

DEEANN LAKEFRONT ESTATES HOA

Meeting minutes, Board of Directors November 22, 2019

Participants during the November 22, 2019 meeting at the HOA's clubhouse were: Vice-President Bob Hagness and Marie Kruse. Participating by teleconference were President Les Wabnitz, and Board Member Dan Speakman. Board Member Doris Berube was travelling out of state, unable to participate. Also present was one other owner-resident.

1. The meeting was called to order at 9:30 a.m. E.D.T. pursuant to notice; roll call was taken, and a quorum was declared, all Board members present except Doris Berube (excused absence).
2. **Agenda approved as posted.** The Agenda as posted was amended to include discussion of adding more information on the web site in the form of a "Did you know....?" Column, and thereafter the amended agenda was passed by unanimous vote.
3. **Minutes approved.** Reading of the minutes of the April 9, 2019 Board minutes was waived and said minutes were approved by unanimous vote of all attending Board members.
4. **2020 Budget.** The Board invited questions and comments from the owner in attendance, who was present just to listen, not speak.
 - Board Member Dan Speakman made a motion to increase the landscaping budget amount by \$3,000, already budgeted for \$7,000 in 2020 without any increase. Following discussion, a motion was made and seconded to increase the landscaping line item in the budget by \$3,000. The motion failed on a vote of 1 in favor and 3 opposed. Several members indicated that if some specific landscaping items were requested for Board approval, consideration would be given at that time to any such specific proposal. The Board noted that the landscaping committee had not requested any amount in the 2020 budget. On its own initiative, the Board did include funds, \$7,000, for mulching and some minor landscaping costs.
 - Board Member Dan Speakman discussed the issue of building painting, noting that each building is normally repainted once every ten years. He wished the Board to set up a reserve for that future cost, i.e., increase the member dues each year to cover all or a substantial portion of the cost of repainting the buildings, a known, certain cost, rather than have a much larger budget in a year in which several buildings might be "due" for repainting. Discussion was held on this issue, resulting in a preference to not set up any specific reserve accounts before bringing the general issue of funding designated reserves to the entire membership at the next Annual Member Meeting. No motion was considered following this discussion. The Board was reminded that a motion was passed – unanimously – during the Board's budget meeting on November 19, 2019, to bring this same issue to the general membership, as noted above and in the Board's minutes from the 11/19/2019 meeting.
 - The 2020 budget was then declared ready for a Board vote in its entirety. If passed, the proposed budget will increase member dues by \$8.00 in 2020 compared to 2019, which would mean two successive years of lower dues amounts compared to years prior.
 - On motion made and duly seconded, the Board considered adopting the 2020 budget as presented at the meeting, with the understanding the dock income and expense would be reflected in the printed final budget document. The motion carried, all voting in favor of adopting the budget except Dan Speakman, who abstained. The Chair announced the motion had

passed and the 2020 budget was adopted, in the initial amount \$144,715 after crediting the budget with dock fees of \$1,800, and prior to adding a 20% contingency amount to the budget, and prior to reducing the amount by \$30,000 from the checking account funds, resulting in a final 2020 budget for members to pay of \$143,658. This is **\$2,052** per member annually, or **\$1,026** per member semi-annually. Member-owner payment in full (\$2,056) is due before January 1, 2020, and if paid in semi-annual amounts, are due before January 1, 2020 (\$1,026) and July 1, 2020 (\$1,026).

5. The Board heard from webmaster Bob Hagness, asking if the Board was interested in having informational columns appear on the HOA's web site from time to time. He believes the membership in general would be better informed if the web site included articles highlighting various topics of interest to owners and tenants. He volunteered to author columns and said the Board would see and approve the content before anything was posted to the site, to ensure both accuracy and appropriateness. He requested a motion if the Board wished this done. Hearing no second to the motion, the matter was dropped for the time being.
6. There being no other business for this agenda, on motion duly made, seconded and unanimously approved by all Board members present, the meeting of the Board of Directors adjourned.

*Minutes prepared and submitted for
Board approval by:*
Bob Hagness & Judy Marsh

These Minutes have been approved by the
Board of Directors on _____.

