

Cloverplace 2019 - Year In Review

It's been a hard year for the board and every homeowner here at Cloverplace this year dealing with a lot of literal mud, slush and grime when reviewing this year's activities with EarthTech and Pinnacle in our community. This board has had to deal with a lot of clean up from not only sinkhole activity but the last board and Property Management Company as well, that no other board in the history of Cloverplace has ever had to deal with. But with a lot of hard work and community involvement things are starting to look up.

One of the most horrendous changes was finding out that the bid RFP/Proposal with EarthTech and Pinnacle became our contract with them and none of it was to fully benefit the needs of homeowners from the destruction that the whole sinkhole process has caused, to make them whole again.

According to the last property managers "Year in Review" the estimated expense/goal was to spend less than \$10 Million but unfortunately we all know that amount has been exceeded because as of 12/24/2019 the total cost at 78.5% complete has already reached \$9,733,585.08 with an estimated projected total completion cost of \$12,644,938.00.

Another change involved was removing our property management company for many reasons and finding a more suitably organized company that was more personable, to bring the community together with common goals, in a calm and professional manner. According to the last property managers "Year in Review" again, they stated they saved Cloverplace money by switching management companies, well this board saved Cloverplace at least 33,500.00 a year by their management company replacement, as well as new lawn service reduction.

The board for 2019 had a lot of ideas and plans to carry out, all with good intentions, then as the days started to go by, some things were put on hold because other more urgent things crept in place that had to be dealt with.

According to the last property managers "Year in Review" they installed water shut offs, they supposedly reported that Individuals were evicted, cars were towed, reserves funded, ponds were fixed etc.

Well this board has had to deal with many of those same problems that were supposed to have been fixed. Cloverplace has had 7 water shut offs this year, because of pipe and leaking problems with homes that never received the water shut off valves and EarthTech accidents. We have had to re-fix the pond gates. We created violation policies to handle non-compliant residence to our rules and regulations and condominium documents. Since our 2019 budget was never approved, we calculated and planned for an accurate yearly budget that can be funded with keeping the current maintenance fee (with community vote) or raising it to fully fund reserves, with expenses that have increased and current income that has stayed the same.

It's been a long process but we have had to deal with many other things that came up as well. Below is a monthly break down of what was going on during that month. Some good, some bad. But know that the 2019 board of directors heard every homeowner's voice that emailed or called with information, complaints, or concerns and were dealt with on an individual basis from this board and the management company. And as you read through the months, please understand that all the ideas, hopes and concerns that we had at the beginning of the year, are still in our minds and we still want to accomplish them. However as time runs out, many may not be possible to accomplish before the new election vote.

In April 2019

The New Board of Directors were President Maureen Glynn, Vice President: Kathy Curtis, Treasurer: Michael Neff, Secretary: Diane Trepany and Director: Mariann McCarthy.

1. The first Cloverplace board meeting with the new board members was held on April 26, 2019 at the pool. And some of the things we told those who attended are that we have plans to improve things for all of us. Things such as:
 - a. Fixing the pool house, tiling, furniture and get the pool card keys working.
 - b. Find a great price on painters to help homeowners.
 - c. Get an independent supervisor to represent us during the sinkhole repairs.
 - d. Fix and keep our website up to date with relevant information.
 - e. Keep in touch with a community newsletter.
 - f. Have our outside insurance explained to homeowners so we know what to expect if something happens.
2. Sinkhole News - EarthTech and Pinnacle have been drilling 6 points (holes) around every house to check for activity to insure that no one would be missed. However 6 points evidently wasn't enough and many houses have gotten 29 points because of extensive loss of ground beneath our homes.
 - a. The companies are saying that the damage or spaces beneath the bedrock, limestone, carbonate rock, are proving that there are large gaps with the ground below that is being dissolved naturally by ground water activity and it's taking more grouting then they anticipated.
 - b. They also state that in the event the homes don't show they need the 29 points, they'll stick with only 6 points. However, that has not been the case so far.
 - c. We have double checked their estimates, their bills, their charges and had a third party to supervise their work.
 - d. Also, any damage to the sidewalk, outside of the house or the grass will be fixed. After completion, the home will get its "non-sinkhole" certification and then Repairs will begin. We'll keep you posted of any new developments.
3. Houses sold – In the last year many homes in Cloverplace have been sold and the board decided that there was too high of a ratio of renter's vs owners so they passed 3 new amendments in November to try and deter landlords and promote homeowners. The amendments that passed were:
 1. Raised the COA late fee to \$25.00.
 2. Raised the application fee for leases and new owners to \$100.00 because too much money was coming out of our operation funds to cover these applications.
 3. New buyers need to reside in the newly purchased homes for 1 year before they can rent. This was done to try and stop the high ratio of renters and possibly get Freddy Mae and Freddy Mac as well as other mortgage companies back in Cloverplace for financing.

