

Silver Lakes Community Association

A Corporation Not-for-Profit

Presidents Meeting

October 12, 2021 7:00PM

Virtual Meeting via Zoom

John Savaiko opened the meeting at 7:05pm and thanked everyone for joining. He introduced himself, as the meeting facilitator and President of Crystal Shores. He explained the purpose of the meeting and welcomed Leadership. He emphasized the purpose of the Presidents' Meeting is to provide feedback to the SilverLakes Master Board. He asked attendees to mute themselves to avoid background noise. There is an agenda and open forum at the end. He thanked everyone for attending, volunteering, and wanting the best for the community.

1. SilverLakes Insurance Update

Robert Moses provided a recap. The SilverLakes Attorney recently brought up a shooting case in SilverLakes. As a result of this incident and claim within a SilverLakes Sub-Association, current policy carriers have advised the Association that they will not be renewing coverage with SilverLakes for the upcoming calendar year.

Non-renewing policies:

General Liability- Coverage for injuries resulting on Association property. Currently at \$49K, expecting to increase to \$100K. An increase of approximately \$50K.

Expected exclusions-Assault and Battery and shooting exclusion.

Umbrella Coverage-Currently paying \$8,810. Expecting to increase \$50K-\$60K. An increase of approximately \$50K.

Expected exclusions and coverage reduction-Assault and Battery shooting exclusion. Reduction of excess liability limits.

In order to minimize risk due to the expected exclusions, the Association's agent is recommending a Gap Policy. The expected cost for this policy is \$3,300. This policy is for legal defense expenses only. Judgements awarded in any claim are not covered by this policy.

Robert Garcia expressed this should be a learning situation as the Rental Agreement was a hard sell. Residents perhaps viewed the agreement as having limited impact on their respective communities. However, the Master Board has to take into consideration the entire community.

Robert Moses advised the Insurance Agent will pass along the Rental Agreement now in place when shopping for policy renewals.

2. Overflow Parking Update

Jaspar provided a recap. He advised there was a meeting on Oct 6th concerning Overflow Parking. Jaspar advised the software developer has the app in final stage and the trial runs are happening this week and next. The results will be reviewed and discussed on Oct 26th with Presidents of sub-associations with Overflow Parking only. There will be a review of how to use the app. There will also be an educational period in November for residents to get familiar with the app. Full implementation is suggested for January 1, 2022. The cost will be covered by the affected sub associations.

Discussion-Concerns with FPI staffing/job performance.

John Savaiko expressed it is essential to be timely regarding feedback regarding FPI.

3. On-Street Parking Update

Robert Moses advised there is an increased number of homes beginning to accumulate parking violations in excess of 10 within a 6-month period, however, associated vehicles do not register back to the property address.

Examples of communities experiencing this:

Sapphire Bay	1
Crystal Sound	1
Emerald Sound	1
Crystal Shores	2
Coconut Reef	1
Las Brisas	2
Brittany Bay	1
Marina Pointe	3
Brittany	1
Sunset Pointe	1
Sapphire Pointe	1
Malibu Pointe	1
Coconut Shores	1

Robert Moses reviewed the enforcement part of the issue. Tags are run and are not associated with the property address.

Options for consideration:

Stickers-Sticker in lieu of violation cards are not as easy to remove, thus providing more of an inconvenience to those who park on the street.

Towing-Homes who have exceeded an acceptable threshold would be sent a communication advising them that any vehicles parked in front of their home would be towed with no further notice.

Violation-After 3 violations, the property owner will receive a violation notice with fines for their guests' vehicles.

John Savaiko advised this is an isolated number of homes with the repeat offenders as we are two years into the change of no on-street parking. The slide Robert presented showed there are repeat offenders. John Savaiko thought the Police, in our two respective cities, would ticket these offenders, but they are busy with other issues.

John advises it may be time to move towards something more punitive.

Discussion regarding concerns around holidays.

Robert Moses said they are trying to find solutions to control issue.

Robert Garcia advised there is a cost to run every tag and therefore this approach is unsustainable as the cost is not recoverable. When a car is not registered to a property, there are not many solutions regarding the homeowner. The first two options mentioned above should be seriously considered.

Harvey Harris advised homeowners are fined for parking issues. Robert Garcia advised this should not go to the fining committee.

Daron Fitch expressed the success SilverLakes has had with the no on-street parking. The situation in Crystal Shores with 7 vehicles was discussed.

Robert Garcia recommended residents need to start using their garages.

Robert Moses advised the cost is \$3 a tag. Robert Garcia advised he believes the cost is \$10 a tag. Robert Moses confirmed it was \$10 a tag.

Discussion concerning allowing residents to enjoy visiting family and friends, while taking into consideration the parking restrictions.

4. Arborist Services for Residents

Residents are contacting the Presidents to aid in obtaining approval to remove trees on their private property.

It is recommended that residents interested in obtaining a City approval or variance for one of their property trees, obtain the recommendation of a Certified Arborist.

The resident may contract with a Certified Arborist of their choosing, or they may obtain the services of Earth Advisors, the SilverLakes preferred Certified Arborists.

Earth Advisors should be contacted directly by the resident, and the resident should retain their services privately, not through the Association or Sub-Association.

Earth Advisors provides SilverLakes residents a discounted rate, and through their existing relationship with both the City of Miramar, and the City of Pembroke Pines, residents are extended a simplified process for the management of their property trees.

Residents interested in obtaining these services should send a brief email with their address, description of concern, and any relevant images to eai@earthadvisors.com

Terrie requested talking points for residents.

5. Management Update

a. Estoppel Process

Reaching out, when there is an estoppel request, to Community Presidents has been implemented.

An email is being distributed:

Dear Board President/Representative

Our office is in receipt of a Resale/Estoppel request for the following address in your community.

Please reply to this email within 24-business hours of receipt, if there are any violations of the Association documents you require us to disclose on this request.

NOTE: Estoppel/. Resale requests are extremely time sensitive. Any information received after the 24 business hours may not be included in the request.

We thank you for your time and cooperation. Please do not hesitate to reach out with any questions.

Robert Garcia advised Presidents may have a better idea of violations in their communities.

Robert Moses advised this process allows the Presidents to be a part of the process to help get violations rectified before property is sold.

b. Reports

Robert Moses advised there are two automated reports that will be sent out.

Report with list of Owner/Rental Properties in each sub with the rental percentage in the top of corner in red. (The max is 10% rentals per sub association) The second report will be a Property Resale report.

Andre advised his report had resident/renters that had moved out years ago. De' also advised her report was also incorrect.

Robert Moses will look into rectifying reports.

6. Community Affairs Update

Cathy Balenovic provided a recap of events and contests.

7. Open Forum

Bulk trash discussion.

Robert Moses says he been in touch with Waste Pro.

Robert Garcia tasked Robert Moses with finding out if there is a change with what is accepted for Bulk pick up. He also advised that Phase 4 puts a sign up with bulk pick up date, and a reminder that homeowners who put bulk put out before 24 hours can be fined.

John Savaiko advised he has a resident facebook page where he posts bulk trash pick up information
John Stevens advised there is contractor waste being left in bulk pick up. Code Compliance will start issuing violations for contractor generated waste in Miramar.

Question about the Annual Garage Sale. Cathy advised it is held the weekend after the Super Bowl in February.

John Savaiko thanked everyone for attending this evening and serving the community.
The next Master Board meeting is on Oct 18th at 7pm via zoom.

Robert Garcia thanked John for facilitating the meeting and for everyone giving of their time.

Meeting adjourned at 9:12

Respectfully submitted,

Cathy Balenovic
Director Community Affairs