

GRAND ISLES HOA UPDATE

May 25th, 2020

Hello, Grand Isles homeowners and residents. Two days of the three-day holiday weekend were very wet. However, our ponds/lakes are nearly full now, which is great news! I even turned off my sprinkler system, at least for a while.

As your HOA President, I have been monitoring on a daily, and sometimes hourly basis, the CDC rules as they pertain to our country, our state, Palm Beach County and our Village of Wellington. I receive regular updates from Palm Beach and Wellington, and attend webinars put on by our law firm and others. Every Thursday, I participate in a Zoom meeting put on by the Village specifically for HOA Board Presidents and Property Managers. We discuss the latest rulings that affect our communities and we discuss whether we can comply or not. We share information from one HOA to another on how they can or cannot open their gyms or pools. It is evident that all HOA's are different, to a certain extent. A lot of difference has to do with the amount of dues residents pay and the number of staff on duty.

Versailles was the first HOA to open their pool area. Then we find out that they have three full time employees and a fourth rover. They also have about 400 homes and 85% of them have their own pool. It turns out they say that they never see more than 1 to 3 residents in the pool at any given time. Another HOA that just opened their pool is Buena Vida, which is a 55+ community I'm told. It's too soon to know how that is working out.

Any statements you hear that all or most of the other HOA's in the area have opened would be an extreme inaccuracy. They have not, as of this writing.

Like us, all the other communities are trying to figure out how they can open pools and gyms and be in CDC compliance. Your Board has worked hard to come up with the proper requirements/restrictions that would be mandated by the CDC and we have a tentative plan when the time is right.

The underlying issues are legal liability issues. CDC guidelines use terms like "ENSURE 100% COMPLIANCE", which this Board cannot do. So, I called our property management company, which manages over 90 properties. The owner told me they are recommending to ALL of their properties not to open until the rules are attainable. I asked that if we were able to open at a later date, and required some hourly individuals to staff our pools, could we use them to hire people for us? I was told they would not do so as they do not wish to take on additional potential liability. They are concerned with the potential of legal action.

I then called our insurance broker, who insures a huge number of HOA's across South Florida. We discussed the fact that our policy does not cover COVID-19, thus we don't have coverage for virus-related lawsuits; almost no HOA has this coverage. She reminded me that I turned down a coverage policy last fall. I reminded her that it would have cost us about \$6 per home (611 homes) per month. $\$6 \times 611 = 3,666 \times 12 \text{ months} = \$43,992$ for the annual premium. AND, it caps payments per year at \$60,000. Our annual policy premium is about \$37,000 and this additional coverage would be nearly \$44,000. Something she told me that scared me to death was that her company that represents all these HOA's has already received 21 lawsuits against HOA's regarding residents contracting COVID-19. Chances are, these lawsuits can't be proven, but lawyers are filing these suits knowing that HOA's would have to reach a settlement or incur huge legal bills defending themselves.

I then called our Law Firm. Mr. Gelfand and I discussed the matter in its entirety. He represents many, many HOA's in South Florida. It's all he does. He's good at it. He told me to not open our facilities until we are certain we can comply with CDC directives. It isn't worth the potential liability.

Trust me when I tell you that we want to open our pools and clubhouse/gym. We are extremely proud of the clubhouse remodel and the pool resurfacings; we have new pool furniture and have spruced up the pool areas. We want our residents to enjoy what has been done earlier this year. As your current community leader, it would be easiest for me to open everything up. However, to be a good leader, I have the responsibility to make the correct decisions, even if they are unpopular, that are in the best interest of this community.

We have a couple of residents who are trying to bully me into opening our facilities. I don't respond well to those tactics. We also have individuals who are concerned that we will open our facilities too soon.

I have listened to our property management company, our insurance broker, and our attorney. I have listened to other HOA Presidents. I am hopeful that the next round of stimulus for the economy will contain verbiage that protects business and entities like ours from frivolous lawsuits. I have read articles that give me hope this will happen.

We are now in our third month of restrictions. The Village of Wellington, along with the western part of Lake Worth, consists of two zip codes. I'm told that there have been about 95 cases of the virus reported in that area.

