



LAKE CLARKE GARDENS NEWSLETTER

MAY, 2019

What is Wind Mitigation? Where to get it? Why have it????

By Ellen Varella

There was a discussion at a recent Meet and Greet session before the last election. Some misunderstanding evidenced itself regarding Mitigation; what is it? why we need to deliver a mitigation form to our insurance agent, and where do we get it. I volunteered to look into it. Here are the results of my inquiry.

A wind mitigation inspection is done to determine the appropriateness of a particular structure's construction in the event of strong winds (hurricanes, tropical storms and other windstorm-related claims).

Florida was one of the first states to mandate this type of insurance. Companies offer some reduction in the insurance costs if a wind mitigation inspection is completed by a qualified inspector. A qualified inspector would be a licensed general contractor, building contractor, architect, engineer, building inspector or a home inspector. The following types of structures could potentially qualify for wind mitigation inspections:

- Single Family homes
- Multi-family buildings
- Condominiums
- Townhomes
- Commercial Buildings

Wind mitigation discounts are applied toward the windstorm portion of your total insurance premium. The more wind resistive features you have, the higher the total discount will be for your property. These discounts apply to both existing construction (condos and homes built prior to 2002) and new construction built to the new statewide Florida Building Code (FBC). Inspectors collect the following information on seven key categories during their inspections:

- **Building Code:** The age of the home to determine what building code was in place at the time of construction

(continued on page 4)



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TREASURER'S REPORT

Property Manager's Report



Accounts Receivable as of March 31, 2019

Total Receivables	\$ 109,597
Outstanding, Special Assessments	\$ 42,714
Maintenance, & Other Receivables	\$ 66,883

Cash Position as of March 31, 2019:

Total Cash	\$ <u>1,497,266</u>
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Less: Restricted for:

Spec. Assessment	(\$ 91,016)
Building & Common Reserves	\$ 205,413
Activities	(\$ 13,706)
Hurricane Contingency	(\$ 201,888)

Month March 2019

Monthly Maintenance Due	\$ 241,634
Maintenance Not Paid (less than 60 days)	(\$ 35,621)

Maintenance Collected in March \$ 277,256

Prepaid Maintenance (\$ 68,366)

Net Operating Cash \$ 916,876

Association Meetings

All unit Owners are invited to attend

Building Rep. May 2 10:30am Card Room

Agenda Mtg. May 9 11:30am Card Room

BOD Meeting May 14 6:30pm Auditorium

Note:

The Good and Welfare portion of the BOD meeting is limited to those who submit their questions or concerns in writing to the Board by Monday May 13, 2019 at 12:00 NOON.

Deadline for article submissions for the June Newsletter is May 20.

Email: lcg.sauve@gmail.com

The painters are working on the south side of the property. They are 90% finished. They have power washed buildings 16 & 17. They are working on cracks in 18, 19, 20A and 20B. I would like to thank everyone for your cooperation in this project. It is running ahead of schedule and relatively smoothly, thanks to everyone's cooperation!

Some buildings had more concrete repairs that were not included in the contract. These buildings will be special assessed by the Board later in the year. We want to get them all completed prior to the special assessment meeting so we can do one meeting for all.

The walkway floors and side walks were also not included in the contract. The Board originally planned on the men doing them over the summer. This is an impossible task to be completed in one summer. The painting contractor has given us an excellent price to do all the walkways, replacing some damaged concrete, and patching areas. The contractor and I walked all the buildings to see what really needs to be done. This will be included in the overages on the project in one special assessment.

It was discussed in the budget meetings and approved by the Board at the April meeting.

Before you leave for the summer, make sure you shut the water off in your unit and stop in at the office. Check your account and let us know who is checking your unit. There is a list of Going Home for Summer that is very helpful if this is your first time closing your unit for summer. I have a few copies here if anyone wants to take one.

Channel 63 is up and running. Check out the new look.

Sonia has put in her notice due to unhealthy stress. She is leaving at the end of April.



Tuesday April 9, 2019

NEW BUSINESS

Approve ESA and Service Dog Application.

Add the animal requirements to the LCG Rules and Regulations (see page 6).
Motion carried unanimously.

Fine 17-308 for having a dog without proper documentation and creating a nuisance.
Motion carried unanimously.

Fine 17-201 for doing construction work on Sunday, working without an architectural permit.
Motion carried unanimously.

Fine 21-105 for doing construction after 5:00pm.
Motion carried unanimously.

