

**MINUTES of the  
Village Square of Titusville Condominium Association, Inc.  
Board Meeting  
held Friday, October 6, 2017**

**Call to Order / Establish Quorum:** The meeting was called to order at 1:15 pm in the clubhouse. Board members present: President Brenda Dowd, Secretary/Treasurer Betty Conant, and, on speakerphone, Director Al Flotre. Michelle Davis with Reconcilable Differences was also present, as were 15 owners.

**Approve Minutes of the March 20, 2017 Meeting:** Betty motioned to approve these minutes as written and posted on the website. Brenda seconded, all in favor.

**Financial Report:** Michelle reported that as of August 30, 2017, the Association has \$96,043 in the Operating Account and \$408,141 in the various Reserve Savings accounts. The association is \$10,195 under budget year to date. Accounts receivable are at \$1,069. Late fees are assessed on the 11th of each month, and the owner's account will go to the collection agency when invoices are 2 months old.

**Old Business:** None

**New Business:**

- **Hurricane Irma Update:** Less than a year after Matthew, Irma hit September 11<sup>th</sup>. Three roofs lost a lot of shingles, so a claim was filed with insurance. The adjuster has not inspected yet, so we do not know if any proceeds will be available to help with the cost to replace the roofs at buildings 1685, 1705 and 1715. There is still a lot of standing water, but it is county-wide, so drainage issues cannot be fixed yet. Brenda called the city about the drainage. They understand the frustrations, but cannot help until the water table goes down. This high water table is also cracking tile floors in some areas.
- **Roof Replacements:** Because buildings 1686, 1705 and 1715 had so much shingle damage in the hurricane, bids were obtained from one company so far. The smaller roofs will cost \$29,950 each and that is \$10K more than the cost in early 2017. There is no leaking through any of these roofs, and we have been told that costs will come back down in early 2018, so management recommended waiting on replacement. The board agreed.
- **Pool Fence Bids:** Some residents feel the chain link fence around the pool looks like a dog walk or prison. The portion of fence around the pool equipment rusted off and the bid for that is \$1200. We have received only one written bid so far, at almost \$17K to replace the chain-link and gates completely. More bids will be obtained for aluminum and PVC, but changing this fence would be a material alteration, so it needs an owner vote. The cost would come from reserves, and the votes will be mailed out to owners with other questions below.
- **Draft 2018 Budget:** Michelle stated that the draft budget for 2018 will stay the same as the last 7 years, at \$200 per month. We do not know what the new insurance rates will be, and if we do not receive any insurance proceeds, the 3 roofs will take all the roof reserve funds, but the association is still healthy. Betty motioned to mail it out to all owners, Brenda seconded, all in favor.

• **Amendments Mail Out:** The board has asked that owners vote on a number of items:

1. Unit owners being required to have a working air conditioner. Mold can grow quickly and this affects neighbors and the buildings. Without this amendment, we have no “teeth” in requiring owners to replace non-working units.
2. The FI Statute recommends, but does not require, owners to have an insurance policy. Condo insurance policies (H06) will cover damage in a unit regardless of who caused the damage. It would also cover mold and water remediation if your unit has a problem; again, no matter whose “fault”. Those without insurance often wait to make repairs because they cannot afford it. This hurts the entire community.
3. The third amendment is just “housekeeping” to remove attorney Scarborough from being responsible to oversee any insurance proceeds and pay bills on your behalf. He is not the association attorney and would charge to oversee your money.
4. This amendment allows the board to require all tenants to be disclosed and approved. It helps in cases where an approved tenant hides a friend staying with them.
5. Limiting rentals in the condo community at 30%. It doesn’t affect any current rentals, but when a unit is sold, the new buyer would have to wait on a list until the percentage is lower than 30%. Betty said it is a fact that the more rentals a community has, the lower home values are. It is also hard to obtain a mortgage with high rentals. Any current investors are allowed to continue renting and as long as they replace a leaving tenant within 90 days, they keep their ability to rent their units.
6. Asking for owner vote to either keep the chain link pool fence or replace with either aluminum or PVC fencing.  
Betty motioned to mail or hand deliver this amendment packet to all owners. Brenda seconded, all in favor.

**Owner Input:**

A resident asked about insurance. The association currently has \$5K per claim deductible if not hurricane damaged. Hurricane deductibles are 2% of the value of each building damaged. Last year’s cost was about \$36,000. We expect a minimum 10% increase in premium in November.

An owner asked that a letter be read from an owner who could not attend. Her concerns were all the standing water, which cannot be helped at this time, and banana trees that she wants the association to maintain or remove, and pine needles she wants the landscapers or maintenance man to sweep up and bag. Brenda will have the landscapers remove the banana trees. If a resident is distressed by the pine needles, they are welcome to sweep them up themselves, but that is not a part of the landscapers’ job. And this owner also asked about having all window caulking inspected. Manager said if a unit owner is having a window leak problem, maintenance can caulk, but if that doesn’t help, the owners are responsible for their own replacement windows. Inspections are done when the buildings are painted, every 7 to 10 years.

A resident asked about stop signs and speeders. There is currently no stop sign at our main exit, and this could cause a resident to hit a bike or walker if they don’t stop and look. Maintenance man will be asked to put a post and stop sign in. There are height requirements. Cary will also be asked to trim around the speed limit signs to remind our resident speeders.

Question was asked about how much time the board will allow a resident to replace their non-working air conditioner. Michelle said that would be a board-made rule and 60 days is a reasonable time frame, in case a resident cannot afford to replace it right away.

A resident is telling other residents that they cannot walk behind her porch, saying it is her property. All were reminded that the grounds are common areas and all residents are allowed to walk in all common areas.

**Set Next Meeting:** The budget meeting will be held Thursday, November 9<sup>th</sup> at 3:00 pm. The paperwork will be mailed to all owners and the agenda will be posted at least 14 days in advance.

**Adjournment:** There being no further business, the meeting adjourned at 1:54 pm.

Respectfully submitted,

Michelle Davis, CMCA, AMS, CAM #17226  
Community Association Manager  
Reconcilable Differences, Inc.