A little more on the CDC guidelines. Permitted: singles or doubles play on our tennis courts, and basketball courts may be used for shooting and individual play. However, teams are not allowed, as they violate social distancing rules. We have had to turn off the evening lights because several males have been observed playing basketball in teams, which is not allowed. This is an example of noncompliance by residents and we don't have staff to monitor every minute of every day.

If someone were to call the PBSO, and they came to investigate, they would either tell the violators to disperse or issue them a misdemeanor ticket, which could result in a fine. If you do ever need to call the PBSO, the nonemergency number is 561-688-3400. I am told by them that the key phrase is "I want a Deputy to respond" and they will be required to send one to investigate. Otherwise it may not happen.

Now, on to other items of interest.

The Village of Wellington asks that we encourage each household to complete their 2020 Census and return it by mail or complete it online. It is in our best interest to do so, as this is how community funding is determined.

Effective the first week of June, SOLitude Lake Management will be servicing our lakes/ponds. I signed a contract that runs through the end of the year and we will negotiate a 2021 contract in October. SOLitude is a large national company that has all the resources a lake management company should have. One of their references was Bob, the Property Manager at The Isles; so, I called Bob. He stated that, two years ago, their lakes were in poor condition. He said that, after two years, the lakes in The Isles have improved to the point that they could be shown in "Better Homes and Gardens". I thought that was a great reference. The man who will oversee our property, and the man who will service our lakes, will be the same men as The Isles. A huge difference will be in how they use an ATV to drive along the banks to check out and service the lakes and banks. Don't freak out when you see an ATV behind your home, please. The ATV allows them to access every lake each time they service us, rather than the current practice. I know many of us are unhappy with how our lakes/banks look currently. These people are proven performers and need some time and we will see results we all want. We are not changing companies at the best time, as it puts our new company behind because water levels are going up and plant life is taking off. Give them time to perform.

Project Updates:

1. The common area was mulched a week ago and will be done again in early November.
2. This week, the common area sidewalks will be pressure sprayed; they will be done again in late November. The pool decks and pool furniture will be sprayed, too.
3. Five new park benches were installed in our common areas and five more will be installed overlooking lakes once the slabs get poured (soon).
4. Guardhouse interior will be painted early some morning in the next week or two.
5. The area behind the guard gate that is used to store fronds etc. will be moved in the next week or so to the back-exit area. The clusia is already installed there. We just need to put down the precast cement flooring and move the gate and project will be complete. Then, guards will start parking next to the guard house as originally intended.
6. The center isle north of the guard gate will have up-lighting installed on each palm tree and center planting area by mid-June.

7. The sidewalk cracks project will be completed by mid-June. We will have replaced over 220 slabs that were either cracked or were considered tripping hazards. I'm sorry if we didn't get one or two in your area, but we will get them during our next sidewalk project. We honestly couldn't do them all this time.
8. Bids to remove 1,760 feet of old fencing and hedges are coming in. This is the area that runs along our western border of Emerald Point, and then along most of the southern border along Lake Worth Road, west of the main entrance. Once the fencing and hedges are removed, we will install new green 4 ft. tall chain link fencing and add Clusia hedges to the outside of the fencing. This is the conclusion of a 3+ year project repairing our perimeter, which was damaged in our last hurricane event. We hope to have this job complete by August.
9. We have signed a contract with Florida Power and Light to replace all 86 of their lights in our community, starting in July. Our new lighting will be Bright White LED. This project cost has been accrued since the beginning of this community on our monthly bills, thus it will not cost us any money at this time and is supposed to save us about \$40 per month on our bill. FYI, some lights in our community are owned by us; they are the ones that don't look like the normal streetlights (they are at the clubhouse parking lot and courts area).
10. The common area improvements have been installed in Harbor Cove. We think it turned out very nice. The plants just need a little time to grow. We will be adding a dog poop station along the sidewalk in this area in June also.
11. We will be adding two more dog poop stations in Carmel common areas. One in a NE common area and another in a SW common area. Hopefully, this will halt people from not picking up after their dogs.
12. Seven trees were planted around the Carmel pool.
13. We gave four large trees along the southern border of Carmel a good trimming along the residents' side, in preparation for hurricane season. We wanted to limit potential damage due to downed limbs in yards. We also had a giant tree removed along the same area that prohibited mowers from cutting grass in the common area behind homeowners' lots and our boundary fence. We need a clear path to traverse the area with equipment.
14. We will be updating several areas around the pool/clubhouse and around our entrance with improved plantings. It should look much better!
15. The clubhouse cupola windows are expected to be replaced with hurricane proof windows at the end of June, in time for the season. No need to get up on the roof to put up/down shutters after this.
16. We are dealing with the Village Permit Dept. on our additional parking spaces project (across the street from the Clubhouse). We hope to have this resolved in the next week or two. If not, we won't do the project. The permit rules have changed a lot since this community was built. Originally, the County did the permitting; now, the Village does.
17. We are ready to send the paperwork to the Village Permit Dept for our Bus Stop cement work and building. This project is dependent on approval. If it is not approved, we will reconsider this project next year.
18. Some of you may have seen me taking contractors to inspect our northern border along the Village Park and east. We are doing our due diligence to see what it might cost the HOA to trim the large trees along the fence line. We need a cost estimate to pull out the current fence line and hedge and replace them. We are looking at all options. This is a very long stretch and could be a three, or four, year project. However, the area does not look anything like it likely did 23 years ago, when it was approved by the county. The concern is that we could be forced to update the fence and hedge to meet code by the Village. We need to know what the cost might be.
19. In preparation for the hurricane season, the common area large trees will be trimmed in late June or early July.