Activities Functions Money Accounting. All activities where attendees are required to buy a ticket or provide a donation for attendance must be coordinated with the Activities Office with accounting of all monies expended. All profits must be turned over to the Activities Office for deposit.
Motion carried 6-1.

Add the repair and painting of all building walkways and floors to the existing ProMar Contract at the cost of \$68,348. A Special Assessment meeting for this work and any additional costs from concrete repair will be scheduled when all work is completed.
Motion carried unanimously.

GOOD AND WELFARE

Duane Burbank posed three questions (answers in parenthesis):

- 1. How much money has been expended by LCG so far this fiscal year on all legal fees?** (\$20,185.21)
- 2. Is the February Election still being contested?** (Yes) **How much money has been spent on legal fees for this situation?** (\$7,000)
- 3. Is it appropriate to divulge who our attorneys are as well as who the LCG residents are that are contesting the election?** (LCG attorneys are Mark Keegan, Rosenbaum, Kaye Bender. LCG residents contesting the election are Seamus Brennan, Leino Hirsimaki, Vilma Mally, Mary Menis and Holly Reardon).

Budget/Membership Meeting

Budget Meeting

The Budget for the fiscal year July 1, 2019—June 30, 2020 was approved unanimously by the BOD.



Membership Meeting

All buildings reached a majority to approve the percentage of reserves for 2019-2020.



Thanks to **Peggy Silverio** for another fun-filled season of activities at LCG.

We look forward to the next few months of activities planned by **Sandy Linen** Thanks to both of you and all the volunteers in the activities office. You all help to make LCG an active and fun place to live.

Maria Rodriquez, the BINGO Chairperson, is recovering from open-heart surgery. We wish her a speedy recovery. Hurry back, Maria.



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Just SOLD

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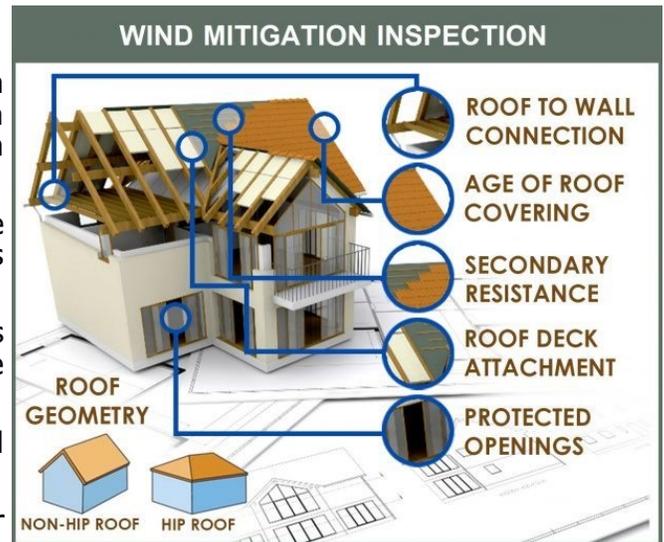
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Mitigation *(Continued from page 1)*

- **Roof Covering:** Inspectors want to know when the roof was installed, and if it meets the Florida building code standard that was updated in 2001. A final roof permit is necessary.
- **Roof Deck Attachment:** Inspectors determine what type of roof decking is used and how it's attached to the underlying structure.
- **Roof to Wall Attachment:** Are the trusses attached with nails or hurricane clips? Are the wraps double or single?
- **Roof Geometry:** The shape of your roof based on percentages.
- **Secondary Water Resistance:** The barrier that prevents the roof from leaking if the shingles are blown off.
- **Opening Protection:** Inspectors look for shutters and installed-protection devices from wind-born debris for doors and windows. They also check the rating of the devices. 100% of ALL openings need to be covered with Hurricane-rated protection to qualify for this discount.



Lastly, all inspections must have photos showing each feature listed on the Wind Mitigation inspection. Florida Homeowners should learn of Florida insurance requirements and how to get the best rates on a homeowner policy. If you hired a Home inspector, it would typically cost about \$100 (depending on where you live) and take 30 minutes to an hour. It is the homeowner's responsibility to forward these papers to their agent. It may possibly mean a reduced cost of insurance.

LCG provides every unit owner their building's acceptable and completed Wind Mitigation Form at NO cost upon request. It is ready to forward to your insurance company.

