

## TAMPA PALMS NORTH OWNERS' ASSOCIATES

c/o Condominium Associates  
16402 Tampa Palms Boulevard  
Tampa, FL 33647

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### NOTICE OF BOARD OF DIRECTOR'S MEETING MINUTES

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NOTICE IS HEREBY GIVEN THAT on Monday, March 30, 2015 at 6:00 p.m. in the Club Tampa Palms Media Center, the Board of Directors will hold a regular Board Meeting. An identification of agenda items is as follows:

1. Call to Order/Proof of Quorum - meeting called to order at 6:01pm. 4 out of 6/Maureen Meyering, Craig Parrino, Kevin Dunbar, & Renynold Renynold. Carol Richardson & Gar Urette absent.
2. Approval of the previous meeting minutes - Approved, motioned by Maureen all in favor (4 out of 6).
3. President's Report - Maureen motioned for Ron Donalson to be the Director at Large of TPNOA. Craig seconded motioned - All in favor.
4. Manager's Report -

#### I. Financials:

##### A. Account Balance:

There was \$199,001 between two operating accounts as of 2/28/15 and \$296,362 in the Popular Bank Reserve account for a total of \$495,363 in all accounts.

##### B. Budget Comparison:

As of 2/28/15 the total year-to-date operating expenses were \$169,147.52 and the year-to-date budget was \$227,443.20. The association is \$58,285.68 under budget in the operating expenses.

Financial evaluation: Although the association is showing over \$58,000 under budget, with \$199,001 in the operating account minus the prepaid accounts of \$115,896.88 equals \$83,104.12 for operating expenses for March. With the current monthly budget at \$120,491.60 this would put us at a deficit of \$37,387.48 if we were fully using the funds in our budget. However, the quarterly payments due April 1st will help to mitigate any deficits we may show on paper. There is no need for concern as we do have the funds we need to operate the association in the necessary manner.

The accounting department has notified us that your operating account plus your reserve account holds over the insured \$250,000 FDIC amount. It is recommended that you consider an "Insured Cash Sweep" account. A threshold is set for each of the checking and money market accounts at \$250,000; then each night anything in excess of that amount is "swept" to CDARs placed at other lending institutions to keep everything fully insured. Accounting believes but would have to confirm, but the last time

they received rates on 2/25 the interest rate was .30% APY and six withdrawals per month are allowed. All funds are readily accessible without penalty. The manager is requesting a vote from the Board. It was brought up that there used to be multiple accounts. **Another account (sweep account) would always be with another bank. There was a vote to do a "sweep" account. Renynold motioned – Craig 2nd the motion - all in favor.**

## II. Administrative

### A. Collections:

Please see the attached delinquency report thru 3/16/15/15. Several owners have been contacting the office and paying off their past due balances. The association attorney has provided a status report for the Board's review, please see attached.

#### Attorney foreclosure update:

We had focused on four accounts for possible Claim of Lien foreclosure cases, as follows:

1. Deering, 16308 Turnbridge Ct, lien filed 11/25/2014, owner stated proposal will be forthcoming to bring account current
2. McCoy, 17236 Emerald Chase Drive. We filed a Claim of Lien on this property on 02/04/2009. HOA Claims of Lien are probably subject to a five-year statute of limitations. An updated Claim of Lien will be filed this week.
3. Whitburn, LLC, as Trustee, 16336 Heathrow Drive. We filed a Claim of Lien against the prior owner, Corrine Ayers, on 07/27/2010. This Claim Lien should still be effective. An updated Claim of Lien will, however, be filed this week, in order to see if we can prompt payment.
4. Beall, 5138 Mayfair Park Court. You informed me the Board agreed she could pay for 2015 all quarterly assessments when due, plus at least an additional \$50.00. She did pay \$400.00 for the first quarter of 2105. **8 properties total not 4 (stated by Maureen). Ask attorney to review the other 6 properties to see if there are any updates on those. Maureen would like an update on the main homes over \$6,000.00 Suggested to go with the attorney's advice on those accounts. Deby needs to re-address with the attorney. Maureen is going to email Deby with the properties that they wish to have reviewed.**

**B. PAB Loan Application: Rate modification was approved. Loan amount did go a little per month but the ultimate savings is huge. Savings on the loan by going with the 15 year loan was a savings of over \$639,000. 15 year loan was motioned by Renynold – 2<sup>nd</sup> motion by Maureen – All in favor.**

