

PALM VILLAGE RANCH

Board of Directors meeting minutes

Sept. 28, 2017

Fred Sterling called the meeting to order at 6:30 p.m. Those present were Bobbi Wilkins, Joe Cirillo, Fred Sterling, Rosalie Stinson, Martha Bucholtz and Ford Cook. Diane Timmons has an excused absence.

Martha Bucholtz moved to accept the minutes from the August 31, 2017 Board of Directors meeting. Rosalie Stinson seconded. Motion passed.

Treasurer's report

Martha Bucholtz reported: The Emergency fund is \$ 10,000, the Reserve is \$ 181,044.21, Operating Checking is \$ 111,264.27., Petty Cash is \$100, and Social Checking is \$ 5,678.46, for a total of \$ 308,086.94.

Martha moved \$33,200 to pay Big Lake Roofing from the reserve accounts to the checking. The 90-day notices went out. There were 12 of them. And, 30 tree invoices went out.

Ford Cook moved to accept the treasurer's report; seconded by Joe Cirillo. Motion passed.

President's Comments: Fred Sterling had the insurance adjustor in to look at his house and he said he has been from Orlando south and he said this is one of the nicest looking developments he has ever been in. What we have done since the hurricane, pat yourselves on the back. We are looking great.

Old business

Bobbi Wilkins: There have been some questions about easements. At the last meeting people wanted to make some amendment changes. The paperwork needs to be sent out to everyone when we send out for the annual meeting. We would need two-thirds yes votes for it to pass. We will be working on that later to see if we really need to make any changes.

John Buccino volunteered to help with the compliance and help us do some legwork for people that are out of town.

We found we do not have contacts and emergency information for a lot of people who are out of town. The forms are on the table and we would appreciate it if you would fill them out.

Committee Reports

Social committee: BJ Bolling reporting

- Friday, October 6: GEO (Girls Eating Out) will go to Lakeside Grill this month. Be at the clubhouse at 12:30 p.m. if you want to carpool. Lunch is at 1 p.m.
- Tuesday, October 10: Ladies Tea is at 1 p.m. The social committee will do the planning for the following month after the luncheon. Hosted by Rosie and Mary.

- Saturday, October 21: Potluck dinner at 6 p.m.. Hosted by Rosie and Marilyn. Bring place setting and drink.
- Thursday, October 26: Board of Directors meeting at 6:30 p.m. All residents are encouraged to attend.
- Cards: there are afternoon and evening games, euchre and poker. The calendar is on Palmvillageranch.com on the home page.

Compliance: Rosalie Stinson reports despite it being a difficult month with the hurricane, she agrees with the insurance adjuster and we look better than most. She wants to thank Don and Sandy Landis for changing the globes and putting new numbers on. We really appreciate it.

John Buccino has been working with the homeowners who are out of town. He was asked by the board to check around all the homes and to list any visible damage so the out-of-town people can be contacted. Southwest 8th Way is the only one with no damage. There were a few who already had workmen on hand to repair the damage. But there are quite a few that have damage and the owners seem to be away. Board members have access to some phone numbers that have not been made public.

John's advice is to get your insurance adjuster out to the property first thing. Once the owner can arrange for repairs, be sure the company is both insured and licensed.

ARB: We approved two requests at an ARB this past month. Mr. Bill Poe of 4341 SW 9th Way came in to get a carport and shed approved. John Buccino came in about the house he is building. Both projects were approved.

Membership: Bobbi Wilkins reports Tony Adkins' house has a contract on it. The buyer is a single man.

There is also a contract on Lot 124, James R. Jones, who is going to build a spec home.

The people buying 1326 SW 44th Blvd. are Richard Widener and Trudy Bledsoe. Because the insurance companies are not writing policies yet, they could not close as scheduled.

Jeff and Lisa Cunrod are buying Renner's property. The Todd Wax lots on 10th Ave. have a contract on them.

We are busy.

Website: Bobbi Wilkins reported for Diane Timmons. Diane wrote a very nice article about being in the clubhouse for the hurricane and how nice it was. She has posted this article on the home page of the Palm Village Ranch web site. She also took photos of our damages, some of which were in the Okeechobee News.

Sunshine committee: Maryanne Westlack sent out one sympathy and three get well cards.

