

**GULF FRONT LAGOON AND TARPON CLUB**  
**Board Zoom Consultation with Attorney Stephen Nikoloff**  
**Tuesday, May 28, 2024**  
**2:00 p.m.**

**1. How much insurance do we need to re-open the Clubhouse?**

We currently only have liability insurance coverage; which permits us to allow anyone, who has official work in the Clubhouse, access to enter.

**2. What about Hurricane, Wind and Sinkhole Insurance?**

By law we are required to have insurance coverage; however, since the clubhouse is a recreational facility and not a residential property, it is with good business judgment that the Board determines the benefits to the cost to the community, in purchasing or not purchasing hurricane, wind and sinkhole coverage. Though the policy would be in the name of Tarpon Club, the Board may want to consider listing GFL on the policy for additional protection.

**3. Citizen's Insurance is requiring that we install two (2) new roofs in 2025 in order to maintain our insurance on the two (2) residential buildings; are we required to do this?**

Citizen's requires a new roof every 15 years. If we want Citizen's Insurance, we need to follow their guidelines; we can replace the roofs, or we can go to another insurance company.

**4. Can you help us understand and navigate the My Safe Florida Condo Program: House Bill 1029; Section 215.5587?**

This is a Pilot Program that goes into effect on July 1, 2024, which means no one will be able to apply for the program before July 1. At that time, we can apply for Grant Money; which will be \$1,000 per unit (a total of \$40,000 for both buildings). It's also a "Rebate" program, so after the fact, we will be required to send in all appropriate bills, permits, invoices, cancelled payment checks, etc. The process begins with a "Governmental Inspection" to determine eligibility for funding within the guidelines of the program. Again, such paperwork will not be available on line, until July 1, 2024. Individual unit projects, like replacement windows, requires 100% vote of all owners; however, common elements, as replacement of roofs, would only take a Board vote to begin the application process.

We should begin the process on July 1, because once the allocated funds have been distributed, the program is closed. Also, those condos denied will be first on the list should this condo pilot program continue another year.

**5. Clarification on how many leases will be allowed in our community; Section 20.05.04 in our docs?**

Lease language provisions allows for eight (8) total renters: four (4) four short-term rentals (under seven (7) months) “and” four (4) long-term rentals (longer than seven (7) months). It’s never going to be fair to everyone; however, most condos establish a “Waiting List” on a first-come basis; allowing owners a 30-45 day grace period to contract with a renter, and if not done within that timeframe, the next owner on the waiting list will be required the same 30-45 days to contract with a renter.

**6. How many meetings are we required to have per year?**

There is no written requirement in the doc’s, however, six would probably be the average, every other month, if there are no pressing matters. However, ten meetings a year is perfectly within reason. (It was noted that we would like to take August and December as our down months.) It was also noted that the only time the Board is permitted to meet without community notifications is to discuss a personnel matter or to meet with the Board Attorney.

Submitted by: *Carla Maciag*, Board Secretary