

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

The October 20, 2009 monthly board meeting convened at the Mercantile Bank on Pinellas Bayway at 7:00pm.

Board members present were:

- Ruud Hartog president
- Brian Carroll secretary

Absent and excused were:

- Anne lewis treasurer
- Tom Torgersen vice president
- Steve Burger board member at large

Ruud stated to those present that no votes will be taken at meeting tonight because there is not a quorum.

Darren Andersen a representative from Advance Solar Construction gave a presentation regarding the products & services with regards to Solar heating that were available.

- **Advance Solar Construction has been in business since 1981**
- **Installation is done by owner Chris Solecki and is not contacted out.**
- **Company does not use plastic mounting straps, all straps are stainless steel.**
- **Installation involves filling screw holes with silicon before panels are installed and again when they are mounted to prevent water leaks.**

August & September minutes approval

Approval will be deferred to next meeting due to lack of quorum.

Windstorm insurance

The TBHOA has been unable to resolve the issue with bill which was received in April 2009 for \$ 12,500 from Citizens. The bill has been paid and the total insurance bill for 2009 is \$ 54,000.00, which is \$ 3,000.00 over what was budgeted. The TBHOA may have to assess each unitowner \$100.00 in 2010 to cover shortfall for 2009. Ruud also stated that the insurance costs at Ternbay are expected to increase by 15%. In addition water costs are expected to increase along with maintenance and repair which are a result roof repairs done in 2009, as a result of the aforementioned the board will be proposing and increase in monthly dues to \$370.00 per unit.

Recycled Water

Ruud stated that a water meter at Ternbay has been inactive since Dec 2005, a new meter was installed in June 2009 and the TBHOA will be responsible for \$1,640.00 for past estimated usage. This line item will be included in the 2010 budget.

Common area Deed

The Deed to the common area was never officially signed over to TBHOA. The TBHOA will be preparing Deed to common area and obtain Signature from the prior Sunny Katz who was the builder.

Architectural Committee

The committee will be requesting \$ 3,000.00 for improvements to the pool area in 2010, this will include.

- **concrete for expansion along the pool area**
- **Additional tables & chairs for pool area.**
- **Flowers along the east end of pool area.**
- **Hibiscus along the front of 400 building if re-vitalization of existing plants does not work.**

Unit owners in building 2 & 3 will be receiving email for their approval / non approval of solar panels.

New Business

Phil Degenova asked if the stepping stone issue had been resolved by the board , Ruud replied that it had not been resolved because September meeting was adjourned early and that this matter will be taken up at the

meeting in November. Phil asked about the status of the unpaid dues for unit 201 , Ruud replied that the TBHOA is in-line with other creditors and that when the unit is sold , the Board may be able to re-cover past dues if not it will be responsibility of Dock-owners . Phil asked if board would include in Nov agenda the installation of ladder on the South-end of dock which had been approved at prior meeting.

There was no further business and meeting was adjourned at 8:20pm.

Respectfully submitted
Brian Carroll Secretary TBHOA

Draft 11/13/09