In May 2019

The board released B+C Property Management Company and hired a new management company Association Data Management to bring the community together in harmony, with common goals, in a calm and professional manner.

1. Sinkhole News - EarthTech and Pinnacle have been very busy making a lot of progress in the grouting of our homes. A few have entered the final stages and will soon be getting the construction damage repaired. They will be fixing the cement, grass, and the landscaping that has been affected. A few homes were completed and received their new lawns and post lawn care instructions were posted on how to maintain the new lawns.
2. FAQs - Many FAQ's were displayed in the May newsletter for anyone that had questions on the grouting process.
3. Newsletter - Information was added to the newsletter if anyone was interested in hiring someone to paint their home with reasonable pricing. <http://www.ExpertRemodeling813.com>

In June 2019

A Sinkhole Restoration committee was established to help with the sinkhole repairs. EarthTech stated "If they broke it, they would fix it" so the committee was formed to help them with what repairs were needed in each home. A repair submission form was created by one of our homeowners as well as a spreadsheet to keep track of things with all the submissions from homeowners.

1. Clean-up Request - A request for keeping properties neat and clean was requested to avoid violation letters. Homeowners were asked to keep their lawns mowed, take away junk left in yards and at curbs as well as homes needing painting. Links were added for help with some of these problems from Junk removal- <https://junkremovaljoe.com/> - - <https://standupguys.biz/florida/locations/palm-harbor-junk-removal> - - <https://yourjunkbuddy.com/> to painters <http://www.ExpertRemodeling813.com> and roof cleaners – <http://www.ninjabowersoftwash.com>.

In July 2019

Chris Sanders from Ages Insurance Company (Our Insurance Agent) came to speak at a board meeting with very important information regarding our insurance. Chris informed us that if your home receives some damage due to storms these could be covered, and if they are, the association will cover the deductible. But if it is a singular event, it could be considered an "Act of God" and then you would be responsible to fix the damage.

1. More sinkhole news - Completed homes will be getting new lawns. The flower beds will be fixed, hedges restored and sidewalks and driveways repaired.
 - a. The sidewalks were to be fixed first. A crew would come by and assess the damage.
 - b. They would then smash out the cracked sections, frame it and when the weather permits, they'd pour a new section; then fix the driveways and fill in any holes.
 - c. After that, Alan, the landscaping guy, would put a note on your door to inform you that he is ready to fix the yard.
 - d. When putting in the new grass they'd remove the old grass, dried mud and all, and give you brand new healthy St. Augustine grass.
 - e. A link to a new sprinkler system company was also posted this month for anyone that wanted to add a reasonably priced sprinkler system to take care of their new lawns: <https://sunriseirrigationandsprinklers.com/>
2. A New Law - was enacted that allowed for Pruning or Removal of trees without a permit.
 - a. Local governments are now prohibited from requiring notice, application, approval, permit, fee, or mitigation for the pruning, trimming, or removal of a tree on residential property if the property owner obtains documentation, from an arborist certified by the International Society of Arboriculture or a Florida licensed landscape architect, that the tree presents a danger to persons or property.
 - b. A local government may not require a property owner to replant a tree that was pruned, trimmed, or removed.

In August 2019

A new violation policy was established by the board and a new committee was formed to carry out violations decisions. These members are NOT board members and cannot be according to State Statues. They are in place to see that violation fines are done fairly and according to the rules and regulations posted in our docs.

Homeowners who do not adhere to Cloverplace rules will get a warning letter explaining the infraction, then a second letter explaining the rules and consequences of not fixing the problem, and then could face being fined \$100.00 a day (up to \$1000.00) for each infraction. If that is not paid and the problem is still not fixed, a lean could be placed on your home. The purpose of this is to help clean up the neighborhood.

1. Elderly Assistance Program - Information was given about the Florida Weatherization Assistance Program in this month to let elderly homeowners that there was a program that could help with weatherizing their homes. The mission of the program is to reduce the monthly energy burden on low-income households by improving the energy efficiency of the home. The program is funded each year by the United States Department of Energy and receives supplemental funding from the United States Department of Health and Human Services. Their link was given: <http://www.floridajobs.org/community-planning-and-development/community-services/weatherization-assistance-program> for more information on the program and where to apply for assistance.

In September 2019

Sinkhole repairs were now 61.5% completed in September. That meant some homes are totally repaired; yards fixed, new grass installed and landscape is renewed. A new progress map was displayed in the September Newsletter.

However, with the progress of sinkhole repairs and traffic with cement trucks the vehicles were starting to have an effect on our community roads. The board decided to hold off on any road repairs until EarthTech and Pinnacle were done with their coming and going. However, on Petrea Drive, a hole formed in the road. While we are not sure why or how it was made, it involved some broken pipe under the asphalt. It was repaired immediately so as to ward off any further damage to pipes or roadway.

