

Silver Lakes Community Association

A Corporation Not-for-Profit

Presidents Meeting

October 10, 2023 7:00PM

via Zoom

John Savaiko, President of Crystal Shores, opened the meeting at 7:03pm. He thanked everyone for attending the meeting last week and for participating. He understands some leadership members were frustrated by the lack of specific information, but the intention of the meeting was to foster communication and engagement with respective BOD members.

John explained tonight there will be an update from Blue Stream and then a presentation from SL's Insurance Broker.

He reiterated that everyone has the shared interests of caring about the community and thanked everyone for their prayers regarding his current condition.

All members of the SilverLakes BOD were present, several Community Presidents, Robert Moses from Pines Property Management and Attorney, John Stevens.

Attendance:

John Savaiko
Robert Moses-PPM
Johns Stevens-Counsel
Laura Santiago
Luis Espino
Carl Hellmuth
Jaspar Briggs
Ailyn De Jesus
Daniel Aparicio (Blue Stream)
Adrianna Nicolas (Blue Stream)
Gregory Waltz (Mack, Mack & Waltz)
Sandy Barrowman-The Isles
Christine McCready-Misty Harbor
Arleem Fernandez-Misty Bay
Chris Machidon-Pelican Cay
Al Salvi-Sunset Pointe
Colleen Cheney-Coconut Cove
Jean-Paul Nathaniel-Crystal Sound
Jacqueline Montenegro-Brittany Bay
Patricia Ryan-Las Brisas
Martin Mueller-Treasure Sound
Rick Rundell-Sunset Isles
Viviane Wardlaw-Las Brisas
Terrie Allison-Coconut Reef
Stuart Weintraub-Crystal Bay

Steve McDaniels-Malibu Pointe
Steve Lublinski-Emerald Springs
Robert Duff-Pelican Cay
George Ferreira-Treasure Shores
Warren Lubow-Sunset Pointe
Derek Doff-Sapphire Park
De' Barbadaes-Las Brisas
Tanya Tarantino-Sapphire Bay
Eric Appel-Pelican Cay
Ed Gato-Bermuda Village
Jessica Lopez-Coconut Key

John asked Robert Moses and BOD members if they wanted the floor.

Laura Santiago announced Terrie Allison resigned from the BOD and introduced Ailyn De Jesus who will now represent Group 4.

1. Blue Stream Fiber

Daniel Aparicio and Adrianna Nicolas from Blue Stream were present. Daniel provided a recap. As of yesterday, construction is 100% complete. Some restoration still has to be completed, but construction is done. Big milestone.

Communication-Residents need to register for installation. Certified letters are being sent, emails, door hangers, advertising truck, etc. They started at 25 installations and they're up to 40 per day. 3,485 have registered so far. 2426 installations have taken place.

- Digital Core (125 channels)
- 3 TiVo IP set top boxes (wireless boxes)
- 100 hours of available DVR for recording
- Up to 3 wireless mesh pods as necessary (wifi 6 technology)
- 800/800 mbps (symmetrical speeds)
- Speed increases every 2 years up to a Gig/Gig

On-going training is necessary, calling BS for assistance, online tutorials, etc. Average score is 4.9 out of 5 for SilverLakes.

In Home Installation Process:

1. Call ahead in AM
2. Call ahead t-minus 30 min
3. Fiber outlet install in unit/home
4. Sep-up ONT
5. Configure mesh WiFi
6. Set-up set top boxes/remotes
7. Customer education

John thanked Daniel and Adrianna for being present. John thanked BS for engaging with SL residents on the BS Facebook page that De' created.

John asked what some of the future improvements are that are coming. Daniel advised they have video quality at 1080, but box is 4K ready. They will launch a handful of 4K channels; one being a NASA dedicated channel. They will expand on this. Home security will also be expanded.

De': Train installers to advise residents about the paper bill fee. Electronic bills are free.

John thanked De' for taking the initiative to start the FB page.

Warren: Thanked Daniel for all his hard work. How do we get guard house converted to the next system? Daniel advised they are running some tests. AT&I will do conversion. Warren asked where to find tutorials.
www.bluestreamfiber.com/learning-resource-hub/

Al: He needs Ruben to reach out to him. Home Pass question? Daniel advised you can monitor your network with the Home Pass app. Blue Stream Fiber app as a DVR.

www.wtve.net/

Al asked when the BS Customer Support office is opening. Daniel advised November.

Viviane: Asked about the free 30-minute tutorial. Viviane said she was told there was a charge for the tutorial. Daniel advised that is incorrect. When the office is open, can you walk in and request help. Daniel advised the office is for assistance.

