



Tropical Breeze Estates

**4280 Mockingbird Drive
Boynton Beach, FL 33436**

Phone: (561) 732-4878 • Fax: (561) 732-6577

E-mail: tbe.bb@comcast.net

November 2020

PRESIDENT'S CORNER

Wishing you a safe return to TBE and hope that you stay safe on your journey here and thereafter. This pandemic has certainly shown us to value so many things, like family, friends, our faith and what we have often taken for granted. It is incumbent upon us to be kind to one another and to make each day a positive one. As difficult as that can be in this climate, I hope that all of us can respect our social distancing and other precautions necessary to minimize the spread of Covid-19. For those who cannot travel to TBE due to various reasons, we hope you take care of each other in whatever endeavours you undertake. We have done our best at TBE to open the pool with the proper CDC guidelines and it is available to residents only at this present time. Our library is also open for those residents who wish to sign out books and return them using the appropriate procedures. We have been lucky in that the husband and wife team of Mike Eggleton (pool monitor) and Linda Eggleton (library monitor) have volunteered in those capacities thereby allowing us to have those amenities open. Thank you, Mike and Linda.

Our Shuffleboard courts have been resurfaced and can be used while respecting CDC guidelines with social distancing and sanitizing in effect. Please read and observe the guidelines outlined on the notices outside. Petanque is also available with the middle court not in play and players only throwing their own petanque balls while maintaining social distancing and respecting the same CDC guidelines. While those outdoor activities are allowed, we want everyone to be careful and diligent to protect each and everyone involved.

Amendments to our governing documents will be accepted by the office with a deadline of Friday, December 18th, 2020. Please submit the proposed amendments in the correct format to expedite processing. Our law firm needs sufficient time to review these and return to the office for copying and distribution.

Nominations for eligible persons who wish to run for the Board of Directors must be submitted by January 11, 2021 (ten days prior to the General Meeting). Eligible persons

may also submit a single page 8 ½ x 11 one sided sheet with their candidate information. There are four open positions.

We are looking for someone to fill the position of Chair of the Operations Committee. As this committee requires diligent and efficient members, we ask that you please give your name to the office as well as to myself if you are interested as either chairperson or member of the committee.

I wish to thank all the members of the board. We have had two discussion and information zoom sessions in the last few months because of these unusual times. I also wish to thank Patty and Vicki and Richard for all the work they have done. Enjoy Thanksgiving and I wish all of you the best in all aspects of your life.

Helene Bond
President Pro Tem

SECRETARY'S REPORT

This summer has been a busy one for this new member of the Board. Twice a week since late spring, I have been attending webinars by HOA/Condo Association Attorney, Jennifer Cunha. This has been especially important with the continuing COVID 19 alerts and the need for following obligations required keeping residents as safe as possible during this pandemic. We want to plan for continued safety and good health as "snowbirds" begin to join us in Florida.

Since we have had to restrict access to amenities until further notice, you will see references to "residents only" on notices posted. This means owners or renters who have been screened as current residents of a property. This does NOT mean guests. We are not able to issue guest badges at this time, and don't expect to see guests in the common areas. This is in compliance with Florida statute.

The Board has had two virtual emergency meetings, and those minutes are attached. Our next virtual meeting will be November 19th at 10:00 am, to which owners are invited. Please contact the office at tbeoffice@comcast.net if you would like to attend.

Cindy Miller
Secretary

FINANCE REPORT

Late payments for HOA: As of the end of October 2020, there are 17 homeowners who are late in their HOA payments. This represents a total of \$14,512 which is missing in TBE's cash flow. In due respect for all other homeowners that pay on time. We ask

that all delinquent payers process their payment as soon as possible to avoid unnecessary collections. We encourage everyone to enroll with the ACH auto-withdrawal to avoid missing the payment dates in the future. Thank you for your cooperation. Please contact the office for a form to enroll in our ACH auto-withdrawal program.

Thank you all for your usual cooperation. The finance committee.

