

**BERMUDA GREENS  
CONDOMINIUM ASSOCIATION INC  
BOARD OF DIRECTORS**  
Board of Directors Meeting 10/21/24, 3:00pm

Approved Minutes

Onsite at the BG clubhouse, 13136 Castle Harbour Dr., and via Zoom conference link

Present:

Board members: Bob Giese – onsite, Lorrie Beaumont, Scott Fisher and Gary Dunn via Zoom.

Dan Ryan was not present

Claire Marie England: CAM May Management, onsite

Guest: Ken Bloom with May Management, Gino and Caleb Littlestone with Alliant Insurance Services

Via Zoom: 17 attendees

Present at the clubhouse: 34 attendees

1. Meeting was called to order by Lorrie Beaumont
2. Claire Marie stated that Proof of Notice was established
3. A quorum of board members was established at 4.
4. Minutes from the BOD meeting of 8/12/24 were presented for approval. Motion was made by Bob to approve, seconded by Scott. It was approved 4-0.
5. Lorrie made some President comments. She provided an update on GIB issues:
  - a. The GIB has installed speed bumps at both the entrance and exit side of the road at the gatehouse. There appears to be a fair amount of people concerned about these. Lorrie will attend the GIB meeting on 10/24/24 to further inquire about how these were approved. Lorrie has previously asked the GIB secretary at least twice for the information and permit showing that this was approved by Collier Co. and she has yet to produce them for Lorrie. Bob stated that he sent an email today to Collier Co. inquiring about the same issue. Gary added that he had spoken to an individual back in July within the Collier Co. Right of Way Department about this issue. This person confirmed that this change to the road from its original design and plans requires county approval and approval by a majority of the Imperial owners. Lorrie will provide follow-up information after the 10/24/24 GIB meeting.
6. Treasurers Report – A written report was provided by Bob which he reviewed. It was based upon the September statement. He stated we are over budget year to date verse actual expenditures. He stated that year to date roof leaks from storms are a big contributor. Also, a failed fire alarm panel in L building was replaced due to a lightning strike. The report will be attached to these minutes for the record.
  - a. The community has a \$200,000 CD that rolled over into a new term in August. This requires board approval. Motion was made by Bob to approve, seconded by Scott. It was approved 4-0.
  - b. A motion was made by Scott to approve the Treasures Report, seconded by Bob. It was approved 4-0.
7. Insurance Report – Gino Littlestone with Alliant
  - a. Gino provided the board with a written insurance proposal which will be attached to these minutes for record. Gino reported that we will need to change carriers again

for the 2024-2025 time frame. This is due to the fact that we no longer qualify for the state-run Citizens Insurance policy as we have received a quote from American Coastal that is lower than 20% more than the Citizens policy. However, Gino stated he believes this is a better situation for us as the coverage is better and that American Coastal will cover everything under one policy. With Citizens limitations we had to use four different carriers to get the same coverage as we had previously. The new Citizens premium, with other required carriers included, would be \$436,094.85. The American Coastal premium is \$447,881.84.

- b. Gino did suggest that we consider an optional Legal Defense policy for a premium of \$3,768.82 annually. This would provide us with unlimited legal defense in the event of a lawsuit and also 12 hours of attorney access at no additional charge. He stated that this could be added at any time if we choose to past at this time.

#### 8. Manager's Report – Claire Marie England

- a. Sales – no sales
- b. Leases – 7 annual renewals and 5 seasonal have been processed.
- c. Pat Sadler has cleaned the pool after the last storm. He has also installed the new stop signs and reflectors and finished the additional handicap parking space markings.
- d. The community sustained minimal damage from the two hurricanes. There were several soffits and downspouts that came lose and are being repaired. There have been numerous water leaks especially in lanais. Claire Marie suggested that as people return for the season that they check their units over and report any damage to her ASAP.
- e. Fountains timers are off due to the power surges and the service company is coming out this week to adjust.

