required if receipt of the Reserve Study

does not affirm the funding status.” The motion was seconded by Doug DeYoung. The motion was passed by unanimous vote.

- Gerry Meiler stated that all expenses related to Hurricane Ian would be recorded into a special account, and that most likely a special assessment to all owners would be made to cover the damage expenses. Details will be determined at subsequent board meetings.
- Margaret Stevens, A421: Is the Association responsible for screen replacement? Gerry Meiler said that he did not know at this time.
- Gerry Meiler said that the board reviewed the prospect of applying for a loan of credit to provide additional funds for emergency situations, but now that the storm occurred it is no longer necessary to do so.
- Tom Crichton said that communication to all owners was being sent out soon indicating that all Tamarind units are tenantable and asked that owners should respond to the office if their unit is not.

ASSOCIATION MEMBER FORUM:

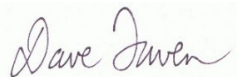
- Lynne Kivimaki, A432: Thanks to the board for their foresight in replacing the roofs during the past two years. Our damage would have been much more extensive. Regarding unit damages, she asked if she should contact wall replacement suppliers or wait for the Association to handle it. Gerry Meiler said the Association would be reviewing all the impacted units and prioritize their repair/replacement. Lynne also commented that the Association should consider reviewing rental contracts to make sure Tamarind is not responsible for unfound mold.
- Carol Brown, Unit A121: When are wall repairs gong to be started and completed? Is the Association responsible for mold assessment and removal? Gerry Meiler said that the Association would assess all of the impacted units, communicate the status with owners, and prioritize repair/replacement as needed.
- Katie Frederickson, A231: How will the Comcast/Xfinity transition take place beginning February 1, 2023? Gerry Meiler said that all services would be unchanged on February 1st, except for billing changes. Owners would only see an invoice going forward for specialty services not included in the Tamarind cable and internet package. Owners will be contacted by Comcast / Xfinity to set up an appointment to upgrade their in-home equipment if needed sometime after February 1, 2023.
- Dave Smith, A532: Thanks to the board for negotiating the Comcast contract. Please let me know how to transition from our current Frontier internet account to Comcast / Xfinity on February 1st.
- Katie Shumate, A234: How long will we continue to receive quarterly HOA fee increases to support the loan repayment over the next several years? Rob Emo said our plan is to

increase quarterly dues by \$50 over the next four years. After that, we should have sufficient reserves to pay off the loan, continue to pay our operational and reserve budgets, and decrease quarterly dues going forward.

- Kit Koehler, Unit A112:
 - Is the 3% insurance deductible on our property insurance based on restoration costs or resale values? Gerry Meiler said that the insurance valuation is for the replacement cost and loss of each individual building and major asset, not the present real estate value.
 - Do the surplus funds at the end of the year automatically go into the reserve account? Colleen Fletcher said that it must be voted to retain the surplus during the annual meeting.
 - Are all 'Ring' cameras installations subject to ARC approval. Gerry Meiler said "Yes."

ADJOURNMENT: The next meeting is scheduled for November 17, 2022. A motion to adjourn was made by Doug DeYoung and seconded by George DaSilva. The motion was passed unanimously. Meeting was adjourned at 11:13 a.m.

I approve and submit these meeting minutes,

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

Dave Laven, Secretary