

RUXTON VILLAGE HOMEOWNERS ASSN

Minutes | Board of Directors | Nov 8, 2023

Tall Pines Clubhouse | 10930 Tall Pines Blvd, New Port Richey FL 34654

Call to Order: Dawn Horvath. President, at 7:05PM.

Board Members Present: Dawn; Betty Ditzenberger, Vice-President; Dana Ringewald, Secretary; Maureen Johnson, Director. A quorum was reached.
Parklane representative not present.

Members Present: Paula Morin, June Stanislaw.

Proof of Notice: Sign posted at Tall Pines entrance. Notice posted in 3 issues of HiLites newsletter.
Agenda posted on Clubhouse bulletin board per new State law.

Secretary Report: Maureen moved to approve and waive reading minutes of August 9, 2023 which were posted at the Clubhouse, on the Master Association website and in the HiLites. Betty Seconded, all in favor.

Treasurer Report: Dawn presented Treas. Bill Martin's Sept 2023 report. YTD income \$30,671. YTD Expenses \$29,621 on course with budget. Total Operating Accounts \$35,042. Total Reserves \$116,801, allocated as Roof Reserve \$89,281 and Painting Reserve \$27,520. Broker Raymond James: Total Bank CD Investments Account \$120,784. Total HOA Assets \$151,843. Suggestion was made to consider investing in Treasury Bills, in addition to secondary market bank CD's.

Old Business:

Pest, Fertilizer Service contract. Although there were mixed reviews after first year, Board agreed to renew contract with Southern Care. Board questioned whether Southern Care has been providing written reports of concerns to anyone following treatments, as agreed. Dana moved to renew contract for 14 mos to align with fiscal year, therefore ending Feb 29, 2025. Maureen seconded. All in favor.

2015 Notice of Preservation. After review of Declaration, Bill and Dana agreed that the multitude of wordsmith and housekeeping changes needed are not substantive enough to justify the cost of an attorney to prepare an amendment.

Significant issues Dana found were discussed:

—Though Article V had-inadvertently been deleted in 2015, roof maintenance was added by amendment of Dec 2020.

—Ruxton Village Declaration, as well as the Tall Pines master association rules, require current and renewal evidence of "full replacement value" for homeowners' insurance coverage. Owners of 22 of 24 Ruxton units have complied. Dawn reported that TPCA plans to record proof of insurance and renewals for all 317 properties which would consolidate tracking if broken down by sub-associations. Also, Parklane has been requested to estimate their cost to track renewals for our 24 properties.

— Liability insurance for HOA and Board of Directors per Article XVI, Sect 4. Dana questioned whether the limits of liability coverage, as required in the 1985 and 2015 documents, are included in our policy, as well as the requirement that officers with fiscal responsibilities, the President and Treasurer, be bonded. Board requested copies of the insurance policy and for Parklane to review it with insurance agent for compliance with Declaration and whether liability should be increased.

—Corporate Seal. Location unknown. Inquire with Dora, owner at Parklane.

Contracts Review. Existing agreements with Parklane, Green Thumb Landscaping and the attorney may require review if necessary.

New Business:

Landscaping. After presentation of detailed analysis at the October TPCA meeting regarding combining landscaping, spraying and irrigation into one contract for all sub-associations for cost savings, the Board and members present voted against further consideration. Due to the complexities of common areas on the plat, distribution of costs per unit and the large single-family lots in Hunt Ridge, the concept was deemed not feasible. Dawn and Jill Bell, officers of TPCA, will meet with Eric Kopp, owner of Green Thumb Landscaping, to clarify allocation of services and breakdown of charges for common areas within sub-associations. Green Thumb services TPCA common areas, as well as all sub-associations, except Hunt Ridge.

Budget for 2024-2025. Budget is subject to any increase in the sub-association allotment for the Master Association which will be decided at their Dec 14th meeting. Thus, when our Budget is finalized, a special meeting to approve it will be held.

ROOF RESERVES. Discussion ensued about the Ruxton Roofing Reserves in anticipation of the start of re-roofing in 2026, hopefully followed by completion of all quad- buildings by 2029. Paula obtained an estimate of \$40,000 per quad building in Fall of 2022 which reflects significant increases in labor and materials. With approximately \$90,000 Reserves on hand allocated for roofing, there will be a shortfall which inevitably will require an increase in the monthly and/or a special assessment. Issues needing clarification: June is aware that some property insurers now require new roofs every 15 years. Paula noted a provision in FL law to be “fully funded.” (After the meeting, Parklane confirmed that “fully funded” per Statute 718 applies only to Condominiums. HOA’s are separately governed by Statute 720.)

BE AWARE: HOMEOWNERS OBLIGATIONS REGARDING ROOFS—

Per Article XII, Section 3. Declaration of 2015.

“... In the event the need for maintenance, repair or replacement is caused through the willful or negligent act of an owner, or through the willful or negligent act of the guest or invitee of an owner, the cost of such maintenance, repair or replacement shall be the obligation of the owner and shall be added to and become part of the lot or unit assessment installment next due and payable by such owner ...”

AND

By the 2020 Amendment to the Declaration, Article V, Section 3:

“It shall be the obligation of the owner of the residence to maintain, repair and replace the Gutters, Fascia and Soffits on his or her residence ...”

<https://tallpinesnpr.com/ruxton-village/Amendment-2020.pdf>

Next Meeting. Wednesday, February 7, 2024 at 7:00PM at the Tall Pines Clubhouse.

Adjournment. Betty moved to adjourn at 8:30PM, seconded by Maureen, all in favor.

Respectfully submitted,
Dana Ringewald, Secretary

