



BOCA WEST

MASTER ASSOCIATION

BWMA BOARD OF DIRECTORS MEETING

Wednesday, Wednesday, September 27, 2023

2:00 P.M.

Minutes

In attendance: Elaine Wittlin, Danny Bejarano, Jeff Greenfield, Ronnie Pollard, Steve Jonas, Shep Remis and Murray Perelman. Michael Eustace, Executive Director, was in attendance.

Village Representatives and Guests Present: Mark Dorfman, Peppertree III; Bob Schwartz, BWCC; Residents from Mahogany Bend: Kurt Erman, David Resnick, Rich Harwood, Robert Jerome, Joel Macher, Phill Kupperman; Alan Glazer, Akoya; Judi Birnbaum, Brookwood,

Mrs. Wittlin called the meeting to order at 2:00 PM and established a quorum. The August 30, 2023 Budget Adoption minutes were approved as written and the regular Board meeting minutes are approved as amended.

President's Message

Mrs. Wittlin explained to the attendees that she will follow the normal format for the meeting. The guests will have a chance to speak under Good & Welfare.

Committee Reports

Finance

Mr. Perelman reported that there were two discussions the Committee had that were relevant to the Board. The first being, with the establishment of a separate capital budget, the Committee focused on how the capital budgeting is going to be done going forward and how the monthly reporting is going to reflect separate capital expenditures. The Committee made several suggestions that Mr. Eustace and Ms. Ellis have taken under review. The first relevant monthly financial statement that the Board will see the change will be in the October statement which will be available in November.

Mr. Perelman advised that the Master Association is still manually signing checks. The management and staff are looking into an online check approval system to have checks electronically signed and processed.

Architectural Control Committee

Mr. Jonas reported that the Committee had a discussion about Low-e windows. He will have a more in-depth discussion when he returns to Boca West and will present a recommendation at the next Board meeting.

Mr. Jonas reported that most of the petitions submitted were approved and some were conditionally approved, which he reviewed with Mr. Eustace and Mrs. Martinez for clarification.

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Special Projects

Mr. Jonas reported that the next big project is street lighting. He will have more to report at the next meeting when he and Mr. Eustace have received and reviewed the engineer's report.

Mrs. Wittlin thanked the Board and Mr. Eustace for all the summer projects they managed to operate and complete without much inconvenience to the residents. When residents return for the season, they will see a new fresh look.

Communications

Mr. Jonas reported that the Committee was able to successfully put together a new welcome booklet that was mailed to the residents. The Committee did a great job in putting it together and it was a huge success. There are copies in the Welcome Center. The Committee is looking forward to meeting again in person and creating new publications to update the residents with presenting Committee Chair reports.

Landscape & Maintenance

Mrs. Pollard advised that the Committee did not meet over the summer. There were many projects that were completed over the summer such as the pavers and the left turn lane into Akoya which required a tree to be removed and relocated, which was done successfully. The lake bank restorations have not been completed yet with the sod installation due to the rain and will be completed when weather permits.

When the Committee meets in October, they will be discussing the uniformity of the stop signs.

Safety and Security

Mr. Greenfield reported that the Committee did not meet throughout the summer, but he was kept informed by Chief Lastella on a daily basis whenever a crisis arose. The next meeting is scheduled in October. He is very pleased that the Security staff was on top of all the issues as our summer population has grown. There were a lot of rescue calls during the month and they are now tracking calls according to residents, guests and club employees to better understand who uses our services.

Insurance

Mr. Greenfield reported that he and Mr. Eustace met with CBIZ to discuss Property & Liability, Cyber, Directors & Officers coverages. Overall, the insurance premium is not as bad as he had anticipated as CBIZ was very aggressive in the pricing. The windstorm buy back was of concern and they presented two options. He explained the two options for named-storm insurance. Mr. Greenfield made a motion to purchase a wind buy back quote of 2.5% to reduce the named storm deductible from \$699 to \$524 for an additional premium of \$20,958. Mr. Bejarano said he was in favor of the motion. Mrs. Wittlin said there was a motion on the floor and the motion was unanimously accepted as read.

Mr. Greenfield reported that he asked CBIZ to address is in reviewing the deductible on all vehicles. He explained the deductible options and savings. He recommended rejecting the auto physical damage change and remain with the \$1,000 deductible. Mr. Greenfield made a motion to stay with the \$1,000 deductible on auto physical damage comping collision, the same as the expiring policy. Mr. Jonas seconded the motion. There was no discussion. The motion was unanimously approved.

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Mr. Greenfield advised that he wanted to alert the Board regarding the worker's compensation. Mr. Greenfield reported that he and Mr. Eustace reviewed the annual loss run percentages and projected an increase for next year. He asked the broker to find out if we needed the reserve, verify if we could receive credit from previous years and look for alternatives next year for worker's compensation. He advised that because our payroll is so low, and the loss was severe, it skews the percentages heavily. He advised that there is a lot of work to do and will start looking at alternatives now and not wait until next year. He will continue to report on the topic. The loss run report cannot be discussed openly due to HIPAA.

Mr. Greenfield advised that he reviewed the Directors & Officers insurance and asked CBIZ to make sure it provides defense for claim allegations of the Board.

