

**TernBay Homeowners Association**  
**545 Pinellas Bayway**  
**Tierra Verde, Fla 33715**

The Sept 18, 2007 Board meeting convened at 7:00pm at the Mercantile Bank on Pinellas Bayway.

Board members present were:

- Mike Jimenez - President
- Ruud Hartog - Vice President
- Tom Torgergen - Board member at Large
- Brian Carroll - Secretary

Absent and excused was Ann Lewis, **Treasurer**.

Ruud Hartog presented the agenda for the meeting tonight.

**Examination / Discussion of Flood insurance status.**

Ruud Hartog **explained** briefly what was discussed at the Aug 15, 2007 emergency board meeting of the TBHOA at unit 302. Those board members present voted to purchase flood insurance for all the individual units at Tern Bay with Association funds . The Board also voted to seek outside legal advice to resolve the flood insurance issue in the best interest of the unit owners of Tern Bay.

**Subsequent to discussion with our lawyer and other HOAs in our area, it was decided that HOA purchased policies may not be in the best interest of all unit owners and the Association from an economy perspective. At this point is not possible to take timely action appropriate to the 2007 hurricane season, but for the time being we will have to rely on individual homeowner policies, and to make sure that all unit owners had the correct policy in place.**

It was noted that The TBHOA had mailed to all unit owners a letter regarding the importance of this issue; but there has been minimal response from the unit owners. A unit owner present suggested to those who have individual flood policies to make certain that they have a HO-3 policy and not HO-6 (**Condominium policy**) which may cause a problem if a claim is filed.

**Discussion on enforcement of rules/bylaws.**

There still exists at Tern Bay the non-compliance of the rental application by with the renters in unit 207. The TBHOA has sent a letter to the owner who has failed to respond or address these issues with the renters. The Board has been in contact with its attorney who is handling this matter for the board.

### **Submerged Land Lease**

It was reported at the meeting that the TBHOA is still waiting to hear from the State on the status of the Submerged land Lease. Ruud Hartog requested that Tom Torgersen follow up with Bob Green on the status on a regular basis.

### **Cleaning of Dryer Vents**

The Board will arrange to have the dryer vents cleaned as soon as a reasonable estimate can be obtained.

### **New Business**

The Board will review the YTD 2007 Budget at the next meeting and discuss the proposed 2008 budget.

Phil Digenova suggested the TBHOA consider a disaster recovery plan ie pictures , insurance claim plans, point of contact , rebuilding plans .

Brian Carroll made a motion to approve the Aug 9, 2007 minutes this was 2<sup>nd</sup> by Mike Jimenez and approved by all.

Ruud Hartog made a motion to have board members ~~present~~ contact unit owners regarding the status of individual flood insurance, this was approved by all.

- Tom Torgersen bldg 1
- Mike Jimenez bldg 2
- Ruud Hartog bldg 3
- Brian Carroll bldg 4

There was no further business and the meeting was adjourned at 8:00PM

Respectfully submitted  
Brian M Carroll  
Secretary, TBHOA

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