DEEANN LAKEFRONT ESTATES HOA

Meeting minutes, Board of Directors November 19, 2019

Participants during the November 19, 2019 meeting at the HOA's clubhouse were: Vice-President Bob Hagness, Marie Kruze and Dan Speakman. Participating by teleconference were President Les Wabnitz, and Board Member Doris Berube. Also present were several owner-residents.

1. The meeting was called to order at 10:00 a.m. E.D.T. pursuant to notice; roll call was taken, and a quorum was declared, all Board members present.
2. **Agenda approved as posted.** The Agenda as duly posted and limited to budget issues was duly passed without change on motion by unanimous vote.
3. **Minutes approved.** Reading of the minutes of the April 9, 2019 Board minutes were postponed to the next Board meeting.
4. **2020 Budget.** The Board invited questions and comments from members in attendance, and heard from members Ed Jeannin, Gary Bonifas, Gary Clark, and Red Polzin.
 - Of note was the issue raised as why the budget included funding for power washing buildings in 2020 when that was done in 2019. The Board concluded the item in question should be removed from the 2020 budget, and a motion was made, seconded, and unanimously passed to not include funding for power washing buildings in the 2020 budget.
 - Discussion was held on funding for a security system, resulting in a motion made, seconded, and unanimously passed to get input on this issue from members at the regularly scheduled Annual Members Meeting in February, 2020, and to include \$5,000 in the 2020 budget for security system purposes if the membership votes to install any form of security system, and otherwise the amount budgeted will remain on hand and not be spent.
 - Discussion was held on the topic of financial planning for large and recurring expenses that are not annual costs, centered on the topic of setting up specific designated reserve accounts for the sole purpose of paying some or all such less-frequent but entirely predictable costs, building painting as one example. It was pointed out that established reserve accounts would accrue funding for the time it is needed, i.e., would reduce or eliminate the cost to members in the form of future special assessments. At the same time, reserve contributions would increase the cost to members each year by the amounts being set aside to defray specific future costs. It was pointed out that the amount held in such reserve accounts could not be used for other purposes than as specified. It was pointed out that having reserve accounts is generally considered prudent and sound financial management. It was pointed out that increasing dues for reserve accounts might be a hardship for some owners, and that not having reserve accounts might be a greater hardship when a large special assessment is required due to not funding for predictable recurring future costs. Finally, it was pointed out that each owner would be considered a 1/70th owner of the reserve accounts balances, akin to "equity ownership" of such accounts, for which an owner should request payment from a future purchase of an owner's unit. Given the reasonableness of varying opinions on this topic, and on motion duly made, seconded, and unanimously passed, the Board resolved to bring this topic to the membership at the Annual Members Meeting for their input. In response to a specific inquiry as to whether the Board has the authority to set specific

designated reserve accounts and include amounts as part of membership annual dues, the governing documents of the HOA and Florida statutes were consulted, both of which confirm the Board has such authority, as a discretionary power. Reserve accounts are not required by law regardless of whether it may be financially prudent to consider having them.

- No motion was made but consideration was given in discussion to setting up a specific set of income and expense accounts related to the dock, to make transparent what receipts are collected and how such receipts are spent.
 - The Board concluded another meeting was necessary to further consider budget-related issues that Board members were unable to discuss in the time available for this meeting, and to see the results of both deleting the power-washing cost and adding the potential cost budgeted for a security system if members wish it. Subject to changes in the final-form of the budget, the current version, version #3, shows member dues will increase by \$8.00 in 2020 compared to 2019, which would mean two successive years of lower dues amounts compared to years prior.
5. There being no other business for this agenda, on motion duly made, seconded and unanimously approved by all Board members present, the meeting of the Board of Directors adjourned.

*Minutes prepared and submitted for
Board approval by:*
Bob Hagness & Judy Marsh

These Minutes have been approved by the
Board of Directors on _____.

DEEANN LAKEFRONT ESTATES HOA

Meeting minutes, Board of Directors April 9, 2019

Participants during the April 9, 2019 meeting at the HOA's clubhouse were: President Les Wabnitz, and Board Members, Doris Berube, Bob Hagness, Marie Kruze and Dan Speakman. Also present were several owner-residents.