**C. Reserve Study: A reserve study was last performed in 2012 and needs to be updated. Reserve Advisors has provided a quote of \$3,600 to update the study, please see the attached. The manager has concerns that we are under budget for reserves and is recommended an updated study. The recommendation is that the study be done every 3 years.**

There are questions pertaining to the roads and sidewalks throughout Tampa Palms North. Who is initially responsible – the city or community? Some items on the study are questionable as far as being charged for. Craig stated that he thought the City was responsible for those areas. It was asked that the Club be separated from the rest of the study. (Separate the Club from the Common Area) Updates are not as expensive as the initial survey. It should be brought to the attention that any area owned by the City should not be included in the study. Would like to see the study done by October 2015. Craig 1<sup>st</sup> motion – Renynold 2<sup>nd</sup> motion – All in favor. Sidewalks, roads, and brick inlays.

D. Appraisal: A copy of an appraisal in 2014 was provided by the insurance agent. A copy is being provided as a separate attachment. Questioned if we had a hard copy of the appraisal – Deby does have one. Concerns were the pools and other structures, not so much the Clubhouse.

E. Email Broadcasts: Four email broadcasts were issued regarding the newsletter and community garage sale. Good communication took place to keep all homeowners aware of the Garage Sale.

F. Community Garage Sale: The community garage sale was held on March 21st. Signs were purchased that can be used from year to year and the sale was advertised in the newspaper. Additional directional signs were purchased to guide shoppers to the Club. Only four owners participated in the sale, four employees worked overtime and one other community participated. There was a pretty large turnout for buyers but not enough participants. May want to rule out the yardsales in the future. The yard sale ended up being a flop.

G. Club Suspensions:

No new suspensions.

H. Club Vendors:

New vendor information sheets were developed for anyone wishing to rent out the multi-purpose room or the gym facilities to ensure that all vendors are aware of the rules before signing the contract. All vendors must provide copies of insurance before signing their annual contract. Four vendors have until April 1st to sign their contract before having their arrangement voided. We have received all but 4 contracts from the vendors.

I. Rules and Regulations:

The manager will be working with the Board President on adjusting the wording in the Rules and Regulations for the Club.

J. Association Insurance:

The Board President and Manager met with the insurance representative for the Club, Hank Cramer with Advanced Insurance. The Board President reported the following:

The policy that renewed in January included the following:

Equipment Breakdown, Crime, General Liability, Workers' Compensation, Directors & Officers, Excess Liability and Environmental Impairment. The premium went up from \$21,385.85 to \$23,612.34.

Last year when John met with Mr. Cramer they added:

1. \$1,000,000 to Directors & Officers Liability (for total of \$2,000,000 in coverage)
2. Increased the Umbrella to a \$10 million limit,
3. Bond/Crime was increased to \$650,000 (required)
4. Environmental Impairment was added. (First and Third-party coverage for pollution conditions)

In Hank's opinion the D & O liability was fine at \$1,000,000 vs \$2,000,000 (cost of \$800 more) and the Environmental Impairment is a new insurance coverage but he suggests we keep because of all the ponds we have (\$2900 premium for this coverage). Environmental losses are low frequency, high severity events.

The policy that renews March 18 is for the Property of TPNOA.

American Capital policy would cover the Clubhouse, Clubhouse contents, 4 Gazebos, 3 Pools, one with slide and Jacuzzi with a \$5000 deductible and 5% Hurricane deductible per calendar year.

Lloyd's London policy would cover Well Pump, Irrigation System, Light Poles, Fences, Signs, Concrete Walls with a \$1,000 deductible and 5% wind/hurricane deductible per total insurance variable. The premium would come down from \$18,270.60 to \$17,961.

For this policy renewal, Hank is recommending we move all coverage to American Capitol which would bring the premium to \$14,209. The difference would be that we would have a \$5,000 deductible instead of a \$1,000 deductible for the items under the Lloyd's London policy....Well Pump, Irrigation System, etc.

Even though the deductible is higher, the coverage for wind damage is better.