Jaspar: Advised technicians advised 4K isn't possible. Daniel advised certain channels are not available in 4K. The capability for certain channels in 4K. Jaspar suggests educating the technicians because they are misinforming homeowners.

John thanked Blue Stream for being present.

2. Mack, Mack, and Waltz-Property Insurance Discussion

Gregory Waltz provided a recap:

Gregory.waltz@assuredpartners.com (954) 640-6225 Ext 105

Tower Hill has advised they are not renewing SL.

Numbers have been sent to Robert. \$1300 for each association, maybe \$900, excluding windstorm.

He advised that Windstorm may not be possible.

Properties excluding windstorm are easy to obtain.

He advised 30 days before renewal for accurate figures. First week of December for quotes.

Steve: Asked about other increases. Greg advised a 20% increase on general liability. Steve asked if a proposed draft is possible so he can get his 2024 budget ready. John advised to send out a communication with perspective.

Colleen: What is covered. Greg advised fire, a car crashing fence, etc. No windstorm.

3. Legislative Update-John Stevens

John Stevens provided a recap concerning Chapter 720 Fla St Homeowners Association, effective

October 1, 2023.

- BOD members of Sub Associations must identify agenda items. No old business/new business. You can only vote on items that have been noticed on the agenda.
- Sub associations do not have adequate meetings. Regular meetings should be held, that have been noticed and residents have the right to speak for 3 minutes concerning items on the agenda.
- Official documents go to the mailing address.

Steve had a question about Open Forum. There will be no voting. John Stevens advised Open Forum is permissible, but no voting on issues.

Warren advised about the agenda. John advised the notice and agenda need to be posted in advance, 48 hours unless otherwise provided. Warren said they use a sandwich board. John advised the agenda could be put on the sandwich board. Warren asked about the 3 minutes for residents to speak. John advised residents could also speak at the Open Forum for their 3 minutes.

- Association fund and comingling. SL does not have this issue. If a sub association requires a deposit, those funds have to be placed in a separate account and funds have to be returned within 30 days. An escrow account has to be set up for deposits not for each deposit.
- Personally liable for monetary penalties for kickbacks for food or services for the Association for a BOD member or family.
- An officer must be removed for a crime, forged ballot, voting certificate.
- Theft or embezzlement of association funds or destroying evidence are considered a crime.
- The BOD can fill a vacancy from anyone removed for a crime.
- Any pending charges, a member cannot be appointed to the BOD.
- Conflict of interest must be disposed and recuse from voting.
- Reasonably construed as a conflict of interest-any relationship with a vendor, partnership that does business with the Association or potentially will enter into business with the Association, etc should be put in writing.
- Fines sent by Property Management must be sent to the homeowner with a description of violation and what action needs to be taken to fix the violation. Date, time and location of hearing. Homeowners can appear by telephone or zoom. The committee must be at least 3 people, and it cannot be a BOD member or Property Management Company. After hearing, a notice must be sent regarding homeowner was fined or not fined and explanations on amount, when due, etc. A notice must be sent to the homeowner.
- The Association can suspend use rights of a homeowner if 90 days late in delinquency. You cannot interfere with guest access.
- Fraudulent voting activity is a misdemeanor. Preventing a member from voting or coercion/intimidation/bribery is a misdemeanor.

Eric- Can we have a copy of this presentation. John suggests everyone read the document and call him if they have any questions.

4. Community Events-Cathy Balenovic

Cathy provided a recap for events, contests, holiday lights and business recognition.

5. Open Forum

John apologized for not being able to meet in person, but he is at the hospital, and he could not chair a meeting in person.

Eric asked about the 20% paving increase. Laura advised prices have increased. Eric advised there have been a lot of conversations. Eric said the BOD has improved dramatically. The President at the time signed the contract. The money that was taken from the capital expenditure account needs to be paid back, especially if the Association doesn't have wind insurance.

Eric has a question for Robert. Eric advised a homeowner had to incur a fee because of PPM. John Savaiko advised he could pose a question, but he does not want to hold up the meeting with a back-and-forth conversation with an item that your community has. PPM should be reimbursed for mistakes with estoppel mistakes. Robert, why have you not responded to the email that he sent in July. He is not going to address the validity of the request, but he will respond.

John Savaiko implores leaders to deal with their Master BOD representative directly and not monopolize meetings with individual issues.

John thanked everyone for engaging and participating.

Meeting adjourned at 8:50pm

Respectfully submitted,

Cathy Balenovic
Director Community Affairs