OTHER NEWS

We had neighbors who were experiencing other residents who would come down the lake bank and end up behind their homes to fish or whatever. They would sometimes be loud, and often leave trash behind for the residents to pick up. If confronted, at times they became confrontational. Sometimes, it was kids; other times, adults; sometimes both. This resulted in the homeowners complaining to me and our Property Manager; the homeowners were told to call the PBSO to have them address the situation the next time it happened. The affected homeowners chose to put up "No Trespassing" signs, which caused another resident to get involved. All of this caused me to contact our attorney to make sure I was interpreting our by-laws correctly. Many long-time residents felt that the

20-foot area that is considered an easement between the end of a homeowner's lot and the beginning of the lake to be common area, which anyone could have access to. It would be a wrong assumption. The by-laws read as such:

Page 8 under Common Areas, Item 2 Lakes, 2.1 reads:

Lakes and/or other water bodies easements that are adjoining and contiguous to a Home Site shall be the responsibility of, and for the limited/exclusive use of, the Owner of the Home Site.

This means that, if you don't have prior permission, you are not allowed to be behind a homeowner's site to fish or traverse. You can only have access to a lake if it is behind your own home, or if it is on common area. The exception, of course, is individuals performing a service to our lakes, or the management of the HOA in the course of doing HOA business.

Speaking of easements behind homes, I need those homeowners and renters in Carmel along the south border across from the middle school track to remove everything you have in the 20-foot easement from your lot to the fence. Some have extended fencing that prohibits mowers to move between homes and we can't allow that. You have until June 30th to remove everything in the easement area behind your house before Marty writes up violation letters. Your cooperation is appreciated.

At the May 20th ACC meeting I recognized Judy Holt for over ten years of service as a volunteer serving on the Architectural Control Committee. We took Judy's picture with her award and it will be posted on our website very soon. We thank her for her years volunteering her time and effort for the betterment of the community. Judy resides in Harbor Cove.

The Board approved appointment of Lauren McPherson to the ACC effective immediately and she will attend her first meeting June 3rd. Thank you Lauren, and welcome aboard! Lauren's residence is in Emerald Bay.

We are gaining some ground with our combined efforts to reduce our outstanding balance with homeowners who owe the HOA dues. We currently have fourteen who owe over \$38,000.00 (it was previously 18 homeowners who owed us about \$50,000).

We have one or two homeowners going through bankruptcy, and we have a handful who are on payment plans. For the rest, we will enforce a rule in our by-laws which allows us to send them a certified letter informing them we will be suspending their privileges to the community amenities. This includes invalidating their vehicle bar codes. We utilize all our legal options.