The only coverage not in our policy is sinkhole coverage and Ordinance of Law Coverage. He stated we couldn't get sinkhole coverage and would give us a quote for Ordinance of Law Coverage. **Maureen 1<sup>st</sup> motion the Association Insurance – 1 million for the D&O – get rid of 2 million – lower the director keep the umbrella – do not take Ordinance of Law Coverage – Kevin 2<sup>nd</sup> – All in favor.**

K. Fire Inspection:

A satisfactory fire safety inspection was received on 3/25/15. The fire hydrant had to be inspected and the plant at the entry had to be moved so as not to block the fire pull station prior to the clear inspection.

L. Pool Inspections:

All three pools and the hot tub received a satisfactory inspection from the Health Department on 3/12/15.

III. PROPERTY MAINTENANCE

A. Landscaping Maintenance:

TPNOA

- 1) Annuals were rotated for the spring planting
- 2) Palms were removed for disease – Questions on the treatments and the expense. We won't know if it is working for a few months. Questioned by Renynold and confirmed by Deby that the fertilization was done.
- 3) Several palms were scheduled for palm tree injections three times per year to improve their health to help avoid the loss of the more expensive palms. The tree on the corner of Palm Springs and Tampa Palms Boulevard is in danger but we don't know if it will

be saved for three more months to determine if the tree is putting out new growth. The current fronds are already wilted and need to be pruned.

Club

- 1) Annuals were installed for the spring planting
- 2) Palms in the front of the Club were removed for disease

B. Ponds:

Several pond signs are being replaced for the worn ones on the common area.

It has been determined that the pond located in front of the Jade Apartments is owned by Tampa Palms North.

The manager has received a quote to restore the pond by Red Lobster to its proper condition for \$5,995 to take it below water level. Monthly maintenance would be \$200 per month by Florida Aquatics. This was previously completed several years ago, but monthly maintenance was refused.

A quote was received to dredge both ponds by Florida Ponds. The Red Lobster pond is quoted at \$13,832 and the Jade pond is quoted at \$12,627 with removal of all overgrown vegetation to within two feet below water level. Please see the attached quotes. Ron asked the question of

having the Restaurants to help in the cost of the dredging. Something we can ask them but not sure what they will do. Ron said he would look into/approach the City Council with the situation. He is talking about partnering up with the City Council. In favor of doing dredging but Deby is going to work on getting more quotes. The Post Office landscape and the entrance by the Post Office looks awful. Ask the Post Office to clean up the property again. It was asked of them 6 or 7 years ago but they didn't do anything about it.

C. Maintenance Items:

The following items were repaired or scheduled for repair:

- 1) Painting the Cypress Preserve fence by the soccer field
- 2) Had the lights repaired at the outdoor fountain
- 3) The sidewalks are being cleaned in TPNOA, adding gazebo roofs to be cleaned
- 4) A new shelf and supplies were added to the children's room that make it easier to keep the room clean
- 5) The gym equipment was repaired during the past week
- 6) One rim on the basketball court was repaired and nets were installed
- 7) A bench at the tennis court is being repaired
- 8) The steps are being cleaned to the slide
- 9) The exterior of the club is being cleaned of bugs and dirt
- 10) The Club entry sign was painted
- 11) Purse hooks were installed in the women's restroom
- 12) Shower curtains were replaced in both bathrooms
- 13) A hanger for coats and deodorizers were installed in the gym
- 14) Wasp nests were sprayed at the gazebos
- 15) The men's sauna wood was restained

D. Fitness Center:

The clubhouse committee met on February 3rd to discuss the gym equipment. The committee made recommendations to replace one stationary bike, one treadmill, and add a quote on the calf machine. Please see the attached quotes for approval. **Kevin motioned for the equipment to be changed out and serviced Ron 2<sup>nd</sup> the motion – All in favor**

E. Interactive Game:

The manager is requesting the Board to consider the use of an interactive virtual playground called Eyeplay that projects from the ceiling onto the floor. It is available for rent for \$199 per month with an 18 month contract. Ten games are permitted at one time and may be changed out periodically. Please see the information enclosed or go to

<http://eyeplay.info/>. Kevin felt that it may not be a good idea. Deby asked the Board just to review it through the website. Kevin questioned whether this could be a liability for the Club. Bring it up again at the next meeting.

F. Security Front Desk Monitor:

The equipment has been ordered and should arrive soon. All programs will have to be redownloaded by A&H Security.