You may pick one up at the LCG office at your convenience. Should you have hurricane protection on your unit itself, your own personal wind mitigation might give you additional credits.

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20A-203	Thomas Wichers Robert Nye
21-209	Flor Ramos

Explanation of Reserves

Each year with your maintenance payment booklet, you receive a **Schedule of Reserves for Capital Expenditures and Deferred Maintenance**. This document gives you the information you need to plan for upcoming maintenance costs.

Below is a sample of what that document looks like. This is only a sample. **Your building's information will be different.**

Column **A** lists known expenses that will occur at some point. This is not a complete list. There can be emergencies, such as broken pipes, electrical issues, etc.

Column **B** is the **estimated** replacement cost. The actual cost cannot be determined until bids are taken and accepted.

Column **C** shows the reserve money (if any) your building has elected to put aside for each maintenance item. The example shows that this building has chosen not to have reserves.

Column **D** lists the Estimated Useful Life, in years, of each entry. For Example, look at this building's elevator's life expectancy (highlighted in yellow). It is estimated at 25 years. **That is only an estimate.** It could be more or less than that.

A B C D E F

Schedule of Reserves for Capital Expenditures and Deferred Maintenance					
	Estimated Replacement Cost	7/1/2016-17 Reserve Funds	Est. Useful Life	Est. Remaining Life	100% Annual Reserve Funding
Concrete Restoration	\$ 276,120	\$ -	30	20	\$ 14,040
Elevator **	\$ 40,600	\$ -	25	2	\$ 21,183
Painting & Waterproofing	\$ 25,128	\$ -	7	1	\$ 25,374
Pavement	\$ 13,952		22	1	\$ 6,977
Roof	\$ 78,764	\$ -	18	7	\$ 8,833
Total:	\$ 434,564	\$ -			
100% Reserve					\$ 76,407
*** Elevator Mechanical Modernization only, may need extension to building if new cab is necessary.					

Column **E** shows the Estimated Remaining Life. In the sample, the elevator is expected to last two more years. Again, it may be more or less than the time given.

Finally, Column **F** shows what your building would have to put in reserve **each year** to cover the cost of replacement with little or no Special Assessment to your building. Look at the elevator again. The estimated replacement cost is \$40,600. Realistically, it will be more if the elevator has to be replaced. In order to have the reserve to pay for that, this building would have to come up with \$21,183 each year for the remaining two years in the life expectancy. If you look at the last figure in the column (\$76,407), that means to fund your building at 100% reserves, you would need to put that amount in reserves **every year**.

Hopefully, this will help you better understand the maintenance obligations for your building so you can be prepared for future financial obligations.

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Family Owned and Operated

Addendum to PET REQUIREMENTS on page 5 of Lake Clarke Gardens Condominium Association Inc. Rules and Regulations, 7th Edition, dated November 13, 2018.

Many owners purchased a residence at Lake Clarke Gardens Condominium Association Inc. (LCG / the Association) due to the strict policies regarding animals because of their allergies or other health issues related to animals. Therefore, in order to protect the health and safety of all residents at LCG it is the responsibility of the Association to obtain information in order to evaluate whether a reasonable accommodation to the current policy is necessary.

The Association requires that any person occupying a condominium at LCG who needs a Service Animal or Emotional Support Animal must complete the application process. This shall include owners, members of an owner's household, renters, and guests. Applications are available in the office. **The application process must be completed and approved by the LCG Board of Directors prior to allowing the animal to be present or housed at the condominium.**

Should a request for a reasonable accommodation be granted, LCG reserves the right, pursuant to Florida Law, to withdraw this approval at any time should the service animal or emotional support animal become a nuisance to others. Additionally, the approval may be withdrawn if the requesting party is no longer disabled.

The animal is considered to be creating a nuisance to others under any of the following conditions:

- Excessive barking or noise
- Aggressive behavior including biting or attacking
- Owners failure to properly dispose of waste or excrement
- Not maintaining the animal on a leash at all times when outside of the unit
- Failure to comply with all state and local ordinances and statutes
- Insect/extermination issues and/or sanitation/odor problems
- If allowed by the owner to enter the swimming pool
- Failure to keep the animal's shots/inoculations up to date and provide a Veterinarian's certification of same.

Failure to abide by the above Rules and Regulations concerning Service Animals and/or Emotional Support Animals shall be handled in accordance with GRIEVANCE PROCEDURES as

contained in the LCG Rules and Regulations 7th Edition dated November 13, 2018. This shall include any owner, resident or guest who fails to complete the appropriate application process or whose animal is determined to be creating a nuisance.