People need to understand. Outside of your mortgage company, the last organization you don't want to pay is your HOA. HOA's can legally demand dues payments, fines, interest, legal fees, put a lien on your property, and initiate foreclosure proceedings. Credit card companies, car loans, etc. don't have the legal ability to do what an HOA does. Not paying your HOA dues on time doesn't end well.

This is your reminder that we do not allow residents to feed wild animals outside. In fact, it's not a good idea to feed your dog or cat outside; it attracts other unwanted animals to you. This is the time of year where raccoons, opossums, gators, and many other unwanted (in our yards) animals have babies and are looking for an easy meal. We have enough wildlife in our community with all our Preserve Area that we don't need to call these and their friends, the rats, close to our homes by feeding them.

We have received complaints that adult bicyclists are forcing walkers off the sidewalks in Grand Isles. This is wrong. Walkers always have the right-of-way on sidewalks. Adults should be riding their bikes on the street, but, if not, get off the sidewalk when approaching a pedestrian. Be nice.

Complaints of residents not putting away trash and recycling containers in a timely manner continue to come in. Also, not storing trash containers from view continue to be neighbors' frustrations. When the kids are in for the

night, if not before, all the bikes and toys must be put away. Make sure your mailbox and house have street numbers on them.

We are hopeful we can get several volunteers to donate about an hour and a half on a future Saturday morning (from 8:30 to 10:00) to walk part of the perimeter fence-line to pick up trash and debris and put it in a trash bag you would be carrying. If you are willing to help, just call Marty 561-333-5253 and give him your phone number and/or email address so we can contact you in advance of the date we decide on.

If we have organizations in our community that provide any community service and would like to meet with us to coordinate an event, I'd be willing to explore the possibilities. I'm thinking along the lines of the Boy Scouts Hazardous Waste pickup a while back. Or the Girls Scouts Cookie Sale. If I could meet with the Troop Leaders of the different groups of Girls Scouts in the community where we could coordinate a Saturday or two to sell cookies in our parking lot for a few hours, rather than having banners hanging from homes and solicitations going on house-to-house (which are not allowed), we would all win. I'm just putting this out for thought and if anyone wishes to have a discussion, please contact Marty with your idea and we can set up an appointment.

Because I have been inspecting our perimeter fence lines and hedges, I have been behind many of our homes. I see that several of you have purchased and installed above-ground swimming pools. Our rules and regulations do not allow above-ground swimming pools in this community. With COVID-19 causing havoc with our lives, and not allowing pools to be open for so long, I understand why you might think an above-ground pool is the answer. As your HOA Board President, I can't just ignore what I see. It is your responsibility to take them down ASAP. I do not want this community to be sued because I let this slide. None of these that I saw have fences around them. If a child wanders off and comes to your yard, and falls into your above-ground pool that has no security, and the child drowns, it will ruin several lives. Ask yourself, is it worth it? Are you willing to risk everything? Could it happen to your child? This HOA will not assume your liability. Call your insurance company and see what they have to say.

Last week we saw a young gator (about four feet long) in our lake north of the clubhouse and then it moved to the lake south of the clubhouse. I haven't heard about it for a couple of days, so I don't know if he was caught or is still here. Let Marty know if you see one. Also, please don't get in our lakes. Snakes could also be lurking.

About a week or so before we had to close the Carmel pool, our maintenance man informed me that someone had defecated in the middle of the men's room at the pool. This is so disappointing. He also told me that, on that Monday, he cleaned the pool area in Carmel and the trash can was full of empty beer containers. We don't allow alcoholic beverages to be consumed at our pools. Maybe you should stay home to consume your alcoholic beverages. Carmel residents, please help us to stop this kind of behavior. Report inappropriate behavior. Use those camera phones.

Since so many of our major projects are completed, I'd like to recognize some vendors who are, and were, great to work with. These individuals were very competitively priced and delivered exactly what they promised. I want to thank the following and encourage any of you who could use their services, please do. I do not accept, nor ask for, favors and am comfortable recommending these individuals and companies as I do not gain personally in any way. If a company we used isn't listed, it is probably because working with them was a challenge, and is not due to their pricing. With very few exceptions, we get the best pricing and quality we can negotiate for the community.