Mr. Greenfield met with Jeff Appleman, Mr. Eustace and a representative from Gallagher regarding a captive for the villages as they are suffering from severe increases to property and casualty insurance. He looks forward to forming a captive and new offshore or Bermuda or London reinsurance so each of the villages can save money. This is a long-term process. He asked for permission to undertake a survey of all the village Representatives by asking them to respond to a questionnaire from Gallagher and their subsidiary, Artex, with respect to their insurance exposure. With this information, Mr. Greenfield can provide an overview of forming a captive alternative risk program to avoid the deteriorating Florida insurance market at the next Representatives' meeting. Mr. Greenfield made a motion to send a survey to the villages with an appropriate and complete explanation of this alternative risk and what a captive is.

Grievance

Mrs. Wittlin made a motion to accept the Grievances presented. There was discussion regarding the difference in fines and suspensions. Mrs. Wittlin reported that we made progress with the Club Board where violators that are dangerous to the community, can go before the Country Club's grievance committee and could be suspended from the Club's activities and amenities.

Executive Director's Report

Mr. Eustace advised that he started reviewing the cleaning contract for the administrative building, AMR and Maintenance and is working with the staff on receiving new bids.

He advised that we are tracking the new initial capital contributions. No collections have been made yet, however, we expect to receive our first capital contribution fee in October. There was definitely a cause and effect from the initial capital contribution fee going into effect and the Club increasing their dues on new homebuyers as September has seen record sales.

When Mr. Jonas returns, they will start looking at the Maintenance building roof replacement as well as upgrading suites 101/102 as RMC has officially vacated the space.

We are also starting to prepare for Nominating Committee volunteers, call for candidates and the December Representative meeting.

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Strategic Planning

Mr. Bejarano reported that the Committee met this month and continued to discuss the topic of initiating a downsize program to make it easier and less costly for fellow residents who wish to downsize and by doing so, it will increase the larger real estate inventory which is in greater demand. The Committee will debate that proposal in the next meeting. The next topic discussed was sustainability through greater usage of solar energy. Mr. Eustace is arranging a meeting with a solar company with Mr. Yarnell. The Committee also discussed the potential to expand this initiative to the villages who wish to use solar power. Once we have the whole proposition, we will present it to the Board for discussion and adoption.

Community Advisors Committee Report

Mr. Eustace explained that this Committee is used to coordinate educational sessions for the villages between the Master Association and the Club. It consists of Mr. Bob Schwartz, Mr. Greenfield, Mr. Jonas, Mr. Mark Haberman, Mrs. Martinez and himself. The Committee has a pretty full schedule and will be distributing it soon. Mr. Greenfield will be coordinating the insurance session as this is a very important topic. The Committee also discussed how they are going to share the information with the village presidents and residents via the Master Association website, which he is in the process of upgrading.

Previous Business

Mr. Eustace reported on a homeowner in Bridgewood that is delinquent in paying her Club dues. He and Mr. Greenfield had discussed the issue and given the circumstances, recommend that the Master Association give the unit owner another six months. Mr. Eustace spoke with the homeowner's daughter, and she is not able to help with the unit. Mrs. Wittlin advised that this is a touchy situation as the unit owner is 97 years old, and given her hardship, we must take into consideration how far we want to go with these types of individuals who have been upstanding with the Club. In her experience with country clubs, there was always some sort of an adjustment given to a widow/er or due to an illness. Mr. Greenfield said he spoke with Jewish Family Services, and they have no financial means of helping her other than offering access to the food pantry. He also discussed this with the Boca West Foundation to broaden their mission to include lifeline, however their mission is solely for children.

Good & Welfare

Mr. Macher, President, Mahogany Bend, explained the break in by a Mahogany Bend resident into another Mahogany Bend home in which the homeowners were away for the summer. The members of his community are concerned. Mrs. Wittlin advised that she has reached out to other attorneys who have expertise in this kind of issue and assured that the Master Association is giving this issue priority and is taking every action that is legally possible.

Mr. Eustace advised that with our new cameras and since we have security 24/7, they were able to be at the site within less than two minutes. If the perpetrator comes through the gates, our guards are instructed not to give her access, and she will have to deal with PBSO, with whom we have had multiple meetings. Legally, we are not able to bar her from the community as that address is on her license. She will have to be evicted, however given her medical issues, her condition falls under the Fair Housing Act. This could potentially lead to major lawsuits. We are searching all the options and have increased patrol. Mr. Eustace strongly advised that Mahogany Bend file a grievance.

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A Mahogany Bend guest explained his concern about delivery people, vendors and contractors who have no company signs on their vehicles. He advised that they must have a company sign on their vehicles on the driver's side. He spoke with someone in Security who said they were not enforcing it but are considering reinstating it. Mrs. Wittlin said she is aware of the issue, and she spoke with Chief Lastella. The problem is that they remove the signs as soon as they pass through the gates, and it is almost impossible to go after each and every one of them. She will address it and get back to him. He also expressed his concern about the QR code being shared to unauthorized guests.

A Mahogany Bend guest asked for more security presence in Mahogany Bend. Mrs. Wittlin advised that she and Mr. Eustace will meet with Chief Lastella to set a schedule with PBSO.

He was also concerned about the deliveries made at night. He suggested that for any deliveries after 9:00 PM, the homeowner would need to come to the gatehouse to pick up whatever is being delivered.


Chief Lastella will send an eblast to the residents informing them if they see something to say something and to call security so we can dispatch security and/or PBSO. We are going to crack down on contractors who remove their signs from their vehicles after they clear the gate. There is a lot of activity here and we know we must tighten up and we are going to have a multi approach.

Adjournment

The meeting was adjourned at 3:20 P.M.

Next Meeting Date: Wednesday, October 25, 2023 @ 2:00 PM.

Respectfully submitted,



Elaine Wittlin
BWMA, President



Ronnie Pollard, Secretary

10/30/2023
Date