Clubhouse and common areas

Clubhouse: Joe Cirillo reports we did have hurricane damage to the east side of the clubhouse. It was taken care of by Big Lake Roofing. The air intake on the roof still has not been repaired. On the inside this is over the stove so don't anyone use the air intake over the stove. Joe will continue trying to contact someone for repairs, but everyone is busy. We never use it anyway.

Palm tree: Ford Cook reports the heart of one of our palm trees out front on the right hand side when you are coming in was damaged by the hurricane. We are going to have it chopped down level with the ground, because it is just not going to come back from the damage.

Ford also reports he has heard from people about the most recent trimming of the palm trees. They are saying we did not leave enough growth at the top — that there is not enough left to protect the heart during a hurricane. During hurricane season we are going to leave a little more growth at the top, so the more mature growth can take the brunt of the wind. Next time we are going to take a little more control on how they are trimmed.

BJ says no matter what you do someone is going to complain.

New business

Bobbi Wilkins speaking on hurricane damage: Charlie's came in on Tuesday after the hurricane and took away four large trailer loads of metal siding. He probably has about two more loads which he will do this week. Many residents got out and helped each other and put the debris out to the street for pickup right away. Charlie's came right away to clear it away. As Joe said, the clubhouse roof did receive some damage. The fence on the east side was damaged. We have contacted a fence company that will repair the damage to the best of their ability. We are going to replace the east side with new fencing and repair the north side damage. We have a cost of \$2,218.

Ford Cook speaking: This means we will get all new fencing on the east side. The scoreboards on the shuffleboard court will be replaced and put on separate 4x4 aluminum poles, anodized but not attaching them to the fence. The fence got pulled down because the scoreboards actually acted like a kite and pulled down the fencing. The company will put new concrete on the north side and reinforce and make sure there is no damage on the pool side of the fence. The fence company has put us in line to do the work. Hopefully it will all be finished by the time shuffleboard season starts. The new fencing on the east side is going to be commercial grade and not from Home Depot. We cannot get the old type of fence anymore anyway. The old fence was glued and not welded and tacked. We are going to save some panels to provide parts for future damage.

Bobbi Wilkens resumed: There were about 10 people that stayed in the clubhouse during the hurricane, and everyone was very positive about the experience. We even allowed animals in as long as they were caged. We received no complaints about the animals.

Clubhouse roof assessment, Bobbi speaking: We do need to make an assessment to pay for the new clubhouse roof. We are proposing a one-time, \$100 per lot assessment. This will go on the January 2018 billing statement. We need to replace some of our reserves. We spent \$33,200 on the new roof. With the hurricane damage that we did not expect, we are spending more money, which means we are digging into general funds.

Ford Cook comments: \$100 is a chunk of money and we realize some of you have 2-3 lots. If you had seen the old roof what had happened over a period of time was, the solar heating panels which were attached to the roof, had in some places been attached incorrectly. Repairs over the years to the pipes provided for more bad attachments and damage to the roof. Water had gotten into the roof and caused black mold and wood rot. Had that solar system been up on the roof during this hurricane, it would probably have lifted the south side of the roof completely off. It would have acted like a sail. We were lucky and we dodged a bullet. The roofing company first did an interim repair on the damage and then were able to install the new roof a month earlier than it was scheduled. So you know what you spent your money on, look at the panels on the new roof and you will see that the company came back and doubled the screws a foot back from the edge of the roof to further reinforce it. That helped with the wind load especially coming off this back field. So, \$33,200 sounds like a big chunk but if we hadn't done it we wouldn't be holding anything in this clubhouse right now. That cost is in this profit and loss sheet. Since we don't have solar anymore, we are going to put money in a reserve fund for hurricane. So whatever is generated from the assessment half will go to roofing and half will go to hurricane reserve. Later it was determined the fund would be designated other maintenance.

Sara Childs came up to make a statement: I understand about the assessment, and I don't have a problem with it, but being an every day swimmer, I heard that now the temperature of the pool during season would be 72-75 degrees. Last year it was a standard 82 degrees. The snowbirds like the pool like bathwater. I don't. Is this fact or fiction? Ford explained we still have the old propane heating system. When our present propane is used up, a new tank and propane agreement will be in effect, saving us some money on both delivery and gas. The temperature will not be lower than 77 degrees with the propane. No specific temperature has been set yet. Also, we're not going to salt water this year. Perhaps next year because of the advantages. Seminal Cove has salt water.