Jacques Lacourse, Sylvain Pouilot
Finance Director, Treasurer

STATUS OF INCOME AND EXPENDITURE

as of September 30, 2020

Advancement of the year 50%

	YTD ACTUAL	2020-21 ACTUAL	% of YTD BUDGET
		BUDGET	USED
TOTAL REVENUE	214,988 \$	211,074 \$	102%
EXPENSES			
ADMINISTRATION	13,878 \$	14,934 \$	93%
INSURANCE	10,518 \$	14,502 \$	73%
MAINTENANCE	100,836 \$	102,018 \$	99%
OFFICE	21,675 \$	23,724 \$	91%
TAXES	3,353 \$	4,296 \$	78%
UTILITIES	42,393 \$	39,594 \$	107%
CONTINGENCY FUNDING	90 \$	2,400 \$	4%
TOTAL EXPENSES	192,743 \$	201,468 \$	96%

End of the Budget
year
Number of days
passed

March 31, 2021
183



to Remember:

- **IMPORTANT Shareholder(s)/Owner(s) Meetings:**
 - Annual General Meeting Thursday, January 21st, 2021
 - Annual Meeting Thursday, March 4th, 2021

Nominations from eligible persons to the Board of Director must be submitted or provided in writing to the Office of TBE ten days prior to the General Meeting

- Monday, January 11th, 2021 (Nominations Date Due to TBE Office)

Board of Directors

- Board of Directors Meeting Thursday November 19th

TIE-DOWN PROGRAM EXTENSION



Tallahassee Community College MH Tie-Down Program with TBE Estates

For any owner who has not participated in the Tie-Down Program, within 2 ½ to 3 weeks, the contractor will be in touch with TBE again.

Each owner who requires the packet regarding this program should contact the Office, but some highlights worth repeating are that:

1. You may still submit your applications for this tie-down program.
2. You will qualify for this program even if you do not have homeowners' insurance.
3. Even some tie-downs are better than none, so it may be worth it to you to submit your paperwork to the Office.
4. The on-site evaluations began mid-April with work starting as soon as possible afterwards.
5. If you have roof over tie downs, your roof will not be impacted in any way.
6. The work crew will remove and reattach your skirting if it is easily done. However, some skirting, such as stucco, may preclude this work being done. This may require personal discussion.
7. The property around your unit must be cleared of obstructions from 6-8 feet around the perimeter of your home for the crew to work.

8. If you think your unit is not level, that should be addressed with the vendor before any work begins. If leveling is needed there will be fees to the homeowner.
9. All work will be performed by professional contractors.

Len Johnson, Facilities Director, will be the liaison with the contractor and the Office. Therefore, if you have any specific questions, please contact Len Johnson.



FROM THE

REVISED OFFICE PROCEDURES AND HOURS:

All persons entering the Office must follow the CDC guidelines and social distancing. Masks are required at all time in the Office / NO MASK / NO ENTRY. One person or two related persons will be permitted in the Office at a time. We appreciate your patience and cooperation.

HOURS:

Mon, Tue, Thurs, and Fri from 8:30 am to 12:30 pm:
CLOSED on Wednesday.

WELCOME BACK to our newly arriving seasonal residents. Please be sure to call the Office to let us know you have arrived at TBE and we will sign you in. This ensures your communications are received now that you are here. There will be important notifications coming and we want you to receive them timely.

GUESTS STAYING AT TBE

If you have guests arriving to stay with you, please remember that we are currently unable to accommodate them for use of TBE facilities or activities. They should be registered as your guests by calling the Office to complete the necessary forms and phone numbers. As soon as we receive advice on changes to the current policies in effect, we will let you know.

PROTEK – Interior Home Spraying

Change in Protek schedule due to Thanksgiving Holiday.

Inside home spraying is scheduled for **Monday, November 23rd.**

If you have a change to your schedule, please call the Office.

TELEPHONE BOOK

Please review your listing in the telephone book. It is vital that we have accurate information when we need to contact our Shareholder(s)Owner(s). We have discovered listings for numbers that no longer work or have changed.

QUARTERLY HOA PAYMENTS

Effective immediately, HOA quarterly payments will no longer be mailed from the Office. Each payment requires a coupon together with your form of payment. If you need a coupon, please contact the Office.

PETS

For your furry family members, please provide the Office with a current copy of your licensing and immunizations (and any other documents) from your local public agency. These documents should be provided to the Office whenever they change.

