

Paradise Shores Apartments.Inc.
Board of Directors Meeting - Clubhouse
April 12, 2022 - 7:30PM

Call to Order: President Bill Schaffer Jr.

Roll call: Secretary Pat McCann

Directors/Alternate Directors: Mary Bizzarri, Lois Barros, Dennis Moore, Tina Morrison, Bobby Raposa, Peter Lopez, Joe Colon, Pat McCann, Joanie Ross, Gene Zombory, Gail Brock.

Directors at Large: Wally Maire, Mike DeBrito Jr., Bill Schaffer Jr.

Consideration of Agenda: Janet Naylor letter – Moved to new business.

Suspension of the normal order of business*:

A motion to suspend with the normal order of business for the following: To hear a presentation from our insurance agent **and to** adjust the approved amount to be paid for insurance was made by Pat McCann, 2nd by Peter Lopez. (Paradise Shores 2022 USI Insurance Proposal attached for our records (1)) **Motion carried.** Remove from Agenda

Sixto Guerrero of USI Insurance Services spoke about the Insurance Crisis facing Florida and how Paradise Shores is impacted. He spoke of the need to replace 7 of our roofs of which 3 need to be done immediately. He further explained that the crisis is going to persist and that we need to update portions of our property including keeping all roofs under 15 years old and addressing the aluminum wiring issue. He stated that we were lucky to even be able to get insurance.

Property Insurance Payment*:

A motion to approve the payment of up to \$460,000 in premium costs which is above and beyond the previously approved amount of \$432,000 to our Insurance Company for the various 2022-2023 Insurance policies including Property, General Liability, D&O Liability, Crime, Umbrella, and Legal Expense insurance was made by Mike DeBrito, 2nd by Mary Bizzarri. President Bill Schaffer explained that this increase will be covered by some savings they were able to obtain in our flood insurance. (2022-2023 USI RNL Invoice attached for our records(2)) **Motion carried.** Remove from Agenda.

Reading of the previous minutes*:

Minutes: March 8th, 2022 Board Meeting* **A motion to approve** the previous minutes AS DISTRIBUTED to the board was made by Geno Zombory, 2nd by Joe Colon.
Motion carried. (Minutes to be distributed to residents as approved.)

Treasurers Report*:

February 28, 2022 Treasurers Report*:

A motion to approve the February 2022 Treasures Reports as read was made by Mary Bizzarri, 2nd by Wally Maire.

Motion carried.

* report attached to minutes

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March 31, 2022 Treasurers Report*:

A motion to waive the reading of the March 2022 Treasures Reports until complete data is available from Jackson Accounting was made by Wally Maire, 2nd by Joe Colon.

Motion carried.

Correspondence*:

Resignation of Alt. Building Director Building 10 Betty McLaughlin(4)*. Remove from Agenda. Thank you letter for Bazaar*(5). Remove from Agenda

Committee Reports:

Blue Book: Rule changes proposed under new business.

Budget: Still working to move the old component reserves over to Pooled Reserves.

Election: No Report

Grounds(6)*: President Bill Schaffer reminded owners to get specifications committee approval before ALL landscaping activities outside of their unit. Bill reported that he has found the most current landscaping rules in the March 10, 2014 Board Minutes and that they are attached and would be posted in all breezeways. These supersede any previous landscaping directives. (2015-03-10 Landscaping Specs attached for our records)

Contract-Insurance(7)*: President Bill Schaffer reiterated that the 4 roofs that previous boards silicone coated were considered OLD ROOFS by the insurance industry and must be replaced asap if we have any chance of correcting the current insurance crisis situation. Another 3 roofs should be replaced the following year and then 1 a year from that point on. Bill additionally explained the need to make ourselves more attractive to insurance companies and that doing so may not save us a lot initially but it would likely allow us to purchase insurance at more favorable terms such as lower deductibles. Bill stated that surprisingly our roofs were of a bigger concern than the aluminum wiring and that even Citizens refused to insure ½ of our property due to the ages of the roofs. (2022 03 USI Roof Summary attached for our records)