Bobbi Wilkins moved to put part of the assessment money into a reserve for hurricane repair. Discussion followed. Covenants allow us to assess only once per year. Our insurance doesn't cover some of these smaller expenses. The designation was changed from hurricane to "other maintenance" reserve. We don't know yet exactly what the split will be. Ford Cook moved to approved the motion. Fred Sterling seconded. Motion passed.

Bobbi Wilkins went on to say there has been discussion about buying a generator for the clubhouse. Our population is getting older, many are on oxygen and we are using this place as a shelter. We had a lot of people ask if we have a generator.

Ford Cook: We are proposing a Generac system running on propane and we already have the propane tank. We would need to extend a connection from that tank to a generator. We want to ensure that special needs people have a good, secure plugin for power. We also want to run one west unit AC with enough power to run the office computers/wifi. Still exploring this option. We are thinking more about next year. We need to look into systems and get three bids. It would be 8-9 months for this decision. There would be no special assessment; to come out of the budget. Once Florida Utilities takes over the propane, we would explore a setup that could run this building for about 5 days. Florida Utilities has an automatic monthly monitoring that allows for priority filling right after the storm. We would get priority because we would be a shelter. We need to run just a few

lights, AC, some outlets and the pool room, and perhaps one refrigerator. The stove in the kitchen would not work. The people in here felt safe, but it would have been nice to have lights and a little AC.

Comments from the audience: It would be money well spent for a generator. A point was made about single women with no men in a house where dealing with a generator and attendant risks is scary. If you live in a mobile home, you are supposed to leave. The clubhouse gives us a place to go. We have a lot of properties for sale and this would make our community more attractive. It's a safe place during a storm. These hurricanes cause a lot of anxiety. We are a 55 and over community which gives us some responsibility to provide a safe place. The guess is for about \$7,000 we could do this. And it's not like we are wasting propane.

BJ Boling thinks we are opening up a can of worms and that it is not our responsibility to make people comfortable. The hospital will take them in because they are on oxygen. No reason for this expense. She has had a generator all this time and has never needed to use it. BJ thinks it is a waste of money.

Ford says we don't need to make a decision today, we are just looking into it. He asked for a show of hands. There seemed to be minimal resistance.

Bobbi Wilkins remarked that at the last meeting there were requests which would require an amendment. Amendments cannot be changed without a 2/3 vote of the lot owners (an owner gets one vote for each lot they own) and this would need to be done at the annual meeting. If they are not paid up, they lose their vote.

Bylaws can be changed by a majority of the members who own lots.

Bobbi Wilkins moved to spend the money for fence repairs, to replace the damaged east side and repair the rest in the amount of \$2,218. It was discussed earlier. Ford Cook approves the motion. Joe Cirillo seconds. Motion passed.

Fred Sterling asks if there any other questions?

From the audience: Who is responsible for the trash across the street from our entrance? You contact the county road department. They need to do the ditch and the entrance across from us.

This is a minor concern, but will the ceiling tiles that are stained be replaced? Ford and Joe explained we waited until after the storm to make sure there were no more leaks. We think we have spare tiles.

Sandy Landis: Is Charlie's coming to pick up the metal out of the ditches and pond? There is still quite a bit of metal out there. He said he would be back in a week. Sandy's carport is still in the back ditch and it is pretty heavy and needs to be cut up to be hauled out. Joe remarked Charlie's might be able to get it with the tractor.

Speaker sign ups: none.

Bobbi Wilkins proposed a last motion: She suggests giving \$20 to any volunteer helping with lights in addition to what it will cost the homeowner for the parts. This would not apply to a board member just to a volunteer. Ford approved. Rosalie seconded. Motion passed.

Rosalie Stinson asked if anyone was going to contact an electrician about the HOAs lights that need repair on 44th Blvd. Don Landis is going to check those too.

At 7:55 p.m. Joe Cirillo moved to adjourn the meeting. It was seconded by Rosalie Stinson. Motion passed.

_____ Submitted by Diane Timmons, Secretary

_____ Approved date