1. The meeting was called to order at 9:00 a.m. E.D.T. pursuant to notice; roll call was taken, and a quorum was declared.
2. **Amendment of agenda:** Bob Hagness made a motion to amend the Agenda to include the placing of sign re unauthorized vehicles within DeeAnn. Seconded by Marie Kruze. Doris Berube made a motion to amend the agenda by developing a rental policy. Seconded by Marie Kruze. Dan Speakman also commented that owners need to be reminded that there is a regulation re all rentals must be for at least a two-month period. Motions passed.
3. **Minutes approved.** Reading of the minutes of the April 3, 2019 Board minutes were waived and accepted as presented on motion duly made, seconded and unanimously approved by all Board members present.
4. **Treasurer's report:** At the time of meeting, the HOA checking account balance was \$22,514.56 and the 'reserve' (interest-bearing) account balance was \$144,004.92.
5. **55+ Committee:** President Wabnitz stated that the Board would be going over the Committee's suggestions and forming a guideline of what the Board thinks would best serve DeeAnn. A letter detailing the suggestions will be posted on the website and send to all Members for their review and suggestions. A further Board meeting will be held in May to review all comments so we can vote in the fall as a whole and form a consensus as to whether this is what we desire Bob Hagness suggested we start with the Committee's summary suggestions.
 - (a) Residents living with 55+ owners must be 18+ years of age
 - (b) Owner residents must be 55+ years of age and a spouse or significant other may be less than 55 years of age.

At this point there was a discussion re various scenarios that could occur. It was decided that on the Board guidelines there would be a provision re hardship exemptions granted by the Board.

- (c) Current rental occupants less than 55 years of age would not be allowed to renew a lease with the owner once there is a break period in the lease agreement. After some discussion it was decided that "break period" would be until the end of lease or continuous occupancy.
- (d) It is recommended we follow the 80/20% rule of occupancy, i.e.: at least 80% of the occupied units must be occupied by persons 55 or older and 20% of the units may be occupied by persons under 55. Bob Hagness questioned whether this should be 85/15%, giving the complex more flexibility in adhering to Federal regulations. Gerald Clarke commented that we are now at approximately 83/15% rule in the preferred guidelines with the hardship exemption to be determined by legal counsel.
- (e) The DeeAnn HOA Board should not advertise solicit or make any exceptions allowing an owner or renter to take up residency under the 20% less than 55 years of age guideline. The 20% should be reserved for hardship exemptions such as estate passing the property to under age 55 spouses and

heirs. The Federal Register indicates that it was the intent of Congress that the 20% be reserved for just these types of hardship situations. The Board accepts this recommendation.

- (f) If a resident owner has an 18+ occupant other than a spouse residing in the unit and the owner seeks another residency outside of DeeAnn, the 18+ resident must also relocate. Agreed to accept as is.
- (g) Renters must meet the 55+ guideline and their children must be 18+ years of age. Accepted subject to 85/15 provisions.
- (h) Visiting children of residents or renters under 18 years of age would be allowed overnight visitations up to 60 days in a calendar year. After some discussion, this was changed to a 30-day allowance subject to the hardship exemption provision.
- (i) Caregivers are exempt of the 80/20% rule. After change to 85/15%, this was accepted.
- (j) All current resident and renters are exempt of the 55+ community rules by a “grandfather clause” once the HOA declares 55+ community status. Following discussion, this was accepted as written.

Bob Hagness questioned treating residents with children differently than regular residents. Do we have the ability to make specific regulations? President Wabnitz stated he thinks it is a good idea but it doesn't have to be addressed at the present time. This is a question for our attorney.

Another question addressed was with regard to the right of survivorship inheritance under 55. This is not governed by 55+ regulations but rather by HOA rules. Bob Hagness stated that we need to consider the pitfalls so as to avoid by the drafting of rules regarding succession. It was decided this was something for an attorney to address in order to avoid abuse.

President Wabnitz called for a vote re accepting recommendations which had been made. Motion by Bob Hagness, seconded by Marie Kurtz, Motion carried.

