

Minutes January 27, 2022, Villa Committee

Present: all committee members

Joe Thompson of Gulfshore insurance and HOA member Rich Coakley sat down to answer insurance questions ahead of renewing our policy.

- Villa policies are treated like a condo because they are not single-family home.
- HO3 covers a house, HO6 covers our villas.
- The Association must maintain property and casualty on all common areas.
- Association coverage will not cover windows, doors and A/C units. Replacement of other costs will be at standard features and upgrades will be at homeowner expense. This includes private pools and lanai cages. The association insurance is responsible for building shell only.
- It is suggested the board through their attorney fix ambiguous wording and address utility lines so there is no double coverage.
- Expect prices to increase because this is our market right now.

The regular meeting was called to order. Brian made a motion to accept the minutes as written and Dave seconded the motion. Approved.

Old Business update.:

Painting: Dave clarified the Elias bid was \$3600/building and they can resubmit a clearer wording. They are still looking at the possibility of not being able to paint the doors. They will charge \$ for repairs of cracks over 1/16th inch. Elias will survey and document all roof conditions prior to their using roofs for painting purposes. They promised to do their best around landscaping.

The committee has agreed to recommend Elias for villa painting on 5W pending the outcome of the door painting issue.

Brian will add a notice and checklist to the website once it is up and Debbie will call juniper regarding water schedule once it is determined when they will be painted.

Website: Brian is working with Castle and web managers to set up an interactive file for villa owners. Brian will do initial set up, then the lifestyle director will maintain it. The committee should still have maintenance access. All postings will be thru Brian. We will also post a info FAQ page regarding the bug spraying contract.

Power washing: The current contractor continues to be unreliable. This subject will be tabled until he is done, and we decide on next years schedule. In the meantime, Debbie will get a list of possible replacements together.

New Business:

There was some discussion regarding the uniformity of landscaping, including the allowance of some villas replacing mulch with rocks and how this will affect our resale values.

There was some discussion regarding the erosion of the lake shores. There is a real possibility of this, but it should be addressed thru HOA board as some lakes are lined by both homes and villas.

Motion to adjourn by Dave, second by Milton.

Next meeting Feb 2nd 10:00