1. Pool Damage – It was reported that there had been two incidences of vandalism in the boy's bathroom. The first time several holes were punched in the wall. The association repaired those, and about a week later, more holes were punched. The board tried to find who did this because it is totally unacceptable.
 - a. The board was looking into increasing the age limit children can be alone or supervising others to 18
 - b. They looked into installing cameras and reconnecting the electronic key cards that will track who enters and exits the area.
 - c. However, with the EarthTech and Pinnacle needing to have access to the pool area for grouting it was decided to hold off on the cameras and key cards until they were finished.
2. Violations - Violation letters were adding up. The management company had been assessing the neighborhood and had noticed more community violations.
3. Stucco Work or New Window – more links were added in case homeowners needed stucco work 1qualityworksinc@gmail.com done to their homes after the sinkhole process and contact information was added in case homeowners wanted to add new windows Gulfside Carpentry Doug Hendricks Jr. Owner 727-385-2849 to their homes.

In October 2019

Sinkhole repairs - We the board had been told by Earth Tech that repairs are temporarily on hold until December. Hearing that, really put the frustration of the community at an all-time high.

1. New Construction Lawyer - The board has decided that we, the board, ADM (our management company), and Earth Tech needed to have a meeting to discuss not only this issue, but other issues that needed to be discussed. We set a BOD Meeting for 10/29/19 at Coral Oaks at 7:00pm to discuss things. Attendees were Cloverplace board, Tiffany Grant Lawyer – Cianfrone Law Firm and Shawn Brown Construction Attorney – Kaye Bender Rembaum.
2. Raymond James Statements - Board members met with Raymond James, to go over the accounts in order to see if there were some different ways to grow our money from the settlement. Through their help, we found different ways of give the community higher returns on our investments.

3. Other activities in October included –
 - a. A neighbor on Ixora pulled a gun on an EarthTech employee who was in their back yard trying to do their job.
 - b. Cloverplace entrances received new flowers.
 - c. A soaker hose along the hedges and around the entrance flower beds of Lake St. George had been repaired to keep the plants happy.
 - d. The street light on Petrea had been repaired by Duke Energy.
 - e. The small hole in the street on Petrea has been patched.
 - f. The gates at the three ponds were now secure and locked.
4. Other reminders included –
 - a. **DO NOT ALTER THE LOOK OF YOUR HOME:** You cannot change the colors, roof materials, fences, windows, doors or lights with any other than those listed in our docs. For windows Colonial-style grids are required in our community on the front of buildings.
 - b. **NEW ROOF?** If you need a new roof please speak with your adjoining homeowner. Both sides of the unit must get the roof at the same time. No half roofs allowed.
 - c. **LANDLORDS AND RENTERS** – You must be registered with the board so we know who is in our community. Applications must be submitted and approved prior to selling or renting your homes. Not doing so can result in financial consequences. Interviews must be set up with the board to meet and present them with rules and regulations to get approval. Also, **REGISTER YOUR PETS!**

In November 2019

Sinkhole repairs were now 70.7% done however the BOD met with Earth Tech, Pinnacle, Cloverplaces Condo lawyer Tiffany Grant at Cianfrone and our new construction Attorney, Shawn Brown at Kaye Bender Rembaum because the community was not happy with the way things were being handled with EarthTech. After the meeting EarthTech agreed they would be more “Customer Service” centered and will fix patios, sidewalks and driveways as well as replace any and all landscaping that sinkhole construction destroyed.

- a) After that meeting – A Cement repair schedule was delivered to the board.
 - b) Certificates of Completion – We were informed by Pinnacle that certificates have been completed for some properties and completed paperwork would be going to homeowners soon.
1. Pool Grouting - The pool was closed to start the grouting process and will be closed until complete. Then repairs can start there.
 2. The Community Amendments Passed - The community amendments that were put forward to the community passed.
 - a. There was a meeting at the pool on Saturday, November 16th to count the ballots.
 - b. The official count revealed that total voting by proxy were 132, so the Quorum was obtained.
 - c. The majority of the votes determined the amendments were approved. Again those amendments were:
 1. Raised the COA late fee to \$25.00.
 2. Raised the application fee for leases and new owners to \$100.00 because too much money was coming out of our operation funds to cover these applications.
 3. New buyers need to reside in the newly purchased homes for 1 year before they can rent. This was done to try and stop the high ratio of renters and possibly get Freddy Mae and Freddy Mac as well as other mortgage companies back in Cloverplace for financing.