- 6. **New Business:** Doris Berube stated that we need a renters' policy to be developed. Bob Hagness has a form which can be developed to cover owners and renters. President Wabnitz will work with Bob Hagness on the development of such a policy.
- 7. **Towing of abandoned vehicles:** President Wabnitz questioned the need to pass a regulation re unauthorized vehicles being left in our parking lot. In order to post a sign stating vehicles will be towed, we have to contract with a towing company and list their information on the signage. Following discussion, President Wabnitz stated he will contact the towing company to gather further information and this matter will be tabled until a further date.
- 8. **Seawall:** Dan Speakman reported that the work on the seawall will begin next week. He stated that the repair contractor had asked that residents not put i-bolts in the posts as they will have to be removed and the posts sealed.
- 9. **Power washing:** Doris Berube announced that the Harris contract had been signed. The power washing will begin in October or November. President Wabnitz stated that he would like the caulking around the windows checked before the power washing begins. Doris Berube stated she would ask but did not believe that was in the quote.
- 10. There being no other business, on motion duly made, seconded and unanimously approved by all Board members present, the meeting of the Board of Directors adjourned.

*Minutes prepared and submitted for
Board approval by:*
Judy Marsh

These Minutes have been approved by the
Board of Directors on _____.

DEEANN LAKEFRONT ESTATES HOA

Meeting minutes, Board of Directors March 7, 2019

Participants during the March 7, 2019 meeting at the HOA's clubhouse were all re-elected Board Members, namely Doris Berube, Les Wabnitz and Bob Hagness, in addition to newly elected Board Members Marie Kruse and Dan Speakman. These five are the entire Board. Also present and most welcome were several owner-residents.

1. The meeting was called to order at 9:00 a.m. E.D.T. pursuant to notice given to all members present at the Annual Member Meeting held on February 28, 2019, for the sole purpose of appointing officers to represent the Association, as provided by the Association's bylaws, which requires the Board to hold a reorganizational meeting following the Annual Member Meeting. Roll call was taken, and a quorum was declared.
2. The Board elected the following officers by unanimous vote, to-wit:

| | |
|-----------------------------|--------------------------|
| President: | Les Wabnitz |
| Vice-President: | Bob Hagness |
| Secretary: | Judy Marsh |
| Assistant Secretary: | Doris Berube |
| Treasurer: | <i>vacant at present</i> |
| Assistant Treasurer: | Doris Berube |

3. There being no other designated business, on motion duly made, seconded and unanimously approved by all Board members present, the meeting of the Board of Directors adjourned at 9:45 a.m.

*Minutes prepared and submitted for
Board approval by:*
Doris Berube
Assistant Secretary

These Minutes have been approved by the
Board of Directors on _____.

DEE ANN LAKEFRONT ESTATES HOA

Meeting minutes, Board of Directors

February 25, 2019

Present for the February 25, 2019 meeting were: Presiding officer President Rick Allgeier, Vice-Pres. Ron Mohr, Secretary-Treasurer Doris Berube, and Board Members Les Wabnitz and Bob Hagness, in addition to interested unit owners.

1. The meeting was called to order at 9:05 a.m. pursuant to notice posted February 22, 2019; roll call was taken, and all Board members were present. A quorum was declared; no changes were proposed to the draft Agenda posted for the meeting.
2. January 19, 2019 Board minutes were approved on unanimous consent following a motion to waive reading of the minutes, which were previously distributed and posted to the web site as well.
3. Financial reports were reviewed and approved on motion by unanimous vote. Current balances include:
 - Checking account \$ 36,345.77
 - Money market account \$143,866.21
 - Hurricane account – closed

\$180,211.98

Doris B. reported all 2019 assessments are “in” but that one member has outstanding late fees. Board member Hagness is directed to contact the member in question and attempt to resolve the issue.

4. The Board moved to table discussion of the gutter issues to a future meeting.
5. The Board authorized purchase of a ‘spare’ lift station pump following a search for a more reasonably priced pump than purchased in past years.
6. The Board took no action on the clubhouse entry way issue, deferring it to the annual member meeting for member feedback.
7. The Board determined that member feedback was necessary on several issues, to include the entry way, the concept of a “55 plus” community, and rental restrictions on new purchase. The Board has concerns that residents not become members of a year-round apartment complex.
8. Following reading of a member letter requesting that the pool area be “no smoking” due to the known health issues related to second-hand smoke, the Board authorized purchase of signage and designating the pool area as a “no smoking” area, in addition to the clubhouse, already a smoke-free building.
9. There being no other business, on motion duly made, seconded and unanimously approved by all Board members present, the meeting of the Board of Directors adjourned at 11:00 a.m.