OFFICE CLOSED

The Office will be closed Thursday, November 26th and Friday, November 27th in celebration and gratitude for Thanksgiving.



*From the Office Staff
Patty OConnor
Vickie Ouellette
Donna Andrews*



IN MEMORIAM

PASSED RESIDENTS

We are sad to report that the following residents have passed away and will be missed by our Community.

Joyce Lafferty
4368 Meadow View Drive

Monnie Gulick
4266 Bobwhite Drive

Jean-Pierre Turgeon
4025 Bougainvillea Road

James Krumenacker
4101 Mockingbird Drive

Alain Grenon
4060 Mockingbird Drive

Owen Gustafson
4054 Marigold Road

George Gross
4184 Mission Bell Drive

Carl Helstrom
4039 Meadow View Drive

Patricia Fowler
4080 Mission Bell Drive

ACTIVITIES COMMITTEE 2020



How do you know when it's Fall in Florida?
When the colors on the license plates begin to change!

A big Hello to everyone wherever you are!

This is and will be a very particular year because of the Covid 19. When the snowbirds left in the spring, it was a bit of a chaos as everyone felt they needed to be home with their love ones.

We are now 7 months later and we have not seen that much change or improvement in the management of this virus.

I know that some of the snowbirds will start coming down, however it will be at a much slower pace this year and probably we will not see some of our friends as they will prefer to stay home up north.

I would also like to tell you that we have all kind of Activities planned, however to-date, nothing has been planned. I really feel sad as our first big event, Thanksgiving Dinner will not be held and this year everyone will have to cook their own turkey.

We really hope to come down in November and enjoy the beautiful Florida sun for the next 5 months, but time will tell.

Most of the Activities that were planned this summer were also cancelled but Water Aerobics started again following CDC guidelines.

The Library will re-open to borrow books only and a schedule will be posted to indicate when it will be open. One monitor and two residents can be in the library at one time, CDC guidelines will be enforced.

The Shuffleboard has been resurfaced and re-open for the enjoyment of our residents. The Pétanque court can also be use by our residents. Please note

that during the use of both of these courts, CDC guidelines must be followed at all times.

The clubhouse will remain close at this time as there is no activity planned. The card players will not be able to use the library at any time. We will keep you posted with any changes on a regular basis

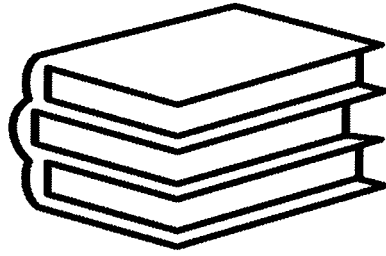
I wish you all a great winter full of SUN and LOVE!

A special Thank You to Beverly Hurlburt for taking responsibility of our Newsletters and Calendars again this year!

Looking forward to seeing you all!

Hélène ☺

If you would like your activity to be in the newsletter/calendar, make sure to send me all the information by the 20th of each month to helene.pierre@videotron.qc.ca or come and see me at 4094 Sandpine Circle.



**Tropical Breeze Estates, Inc.
Board of Directors Announces:
Limited reopening of our Library**

Mondays 11:00 am - 1:00 pm

Thursdays 3:00 pm - 5:00 pm

No more than two residents (no guests) may enter at a time, wearing masks, and using hand sanitizer upon arrival.

Books only may be checked out.

The library may not be used for any social activities, including using one's computer inside.

Contact Linda Eggleton (419-905-7347,) if you would like to help as a volunteer monitor.

Thank you for your patience and cooperation!



November 1, 2020
Tropical Breeze Estates, Inc. Board of Directors
Announces Reopening

Shuffleboard and Petanque Courts

Please follow CDC Guidelines:

- 1. Wear masks when playing partners.**
- 2. Use alternating courts for social distance.**
- 3. Use your own equipment when possible.***

(*If you use any TBE shuffleboard equipment you must use sanitizer on pucks and sticks before and after use.

If you play petanque touch only your own equipment, and skip play in the middle court.)

Thank you for your cooperation.