1. AMC Residential and Commercial Air Conditioning and Refrigeration. Call Jaime at 561-260-9115 or 561-609-0001. Jaime sold us 3 AC units last year and assumed a 4th unit's service contract, for free. His pricing was great, he lives near-by, and the service is excellent.
2. The Window Fashion Store, Javier Petazzi 561-294-7389 or 561-812-2854. Javier gave us a great price for the clubhouse window coverings and installed them perfectly and in the time he said he would. He offers all types of window coverings, with a designer's eye. He lives near-by.

3. Arcos Lawn Service Inc. Carlos Arcos 561-4044-7502, Lake Worth. Carlos and his team have done several projects for the HOA and they have never disappointed. The prices are great, and so is the service. They can do anything from lawn care to big jobs.
4. TMZ Pools, Tony, Dorothy, and Mitch Blakeney- they live in Grand Isles. They have been terrific to work with. They have done a terrific job on our pool refinishing projects. Living in the community, they want to be the best possible. 561-268-7026
5. Marshall's Pressure Cleaning, Inc. 561-758-2226. If you need your roof, driveway and sidewalk cleaned, Marshall's will do a great job and will be very competitively priced.
6. Celix Landscaping, Noel Celix 561-656-8892. Lawn maintenance, sprinkler systems, tree trimming, stump grinding etc. Has equipment to trim tall trees.
7. RCI painting, Wilmer Andrade, 561-737-3566. They have done a great job painting for the HOA.
8. Affix Advertising, Dewitt Huang, Owner, lives in Grand Isles. Dewitt created our new website. Great job. If your business needs internet advertising help, call Dewitt. 561-413-0117 ext. 100

I'd like to thank all of you who have stepped up and worked on the appearance of your yards. The number of homes who have put in mulch, trimmed trees, weeded and planted flowers etc. is impressive and I only hope you have inspired the others to do the same. With the improvements we are seeing in the neighborhoods, and with what is going on in the common areas, I am told the community looks the best it has in many years. And we can do more, of course. I have been hearing from so many people how good this community looks. If you haven't already, do your part and be proud with the rest of us. Thank you to those who take pride in how the exterior of your home looks!!

The ACC has been busy approving many project requests from new roofs, paint jobs, hedges, front doors, hurricane windows, shutters, faux garage doors, whole home generators, new driveways.

The next HOA Board Meeting is likely to be June 18th. I'm sure we will still be practicing social distancing. If you have a compelling reason to attend, please do so. I won't tell you not to come, but if you don't make it, the next newsletter will tell you what transpired. We have no secrets.

I'll close by asking you for your continued patience and encourage you to read the piece below that a friend sent me recently that I think is appropriate for the time. Also, it contains a little American history lesson.

Today, I'd like to thank and recognize those who paid the ultimate price so that we all can have the freedom that they helped assure we have. Today is Memorial Day.

Take care, Doug Stark

Perspective.

.....and you thought staying home for 2 months was the End of the World....

"Imagine you were born in 1900. On your 14th birthday, World War I starts, and ends on your 18th birthday. Twenty- two million people perish in that War. Later in the year, a Spanish Flu epidemic hits the planet and runs until your 20th birthday. Fifty million people die from it in those two years. Yes, 50 million. On your 29th birthday, the Great Depression begins. Unemployment hits 25%, the World GDP drops 27%. That runs until you are 33. The country nearly collapses, along with the world economy. When you turn 39, World War II starts. You aren't even over the hill yet. And don't try to catch your breath. On your 41st birthday, the United States is fully pulled into WWII. Between your 39th and 45th birthdays, 75 million people perish in the War. At 50, the Korean War starts. Five million perish. At 55, the Vietnam War begins, and doesn't end for 20 years. Four million people perish in conflict. On your 62nd birthday, you have the Cuban Missile Crisis, a tipping point in the Cold War. Life on our planet, as we know it, should have ended. Great leaders prevented that from happening. When you turn 75, the Vietnam War finally ends. Think of everyone on the planet born in 1900. How do you survive all of that? When you were a kid in 1985 and didn't think your 85-year-old grandparent understood how hard school was. And, how mean that kid in your class was. Yet, they survived through everything listed above. Perspective is an

*amazing
in perspective.*

art, refined as time goes on, and enlightening like you wouldn't believe. Let's try and keep things

--- Source Unknown