Maintenance(8)*: President Bill Schaffer advised: The new engineer allowed Unit 19 in Building 5 to be repaired by the unit owner. He further advised that we have to hire a Geotechnical Engineer to check the ground below the walkway. Plumbing is an ongoing issue. Owners need to stop flushing inappropriate items down the sewer lines. Owners also advised to maintain their A/C units with the warmer weather coming. Bill stated that owners must have their units checked and maintained in their absence. This is their responsibility. Association will seek reimbursement from owners found to be negligent and this may include time that Paradise Shores maintenance staff dedicates towards negligent owner's repairs. Water, sewer, and natural gas lines are failing at an accelerated rate. (March report attached)

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Sales & Rentals*: Sonja Lopez reported the following February interviews: **Rentals:** 4/7 **Sales(9)**14/21, 1/25, 1/22, 14/20, 12/23 **Rentals** 4/7 **Deed Changes:** 5/3, 3/23, 11/10, 12/2, 2/15, 9/25, 14/1, and 14/21

Neighborhood Watch: President Bill Schaffer discussed keeping items secured. There was a burglary to a business in the Publix complex.

Specifications: Wally Maire reported that new window, storm door, and safety lighting specifications to be voted upon in new business

Compliance: No violations referred but multiple rule violation letters sent to owners.

Legal Affairs: Sonja reported that an application has been filed to be a client of the Becker & Poliakoff Law Firm of Tampa. We will have them tackle the tree issue first.

Old Business

Patios: The issue is working its way through the process. One owner has hired an attorney and our attorney is handling this. New removal quote needed. Would like to explore the possibility of a reduced sized patio in the unit owner's limited common element area. Remain on agenda.

Building 14 2nd floor ceiling repairs: We have 2 units to go and hope to complete those as we enter the rainy season and cannot work outside. Remain on agenda.

FPAT professional reserve study: Planning to ask owner approval to remove old component reserve funds to the established pooled reserve accounts. Remain on agenda

Building #9 plumbing: Bill advised that we have signed contracts with a pipe lining company to inspect the lines, and building 8's line, to see if they are candidates. Remain on the Agenda

Ways & Means Committee: Peter, Larry, and Gail asked to investigate the possibility of a larger property wide repair program and how to finance it. Bill asked the ways & means committee to inspect each building for potential repairs and to report back to the board with a punch list of needed repairs. Remain on the Agenda.

Flood insurance: We are in the process of the mandated 3 year appraisal for the replacement value. Remain on the Agenda for a final total premium.

Attorney Engagement: Becker & Poliakoff Law Firm of Tampa application submitted. Remain on Agenda.

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Warren Angell Letter*(10) President Bill Schaffer reported that the Insurance Department pointed the finger back at DBPR for jurisdiction and that due to the fact that even the State of Florida cannot clearly answer this question, that the Association would not take further action on this request. A response was sent to Mr. Angell and this matter is closed. Remove from Agenda. (Insurance Dept. letter with President Bill's letter to Warren Angell attached)

External Audit: At the December 14th 2021 meeting a motion to order an external audit of our finances & operations was made by President Bill Schaffer and 2nd by Mike DeBrito. Motion tabled and the board is seeking Audit proposals. Gail Brock reported last month that an auditor she talked to said that we were on the right track in correcting the problems. Motions tabled more than a month must be removed from the Agenda. Remove.

New Business:

Specifications Updates*

Windows and Storm Doors:

A motion to approve new additional window styles (to allow single hung & slider type windows meeting certain attached specifications), storm door styles (to allow full glass storm doors meeting certain attached specifications) as presented by the Specifications Committee was made by Mike DeBrito, 2nd by Peter Lopez. (Wally read the proposed specifications & noted that the Specifications Binder for various items available in the Office)*(11)

Motion Carried. Remove from the Agenda..