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Board of Directors Emergency Meeting
Wednesday, August 12, 2020

1. Meeting Called to Order 10:00 a.m.
2. Roll Call of the Board:

Helene Bond, President Pro Tem
Sylvain Pouliot, Treasurer
Cindy Miller, Secretary
Sandy Davis, Asst. Secretary
Jacques Lacourse, Financial Director (absent)
Mike Ivey, Development Director
Len Johnson, Facilities Director
Helene Murphy, Activities Director
Ron Manka, Operations Director (absent)

3. New Business:

- a. Annual Audit/Budget Update

Sylvain Pouliot is monitoring our expenses and income issues and will continue to give us information regarding budget.

Please submit to the Board of Directors and to the Treasurer and Financial Director the list for any new or current projects which may need to be added to expense estimates and in order to prioritize said projects.

It would be a sound idea to encourage residents to enroll all TBE owners to us Automatic Bank Deductions for the HOA dues each month. This will avoid late payments and need for collections and possible fees and fines.

TBE has had an “annual” audit every two years with a review in between. The security of the actual audit may be preferred over the review. The difference in cost is \$5,000.00, for a review, and \$7,000.00, for the audit.

b. Facilities Update/Shuffleboard

Len Johnson will give us information regarding the purchase of our own or use of a security camera service. He has some of the numbers already from Bradford Green at Vortex and will forward those to us. General discussion regarding the efficacy of using security cameras and concerns of privacy ensued. He thought their price may have been under \$500. We pay about \$300.00 for our security service at this time. (Helene Murphy suggested a system similar to those used privately.)

The shuffleboard resurfacing should begin after September 15th.

There was a water line repaired by Richard in an empty lot.

Will speak to Chip about not mowing during rain.

Hurricane sheltering was very successful. Two or three persons for about an hour. (We were so happy everyone was safe and Hurricane Isaias decided to move more north.)

c. Insurance Update

Cindy Miller reviewed the fact that we have accepted a renewal package from Fordham Insurance Agency, Inc. Our annual fee Business Owners Policy (Property and Primary Liability) and Excess Liability Policy (\$1 million over Primary) has an annual premium of \$20,522.18.

In regard to classes regarding insurance during COVID we are protecting ourselves very well. The Board is covered when they are using due diligence for fiduciary responsibility and for safety of residents.

d. Asst. Secretary TBE Resident Report

Sandy Davis has made a request for the use of chaise lounges to be used by the Aerobics Class at the pool. Users will be careful to lay out towels and sanitize. Would also like to have permission to use shuffleboard court. Residents want to access the shed for the pucks as well as use the courts.

e. Activities Report

Helene Murphy reported that the New Year’s Eve Dance has been cancelled and all other activities are on hold at this time. More information to follow.

f. Development Report

Mike Ivey was unable to unmute for this first virtual Board meeting, but sent a note saying he is working with Mike Eggleton at this time and they have nothing to report.

g. Operations Report

Helene Bond was able to update us for this part of the report. She gave us status regarding a rental with violations, as well as a relative guest extension in another case. Some discussion was had by board members. Violations committee will be

contacting each other tomorrow in regard to the first issue, and we may have to allow the relative the extension for the second case.

4. Final Comments

Helen Bond will send out requests for votes on several issues above. Please respond yes or no once you receive her request.

5. Adjournment 11:00 a.m.

Respectfully submitted

Cindy Miller
Secretary



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**Board of Directors Emergency Meeting
Wednesday, October 21, 2020**

1. Meeting Called to Order 10:00 a.m.

2. Roll Call of the Board:

Helene Bond, President Pro Tem

Sylvain Pouliot, Treasurer

Cindy Miller, Secretary

Sandy Davis, Asst. Secretary

Jacques Lacourse, Financial Director

Mike Ivey, Development Director

Helene Murphy, Activities Director

(Len Johnson, Facilities Director, though absent, did try to attend via the "road.")

3. New Business:

a. Helene Bond welcomed the group, drew our attention to the agenda, and started by calling for the update of the budget with Sylvain Pouliot and Jacques Lacourse.

b. Annual Audit/Budget Update

Sylvain Pouliot has found that as of the end of September we have been spending less than normal contrary to our worries regarding costs caused by COVID 19.