- d. It was also discovered that the past amendments that were counted incorrectly could also have passed and the board is looking into finding that documentation to verify which amendments did actually pass with the quorum that was established then.
3. More Insurance News - It has been discovered that our previous management company may have been misinformed as to what is covered by our condo insurance and what is not when speaking of catastrophic payable events.
 - a. After having representative Chris Sanders with Aegis Insurance visit our monthly board meeting in July, we found that many homeowners may have been covered for Hurricane Irma.
 - b. If they tried to have a claim and was denied for Hurricane Irma and they still had all your records and documentation, that they should re-submit it for damages, they may have been eligible for reimbursement.
 - c. Our Ages Representatives contact information: Mr. Sanders at 727-2164088 or email him at chris@aegisinsurance-group.com.
4. Violations - More violations letters were sent out this month. Some of the major problems were parking cars on the lawn, not cutting grass, fences falling, painting needed, trash placed outside on a non-pick up day and basic up keep.
5. Water Shut Offs - It seemed that we had a lot of water shut offs in the community in the recent months. We did know that 9 homes in the community did not get the individual water shut off systems when they were first installed by the previous management company and now we are dealing with it.
 - a. The board has contacted Good News Plumbing for documentation however the owner is not being very corporative. We hope to have that information soon.
6. Sinkhole Court Documents - Lawsuit documentation from SEI (Structural Engineering and Inspections, Inc.) and Corless Barfield Trial Group was received and posted on <https://cloverplace.myhoast.com> for owners to review. Our condo lawyer Tiffany Grant received this information for Cloverplace and it was uploaded to the website.

In December 2019

Sinkhole news – approximately 10 more homes to finish before repairs are complete. We are now 76.4% done.

1. Pool repair – The pool repairs was started last month and has much damage to the pavers that will need to be replaced.
 - a. More vandalism occurred with teenagers jumping the fence and throwing pavers in the pool. The board is working on identifying the teens.
 - b. Once the grouting is done at the pool, we have plans to hire a pool company to come and fix any problems and the pool deck.
 - c. We will also be getting the video camera and swipe cards back in service. We were waiting on that for now, since EartTech is in the pool area with equipment.
2. New Lawns - The board has received a list of addresses that will have their new lawns put in. Most of Cloverplace Drive, Hibiscus Drive and a few on Latana Drive were listed.
3. Speed bumps - The board has noticed many homeowners and renters speeding down the street on Phlox drive and are looking into to getting two speed bumps put in on this street to stop the speeding.
4. Towing - Homeowners have begun to think that they can park anywhere they please on the streets, parking in illegal parking spaces or on the side of the street so the board has initiated to start the towing service again and will be towing violators.
5. Holiday Season – The community came together to decorate for the holidays. The front entrances and pool area signs were decorated as well as many homeowners fixing up their own properties to celebrate the holidays.
6. 2020 Budget – The budget was not passed yet because it needs a community vote to pass the increase that must occur if we do not fully fund the reserves.

- a. Our management company and the board worked very hard to keep our monthly Association fees the same for 2020. However, some of the community's main expenses have increased, like our insurance, water and trash. So to not increase our current fee of \$190.00 a month to \$206.88 a month, we would have to not fully fund the reserves.
 - b. The management company sent proxies out to all homeowners to vote on whether to keep the current fee or increase it and a majority vote will determine the results.
 - c. The recessed budget meeting was rescheduled for January 16th.
 - d. New coupon booklets will be sent once the budget is approved.
 - e. In the meantime homeowners were told to send their January payments of \$190.00 in to the same address as before.
7. 2020 Board Member Elections were announced - The Management Company sent out "Notice of Intent to be a candidate for the board" letters but there was a mix-up in the dates and to be legal they needed to resend a new letter with new dates.
 - a. The new Annual Meeting / Election is rescheduled for March 2nd, 2020.
 - b. Willing candidates will need to get their applications in by January 22, 2020.
 - c. Personal Information sheets will be due by January 27th.
8. More Sinkhole Documents - Diane had been keeping track of all the individual housing grouting documents that have been sent by Pinnacle/EarthTech regarding each home that has been worked on in the community.
 - a. She set up a new document group on <http://cloverplace.myhoast.com> under "My Community", "Sinkhole Homes Completed".
 - b. Homeowners will see all the home addresses that have been completed so far in the community.
 - c. Here you see the Remediation Progress Update charts with the number of drilling points and amount of grout that was completed for each home.
 - d. You will also see the total amount that each home cost to have this process done.

Although there were many hard times in this last year endured by many, and with some homes still needing sinkhole repair, concrete repairs and landscaping, we are looking forward to completing the sinkhole process and it is estimated to be complete in March 2020. A couple of things to look forward to are the certificate of completion for each home involved and your home will be safer to live in.

It is this board's hope that any money left over from the completion of the sinkhole process, the community will be involved on what cosmetic repairs will be done, or where the money is spent, by community vote. However, with the new board elections upon us at the beginning of March the new board may have other plans.

May 2020 bring in higher property values, more homeowners versus renters, more community involvement and happier times. Please hang in there, the construction will be over soon.

Happy New Year!