Lighting & Security Devices:

A motion to approve new owner installed security devices or low voltage lighting to the limited common element areas under the direct control of the unit owner. Any installation must not be permanent and if installed to the carport area must be substantially invisible to the members of the association when driving in the Association roadways. Such devices must not be bolted or permanently affixed to the limited common elements and ALL installations approvals are at the discretion of the Association so as to type and placement. The motion was made by Mike DiBrito, 2nd by Peter Lopez. (2022-04-11 Schaffer Request attached – Bill read)*(12)

Motions Carried. Remove from the Agenda.

Parking:

A motion to limit the number of vehicles allowed on the property to ONE vehicle per one bedroom unit and TWO vehicles per two bedroom unit to be applied to ALL purchasers and renters who purchase or rent AFTER the effective passing of this rule was made by Wally Maire, 2nd by Gail Brock.

Motion Carried. Remove from the Agenda.

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Parking:

A motion to limit the long term storage of vehicles while the owner/renter is away for greater than 14 days to the owner/renters carport, and to prohibit the long term storage of an owners/renters vehicle from the Associations “guest” spots when the owner is away for more than 14 days was made by Joanie Ross, 2nd by Tina Morrison. Much discussion ensued.

Motion Tabled. Remain on the Agenda.

Fees:

A motion to charge **up to the maximum allowable fees** allowable by law for **interviews estoppels, and document requests**, as determined annually by the executive staff and Florida Statutes, and effective with all contracts signed after the passing of this motion was made by Pete Lopez, 2nd by Lois Barros.

Motion Carried. Remove from the Agenda.

Rentals:

A motion for the Association to collect one month’s rent, as security, for damages to the Common Elements, from the tenant of all rentals of a unit that occur with the signing of a lease of a unit AFTER the passing of this motion was made by Peter Lopez, 2nd by Gail Brock. Much discussion ensued & Gail Brock motioned to amend to request that landlords provide the tenants credit report. **Amended Motion Tabled.** Remain on the Agenda.

Janet Naylor Letter*: Read by the Secretary and discussed. Under consideration for possible attorney advisement. Remain on the Agenda.

President’s Comments:

Moment of Silence: President Bill Schaffer asked for a moment of silence for all of our dear friends and neighbors who we have lost in the previous months and years. He additionally thanked Jim Westwood for this thoughtful suggestion.

Specifications: We have a process to follow. Please follow it by getting specifications committee approval first.

Complaints: We have a process to follow. Please follow it by going to your building director first.

Plumbing: The problem with owners flushing improper items has increased. Owners again reminded that the association is starting to employ a camera to check for the cause of obstructions and responsible owners and if it is narrowed down to an individual unit that the specific owner WILL BE ASSESSED for the costs involved.

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Courtesy: Bill reminded the owners that your board and activities crew are all volunteers who can always use help. He asked that more owners step forward to help and stated that many hands make light work.

Part-time residents: President Bill Schaffer reminded those who will be heading back north to make sure any outside items are stored in their units and that arrangements are made for someone to maintain the a/c condensate line. Simply turning off the a/c isn't sufficient.

Special Assessment: – President Schaffer stated that it is becoming clear that a special assessment is unavoidable. As hard as this board works to save money and vet contractors & invoices, a certain segment of the owners continue to undermine our efforts. The Fire Marshal was on the property today and failed us in many areas. The report is forthcoming and repairs must commence within 30 days. The Fire Marshal noted a discussion with female complainant. Whoever complained, you only hurt everyone and this board has run out of choices and the repairs will be made regardless of if they can be afforded or not.

VP Mike DeBrito Jr spoke of the need to come together and stop the complaining about very minor and petty issues when the Association is facing such serious issues. He further spoke of how the executives are working about 60 hours a week dealing with the magnitude of our problems and pleaded for the owners to understand.

Question & Answer Period:

Several owners asked for clarification of various issues that were discussed at the meeting.

Dennis Wabnitz complained about the center stairs in Building 12.

Next Meeting is May 10, 2022 at 7:30 pm in the Clubhouse.

A motion to adjourn the meeting was made by Mike DeBrito, 2nd by Geno Zombory. **Motion carried**

Meeting adjourned at 8:45 pm

Pat McCann
Secretary