We have a steady income of approximately \$400,000.00 per year, with few defaults.

We have approximately \$8-9,000.00 fewer expenses this year. There will be a budget surplus forecasted through March 2021.

It would be a sound idea to encourage residents to enroll all TBE owners to use Automatic Bank Deductions for the HOA dues each quarter. This will avoid late payments and need for collections and possible fees and fines. The BOD has agreed to pursue this with language for our bylaws.

There was discussion held about cost of living increases to our HOA fees but tabled at this time due to surplus. However, since other costs, such as insurance premiums are expected to increase between five and ten percent, we must keep our concerns turned to the balanced budget for the future.

We also spent time in discussion about the several tabled improvements we would like to see at TBE. It was decided that in the future we would ask for an ad hoc development committee of volunteers to formulate, design, and prioritize ideas. We will make a note of same for the newsletter at a later date. (It may not be feasible with COVID to allow even small committees to meet at this time, but our treasurer and financial director need to have as much information as possible for budget development.)

c. COVID 19 Phase 3 Opening in Florida

Many thanks to Mike Eggleton for agreeing to monitor pool use by residents. Everything seems to be running smoothly in that area. We will continue with limitations to owners' use only at this time.

The library will be opened once we contact Linda Eggleton to make sure she will agree to monitor its limited use. A motion was made by Helene Murphy, seconded by Sandy Davis, that we allow only owners/residents to access the library for books. There will be no social gathering groups, including computer use inside the library. No videos or puzzles are to be shared. We will provide and require hand sanitizer use. Votes for opening the library were 4 ayes and 2 nays. Motion approved.

There was no indication, after much discussion, that the BOD was willing approve reopening the clubhouse space at this time.

Cindy Miller made a motion that we open the shuffleboard court with rules posted requiring residents to use CDC guidelines. Seconded by Helene Bond. Motion carried unanimously.

Helene Murphy made a motion to open the Petanque court using CDC guidelines, including masks, social distancing, handling your own equipment, and having a closed middle court. Seconded by Mike Ivey. Motion carried unanimously.

Jeanine Sillaway suggested via email that we use our "sandwich boards" for more rule impact at the pool. We decided we would place one at the entrance as well to ask newly arriving owners and residents to self-quarantine for fourteen days upon arrival.

We will also post a sign at the office to ask people to wear masks, and to stay out of the office area if another person is there. One person at a time in the office. We will speak to the office staff about a small gate or chain to keep "guests" from entering the back office as well.

d. Facilities Update/Shuffleboard

General discussion regarding the efficacy of using security cameras and concerns of privacy ensued. While Len was not able to give us the information regarding the updated security system, we are looking favorably at saving security costs and moving to the wireless security system. We should have solid information on which to vote by our November meeting.

Sylvain suggested we consider a camera monitor for our front entrance.

The shuffleboard resurfacing has been completed.

- e. Regarding the interview process for all buyers, sellers, and renters. We will need to develop language for our applications, and revise bylaws, and governing documents regarding knowledge of the rules, and following the rules. Office staff has already begun this process within guidelines, to emphasize this critical area. All future interviews will be held on an individual basis.

We will need to seek advice regarding rental leases, transient rentals, and Airbnb. We will need to request the assistance of an attorney. Our bylaws and covenants have not been fully reviewed for more than fifteen years. We can do this in small pieces such as for the language for rentals, or a complete review. We need information regarding costs from our attorney.

There was some discussion tabled at this time regarding addressing reverse mortgages and requiring owners to have liability and property damage insurance. Both items were tabled at this time.

There was a brief discussion about the parameters of our bylaws regarding fines, fees, and banning rentals for owners who are delinquent with HOA fees. Our attorney has advised that we may set fines only, but that should work well.

- f. Please send your articles for the November newsletter to Bev Hurlburt by October 29th.
- g. Amendments to the bylaws must be submitted to the office by December 18th as they must be reviewed by our lawyer.
- h. Candidates who wish to join the board of directors must submit their resumes to the office by January 11, 2021.

4. Our next virtual meeting will be held Thursday, November 19th, at 10:00 a.m.

Meeting adjourned 12:05 p.m.

Respectfully submitted,
Cindy Miller
Secretary