*Minutes prepared and submitted for
Board approval by:*

Doris Berube & Bob Hagness
Secretary Assistant Secretary

These Minutes have been approved by the
Board of Directors on _____.

DEEANN LAKEFRONT ESTATES HOA

Meeting minutes, Board of Directors January 19, 2019

Participants during the January 19, 2019 meeting at the HOA's clubhouse were: Presiding officer President Rick Allgeier and Board Members Ron Mohr, Doris Berube, Les Wabnitz and Bob Hagness, the entire Board. Also present and most welcome were several owner-residents.

1. The meeting was called to order at 10:00 a.m. E.D.T. pursuant to notice posted January 16, 2019; roll call was taken, and a quorum was declared. Changes were proposed and adopted to the draft Agenda posted for the meeting, to include a Treasurer's report and various maintenance issues and topics.
2. **Minutes approved.** Reading of the minutes of the November 29, 2018 Board minutes were waived and accepted as presented on motion duly made, seconded and unanimously approved by all Board members present.
3. **Treasurer's report:** At the time of meeting, the HOA checking account balance was \$13,609.43 and the 'reserve' (interest-bearing) account balance was \$154,360.36. Nearly all members paid the 2019 amount due within the 15 day grace period that ended January 15, 2019. Those who are delinquent have been notified and reminded that "late fees" apply to all late payments. The letter informing all members of the 2019 fees was delivered or mailed to all members one of the first days in December, 2019, to ensure all members received adequate notice of the amount due and the due date. Feedback from members has been a sense of appreciation that surplus funds were used to reduce the 2019 costs to existing members, in addition to former owners being sent refund checks of \$850 each.
4. **Legal matters:** Bob H. shared the advice and documents received from Atty. Kim Sapp that are needed to extend the existing Covenants and Restrictions for an additional 30 years, upon filing with the County land records office, which Atty. Sapp will do after return of the notarized and witnessed document provided to the Board, which requires a resolution from the Board first.

Following full discussion, on motion duly made, seconded and unanimously approved by all Board members present, the Board approved execution and filing the Notice of Preservation of Covenants and Restrictions pursuant to 720.3032, Florida Statutes, a copy of which is attached and incorporated by reference as part of these Board minutes. Board President Rick Allgeier will follow through with this and return the completed document to Sapp Law Office for filing at the courthouse.

5. **Gutter/roof trim issues:** The Board reviewed the gutter leaking complaints arising from the contractor's failure to install seamless gutters. The Board was further informed that trim pieces are missing on some buildings. A Board member will walk the property with a representative of the contractor to identify all missing trim pieces and gutter locations that are not seamless, to determine and negotiate appropriate repair actions.
6. **Lift station pump:** The Board learned of a lift station pump failure and that a replacement pump already on hand for such an emergency has been installed. The Board authorized purchase of a new replacement pump for the lift station to be ready for the eventual failure of the other existing pump in the lift station.
7. **Annual Member Meeting:** The Board set a date for the annual Member Meeting on Thursday, February 28, 2019, starting at 7:00 p.m. A notice of the Annual Member Meeting will be posted in advance, together with the agenda as set forth in the HOA by-laws for such a meeting. Among other topics, the Board wishes to learn if the membership favors developing legal information and process to

become a “55 plus” community, or otherwise to have new restrictions on occupancy of units, or not. Another topic for member input will concern use of seawalls for mooring watercraft when owners are gone for extended time periods, e.g., all summer, due to concerns about damage when severe storms happen.