#### 9. Committee Reports

- a. Rules & Regulations – No report at this time.
- b. ARC – No report at this time.
- c. Social – A report was provided and read by Gary.
- d. Long Term Planning – No written report at this time. Sue Giese did add that the black spots on the walls in the clubhouse have been tested by Pat Sadler and they are not mold. They are considered dirt.
- e. Website – No written report at this time.
- f. Landscape – A written report was provided and it will be attached to these minutes. Judy Fisher did provide a review of the report and thank the owners for using the website form for issues that arise. Gary asked about the expiration of the existing Juarez at the end of the year. Judy said that we had received a new three-year contract with pricing from Juarez. Bob stated that the new contract had a 3% increase each year and that he and Lorrie had decided to go with Juarez's new contract. Gary asked if this approval was done without board approval. Lorrie answered that the new contract amount was entered into the new 2025 budget but that the contract would be brought before the board at the November meeting for approval. There was discussion about Juarez's value because of his extensive experience and knowledge within BG.
- g. Lorrie ask for a motion to accept all reports as submitted. Bob made the motion and Gary seconded. The motion passed 4-0.

#### 10. Old Business

- a. Bocce court status: Lorrie reported the final results of the community vote on this issue. There were 74 votes in favor and 62 votes opposed so this item did not pass

as it required 116 yes votes to do so. In summation there will not be a new bocce ball court in a new location..

#### 11. New Business – 2025 Budget

- a. Presented by Ken Bloom with May Management. The preliminary budget is included with these minutes. The new 2025 budget has an overall 4% increase over the 2024 budget. Ken reviewed the key items by line item. The new insurance premium accounts for a fair amount of the increase. The board is recommending the removal of the cameras at the clubhouse which accounts for a decrease in the telephone line-item expense.
- b. An owner asked a question about surplus funds from previous years. Bob explained that any surplus funds get moved into reserve funds.
- c. An owner asked what the Juarez annual contract amount was. Ken stated it was \$133,021 for 2025.
- d. Hedges on the west side of the pool. Judy Fisher addressed the concern of the constant shedding of leaves into the pool during high winds or storms. There are two options:
  - i. Trim them back. There is only so much foliage that can be removed during a given time in order to not permanently damage the plants.
  - ii. Replace the existing shrubs with new ones that would not shed their leaves. The size and number of plants will determine the final cost of this option. Juarez is preparing various cost for the two options and the board will consider the options when the prices are presented.

#### 12. Owner's Forum –

- a. An owner asked about the reporting process for alligators that need to be removed from the property. Bob explained that the person who actually saw the alligator must make the report to the wildlife agency. It can't just be handled by May Management.
- b. An owner asked about a palm tree that was removed by Juarez and should they file a request for it to be replaced through the website. Judy Fisher said yes.
- c. An owner asked the board for better communication post storms. An example offered was letting owners know if the pool was ok to use or not. Claire Marie stated that if the pool is closed for chemical issues the pool service company alerts her of the issue and a sign will be placed in the pool area. Bob suggested common sense be considered after a bad storm as it relates the pool and communication due to power and internet functionality issues.
- d. An owner asked about the possibility of a power generator being provided for the clubhouse to give owners a place to go to keep cool after a community power loss. Bob stated that it had been researched by previous boards and it was determined to not be feasible due to fuel storage issues. It could be reconsidered if the board desired.
- e. An owner asked about a post storm communication to all owners about how the community faired the storm. Lorrie asked Claire Marie to provide this communication in the future.
- f. An owner asked about the FPL power grid that BG is on and is it in need of updating as it seems power outages are far more frequent in the past several years. Gary said he would make contact with FPL to inquiry about this issue.
- g. An owner expressed concern for the geothermal heating system for the pool and how it struggles to maintain comfortable water temperature in cooler weather. The board is aware that the heating system components are aged and may be in the need of service.

- h. An owner asked for the names and unit numbers of the units being leased and sold. Claire Marie provided those names and numbers.
  - i. An owner said that there are several units listed on Vrbo. Is this allowed? The board responded that as long as the terms of the lease does not violate the leasing rules advertising online is not prohibited.
  - j. An owner expressed concern about cracking and discolored concrete on areas of the recent street project. Bob stated that we would have Hagen Engineering review for possible warranty issues.
13. Adjournment – Bob made a motion to adjourn at approximately 4:22pm. Scott seconded. It was passed by a 4-0 vote.

Respectfully submitted,

Gary Dunn - Secretary