G. Sidewalk Cleaning:

The sidewalks cleaning will begin shortly. The manager has requested to have the utility pads cleaned on Tampa Palms Blvd and Cypress Preserve as well as the gazebo roofs.

H. A/C Thermostats:

The gym ceiling was inspected and it was determined that there is insulation in the ceiling.

Thermostats to replace the existing ones in the manager's office will be installed once the dimensions are determined. Thermostats that are capable of switching from cool to heat automatically will be utilized. All for looking into the new thermostats. Feels that the installation needs to be blown into the attic space. There is a foam spray installation that can be installed. Deby is going to email pictures to Craig and look into the cost. The Board strongly agrees that there is a problem with the installation. An estimate should be done. Felt that \$150.00 is a good price for the thermostats. The one Deby has been looking at ones that can be controlled through WiFi and controlled when management is not here.

I. Landscaping Contract:

The manager has received the quotes for the landscaping bids. Five companies were solicited. The manager has been impressed with the professionalism and professionalism of Valley Crest and ABM (formerly One Source) and feels that they are the strong contenders as far as capability. To be fair, not much is known about FLC, but their quotes do seem to be a little high on the Club side and low on the TPNOA common areas. Sunrise did not provide their quotes in a timely manner, nor on the RFP requested, and their prices seem to be overpriced. Full quotes are available from the manager. Deby and Maureen are to pick out two companies and interview them. Then narrow the choice down to the one that best suites the Association needs. ABM is one of the top running choices. There were questions by Craig about ABM being the choice and why are they ½ the cost than the others? Find out what other properties ABM manages. Make sure to ask ABM questions about the irrigation. There were questions about the shrubs at Palm Springs but the Board has decided to wait until the new landscape company is brought on board. Motion by Renynold giving Deby and Maureen the rights to interview the landscape companies and make a choice – Craig 2<sup>nd</sup> the motion – All in favor.

At this point in time, the manager would recommend a change to ABM for the TPNOA common area and Club landscaping. Tampa Palms has agreed to let them use the same staging area not far from the Club and they know the area and property conditions and challenges well.

The manager is requesting that the Board allow the manager and the Board President to completely vet all proposals, along with review any of the Board's comments for consideration, and move forward with choosing a new landscape company.

J. Areas of Ownership:

There are areas in Tampa Palms that are shown on the county property appraiser's website as being owned by individual associations and not Tampa Palms North. The manager is researching all areas in Tampa Palms North to determine ownership and will supply a report at the next meeting. Windsor has agreed to transfer all TPNOA properties that are considered common area property and has paperwork by the attorney to be signed by the Board to process the transfer. Ashington Neighborhood is still considering the property that they wish to transfer.

K. City Sidewalks:

Maureen Meyering is working with the City to attempt to have us moved up on the sidewalk repair list. There is a large dip in a sidewalk that collects water that the children must walk through on their way to school. There is also a discussion about what can be installed at the corner in front of Oxford to help keep driver's off the grass. Options are also being discussed to help manage the damage from the vehicles belonging to the crossing guards. **Maureen is working with the City pertaining to the water collecting on the sidewalks. She has been waiting 154 days for the request from the City to come out to review with her. The spot where the parking guards' park maybe should be cut out and filled with crushed stone.**

Oxford Signs:

At this point in time, Oxford does not appear on any directional signs in the community. A quote was received by Vinyl Signs to place another plaque just below two signs that are already present. The cost would be about \$160 and mimic the look of the signs already present. **Already approved and ready to be done.**

Audience questions:

Mr. Iyer from Ashington Estates attended the meeting to ask questions about the security swiping of his card. He questioned why homeowners have to swipe in all the different areas once inside the Club. Kevin stressed the importance of the security of the Club. Mr. Iyer asked how he



should approach any questions he may have for the Board and Deby explained that all emails should go to her then she will bring any concerns to the Board.

Anjna Shah from Lancaster attended the meeting to talk about dog waste stations and what could be done to get the homeowners to pick up dog waste. She asked if the Board would consider putting up a couple dog stations along Tampa Palms Blvd/Cypress Reserve roadways. The Board stated that they would consider the cost and look into it.

There was a discussion about the next meeting and when it should be held. Agreed that Mondays are good for everyone. June 1<sup>st</sup> was set for the next meeting.

Motion to Adjourn Meeting at 8:00 pm.