In accordance with Florida Statute, fines of \$100.00 per day per violation up to a maximum of \$1000.00 can be imposed. Owners are responsible for informing guests, members of household and renters of this policy and shall be responsible for any fines imposed.

*Approved by the Lake Clarke Gardens Condominium Association BOD
April 9, 2019.*

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(Resident—Lake Clarke Gardens)

MAY MOVIES

Come to the MOVIES at LCG
Sunday 1:00 PM in the Auditorium



May 5 Flashdance

Jennifer Beals bravely fights her way out of welding gear to the dance school floor.



May 19 Casablanca

Humphrey Bogart, Ingrid Bergman.
"Here's Looking at you Kid".



May 26 The Italian Job

Charlize Theron, Michael Caine.
A plan to steal 4 Million in gold!

LCG's Sweetheart Turns 90!



The LCG Card Room was transformed into the BREAKERS BALLOON BALLROOM on April 11! A Birthday BALLOON was tied to every chair!

The Tables were adorned with table cloths, fresh cut flowers, champagne, wine and chocolate covered cherries! There was a Toast to the Queen for the Day, **Frances Montgomery!**

One of Frances' idols is ELVIS, who arrived to entertain us. Her dance card remained full for the rest of the evening. Gentlemen kept her on the dance floor for many romantic songs!



Submitted by Sylvia Raftery

Mother's Dictionary of Meanings

Happy



Mother's Day

Dumbwaiter: One who asks if the kids would care to order dessert.

Feedback: The inevitable result when the baby doesn't appreciate the strained carrots.

Full Name: What you call your child when you're mad at him.

Grandparents: The people who think your children are wonderful even though they're sure you're not raising them right.

Hearsay: What toddlers do when anyone mutters a bad word.

Independent: How we want our children to be, as long as they do everything we say.

Show Off: A child who is more talented than yours.

Sterilize: What you do to your first baby's pacifier by boiling it, and to your last baby's pacifier by blowing on it and wiping it with saliva.

Two-Minute Warning: When the baby's face turns red and she begins to make those familiar-grunting noises.

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What's Happening in May

Ongoing Events

MONDAY		
8:20am	Fitness Walk	AUD
8:30am	Free Weights	AUD
9:00am	Yoga	AUD
9:00am	Arts and Crafts	CR
10:00am	Bus to the Beach	
TUESDAY		
8:20am	Fitness Walk	AUD
9:00am	Tai Chi	AUD
WEDNESDAY		
8:20am	Fitness Walk	AUD
8:30am	Free Weights	AUD
9:00am	Yoga	AUD
9:30am	Walmart/Publix Bus	
10:00am	Shuffleboard	AUD
7:00pm	Bingo	AUD
THURSDAY		
8:20am	Fitness Walk	AUD
9:00am	Tai Chi	AUD
1:00pm	Canasta	CR
FRIDAY		
8:20am	Mix Weights/Walk	AUD
9:00am	Yoga	AUD
9:00am	Zumba	CR
9:30am	Walmart/Publix Bus	
12:45pm	Bridge	CR
1:00pm	Mex. Tr. Dominoes	CR
SATURDAY		
8:20am	Fitness Walk	AUD

KEY

AUD-Auditorium **CR**- Card Room
WP- West Pool **EP**-East Pool

Also Available:
 Putting Green, Shuffleboard, Sauna,
 Billiards Room, Woodworking Shop,
 Library and Computer Room,
 Ping-Pong.



Special Activities

DATE	ACTIVITY	DEPARTURE
MAY		
13		10:00am
14		9:30am
16		12 NOON
21		9:30am
30		12 NOON

Weather permitting, bus trips to and from **Lake Worth Beach** will be available on Mondays. Must sign up in advance in the Activities Office.
 Bus departs at 10:00am
 Minimum 6 people required.

Bus will go to **Aldi's** on the third Friday of each month.

All bus trips require advance registration and a \$5.00 Refundable deposit.

**FOR ACTIVITIES WITH REFUNDABLE DEPOSIT,
 NO REFUND GIVEN IF CANCELLED
 WITHIN 24 HOURS OF TRIP.**

**For further information contact the
 Activities Office
 Mon., Wed., Fri. 9:30am—11:30am
 (561) 965-6221**