8. **Informational meeting in advance of annual member meeting:** Board member Hagness agreed to oversee an informational meeting for interested members several days in advance of the annual meeting date, to familiarize interested members with the statutory procedure for a member meeting, which is just that, not a Board meeting. All members will be invited to attend the informational workshop and to ask any and all informational questions. No substantive topics will be discussed at this “pre-meeting” event.
9. **Nominating Committee:** The Board will begin to solicit interested members to serve on a nominating committee for election of a new Board of Directors by the Members at the Annual Member Meeting on February 28, 2019. Current Board Members Rick Allgeier and Ron Mohr announced they will not stand for reelection, stating each has served many years already and it’s time for new Board members to serve. Current Board Member Doris Berube said she will agree to serve another one-year term if the Nominating Committee fails to provide at least three nominees, rather than have a Board vacancy. Expressions of appreciation and thanks were given to all of our long-serving Board Members. Current Board Members Les Wabnitz and Bob Hagness indicated they are willing to continue on the Board if so elected by the membership at the annual meeting of members.
10. **Door painting cost request:** An owner has asked the Board to make an exception from the existing policy that provides for the owner to pay all painting costs, except paint, when an owner replaces a door and/or door frame at a time when the HOA is not painting all doors in that building. The Board declined to make an exception to the existing policy, which was voted upon as policy by the membership a few years ago.
11. **Termite Inspection date set:** The Board learned that all units and outside premises will be viewed as part of the annual termite inspection, set for **February 11, 2019**, with unit inspections set to start at 10:00 a.m. or thereafter, by Clark Pest Control. Each owner will be asked to have a person present to unlock their unit, or else expect the HOA will use the owner-provided key to enter the unit, with another person present, for the termite inspection of that unit. Building captains will be contacted to be on hand to assist with inspections in that person’s building.
12. **Owners who don’t provide HOA a key issue:** The Board discussed HOA liability and safety issues when an owner declines to give a key to the owner’s unit to the Board, which keeps all unit keys in a secure lock box in a double-locked location. Board member Bob Hagness agreed to draft a waiver and release form for consideration, which may be used to ask declining owners to sign so such owners assume all liability and costs that may arise from their failure to grant HOA access for health and safety reasons.
13. **HOA office equipment:** The Board authorized member Bob Hagness to move forward with the purchase of budgeted office equipment, to include a laptop computer and multi-function laser printer, fax, scanner, and copier. Related necessary equipment will also be purchased, e.g., a surge suppressor/UPS, etc. The Board also asked Hagness to set up the equipment and to have internet service added to the clubhouse for office use. Board member Hagness has background experience in these matters and agreed to help.

14. **Web site administrator:** The Board appointed Board member Hagness as the web site administrator for www. deeannhoa.com and granted him discretion to determine appropriate postings to the site.
15. **Annual work day:** The Board appointed Ed Clark (#705) and Donny Topping (#303) as co-captains to oversee the work day duties, each responsible for the half of the property that includes each person's own unit. The Board appreciates and needs the help of as many as are able to assist in the annual maintenance tasks done on the annual work day, all of which reduce member HOA fees.
16. **HOA Management Company:** The Board authorized member Bob Hagness to develop information and report back at a future Board meeting on available options for management of a small HOA, such as ours. This may become a topic for the annual member meeting, or not. At this time, the topic is merely "exploratory", and no preference has been discussed by any Board member.
17. **Satellite dishes:** The Board learned that when a unit is sold, or a satellite service is changed, the "old" dish typically is abandoned by the company, resulting in a number of unused satellite dishes crowding our available "dish farm" space. The Board also learned a number of dishes being used are not labelled. Consequently, Board members agreed to poll owners to learn who has a dish in use, and how to identify it. Various Board members and others will learn this, building-by-building, and the results will be compiled into an HOA record. Unused dishes will then be removed, not kept.
18. **Water damages and owner responsibility:** The Board learned the HOA paid over \$14,000 as the result of water damages in Building #6 recently, pursuant to existing HOA policies. An owner failed to turn off the unit's water upon it being vacated for several months. A pinhole interior wall pipe leak went undiscovered for a very long time as a result, and extensive damages were the outcome of the water not being turned off until occupancy resumed, when the damages would have been much less since the leak would have been discovered much sooner.

Currently the Board has no mechanism to enforce a rule that owners turn off the water when the unit is vacated. Board member Hagness was asked to contact the HOA's attorney to learn our options to minimize HOA costs – paid by all members – when a single member fails to turn off the water to a vacated unit. The Board agreed that no volunteer member should have to check this for all owners in all buildings on a frequent basis. This may be a topic for the annual meeting of members.

19. There being no other business, on motion duly made, seconded and unanimously approved by all Board members present, the meeting of the Board of Directors adjourned at 12:15 p.m.

*Minutes prepared and submitted for
Board approval by:*

Doris Berube & Bob Hagness
Secretary Assistant Secretary

These Minutes have been approved by the
Board of Directors on _____.