

Jupiter Plantation HOA
Board of Directors meeting
July 19, 2022
Minutes

Meeting convened at 6 PM

Directors present: Cook, Shipley, Frazier & Allison via ZOOM.

Eric Peterson offered the June 22, 2022 minutes which were accepted with no change.

Officers Reports

Gina Shipley said that the restriping and renumbering of the parking lots was well underway and looked very nice. Additionally, she wanted to thank everyone for the voluntary cooperation shown by a residence to get their vehicles out of the way of the contractor.

Karen Cook said that the Welcome Committee had met with some new residents. She said she believes that this effort is very worthwhile and appreciated by the new persons. As treasurer Karen reported that our maintenance expenses had increased significantly since her last report. We are now operating about \$10,000 over budget at the end of the first six months of the budget year. She reminded everybody the third quarter assessments are due by the end of this month in order to avoid late fees and interest.

Peggy Frazier reported that it appears we will have a permit issued for the dock project before the end of this month! Then, the Board will meet with the contractor to set up the details of how the job will be conducted and when we hope to start. We will be keeping everyone apprised of the progress.

Eric Peterson was then asked to clarify some misconceptions concerning our roof replacement requirement by Citizens Property Insurance which seem to be widely circulated and believed by owners in the community. He said that the Governor had convened the legislature for a special session which met in May and offered a bill, which he signed, relating to the age of roofs in Florida and the need to replace in order to obtain building insurance through Citizens Property Insurance Corp., which is our carrier presently. The language of the bill provides that any building containing a roof which is at least 15 years old may qualify for insurance coverage upon submission of an inspection report provided by a qualified person which states that the roof has five or more years of useful life remaining. Further, the bill provides that the insurer may not refuse to issue or renew a homeowners insurance policy solely because of roof age. **The bill which the Governor signed does not apply to policies insuring communities such as Jupiter Plantation.** Under current statutes our community is insured as a commercial residential multi-peril property. The bill the legislature passed only applies to single-family homes. Therefore, please understand that the use of an inspection report done by a qualified party in no way can excuse the owners at Jupiter Plantation from having to install a new roof in order to qualify for insurance as of our renewal date of April 30, 2023. As more information regarding this subject becomes available, we will, of course, share with all owners on the website and also by Constant Contact.

Old business

none

New business

- 1) Amend the Declaration to make replacement of the roofs a common expense and establish a reserve account for that purpose –
Peggy Frazier offered a motion as per #1 above. She noted that the current situation we find ourselves in with respect to renewing insurance is placing a tremendous burden on the community. Indeed, many owners will find it very difficult or even impossible to find the money to pay for their portion of the new roof. Had roof replacement been a reserve item from the start, much of our present problem would have been met. The time is now to address the situation for the future, and as such I present my motion to establish the responsibility to replace building roofs to become a common area expense and to create a roof reserve to provide funds in the future. All directors voted aye.

Meeting adjourned at 7:25 PM

Eric G Peterson, recorder