



Orchid Cove Connection


**April
2019**

NEXT ORCHID COVE BOARD MEETING

April 16 – 6:00 pm, Preserve Community Center
Future meetings will be scheduled for October & November. There may also be a meeting sometime this summer.

COMMUNITY EVENTS

Orchid Cove Pool Social

Helpers are needed for these events – please contact Colleen Kleysen at ckleysen@shaw.ca

Last one till next fall:

- **April 10 – 4:30 pm at the pool**

C'mon over and socialize with your neighbors! Bring some appetizer or dessert to share and a beverage of your choice. Notice will be posted on the bulletin boards.



Book Club

First Thursday, Monthly – 3:30 pm

- **April 4 – [The Devil and Sherlock Holmes: Tales of Murder, Madness, and Obsession](#) by David Grann. *Rated 4 out of 5 stars.* The Preserve Community Center is currently closed for roof replacement. For information on the April 4 meeting place, contact **Barbara Pfaff** at 941-807-8959 or babsswim@comcast.net**
- **May 2 – [All the Light We Cannot See](#) by Anthony Doerr. *Rated 4.6 out of 5 stars.***



Preserve Golf Club Dinner & Entertainment

**Tara Preserve Golf Clubhouse
6:00-9:00 pm
Come early for Happy Hour!**

Check the Orchid Cove website

[ANNOUNCEMENTS](#) page for scheduled event dates as we receive notice of them from the golf club.

Tara CDD Board Meetings

**Preserve Community
Center – 9:00 am**

**Apr 23 May 28
Jun 25 Jul 23**



Tara Preserve Social Group

**First Wednesday, Monthly
Preserve Community Center**

- **April 3 gathering is CANCELED:** The Community Center is closed for roof replacement.

The last get-together of the season will be May 1. For more information, contact Barbara Pfaff at 941-807-8959 or babsswim@comcast.net.

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ORCHID COVE BOARD NOTES

Royal Palm Trees

A community informational meeting was held March 14 to discuss potential replacement of some of our **Royal Palm trees**. Not all Royals need to be removed, but some are located very near to water lines. **Joe Bratcher, President of Florida Lawnpros**, Orchid Cove's landscape contractor, and **Travis Newell, a certified arborist** and Operations Manager with [Terry's Tree Service](#),

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presented their professional assessments and perspectives. Travis recommends removing seven specific Royals that are in locations very likely to cause damage to water lines. His company is now removing eight trees elsewhere for similar reasons.

Joe agreed, and both pointed out that the trees' finger-like root structure will continue to spread and get deeper and thicker – the roots never stop growing. The root structure is likely already so large and dense that it may prohibit root removal due to proximity to the water lines. Thus, there can be no replacement trees at those locations. After tree removal, the stump can only be partially trimmed down, as any grinding vibration through the root ball would likely cause water line breaks or leakage to begin. Joe has seen similar situations where repair costs for damages were \$5,000+ per tree. He estimates our damage costs – to replace water lines which require root removal – could be much more because removing such large and almost concrete-like root balls is difficult and costly.

Our Property Manager **Judie Littell** spoke of other potential for damages coming from roots causing waterlines to leak. In another community she manages, underground erosion caused by a damaged, leaking waterline resulted in soil erosion under the dwelling slab. That caused the building position to shift/sink, requiring a huge repair expenditure.

Almost all members present at the meeting (including Board members Kim Loskota and Patti Balogh) agreed on how the Royal Palms in Orchid Cove help make ours such an attractive community, and were a motivating factor for purchasing a home here. Nobody wants to lose them.

Several members in attendance expressed their opinions and asked questions. Some were puzzled that tree removal would be considered now, since there has been no waterline damage in the 16+ years of tree growth. One owner remarked, "If it ain't broke, don't fix it." Other members spoke of being **pro-active** in preventing damage, rather than waiting to be **reactive**

in damage repair. Others opined that since other arborists they'd contacted hadn't recommended removal, why should we? Some thought that Manatee County Utilities should be invited to come view the proximity of our trees to the water lines and offer us their assessment. Travis, however, pointed out that the County has no certified arborists on staff. Some members suggested that other landscaping be placed to improve the appearance of the mounded mulched areas where trees have been removed.

To replace removed Royal Palms, Joe and Travis both recommended **Foxtail Palms**. Joe said that Foxtails coming in 24 gal. buckets would be about 7-9 ft. tall. The next size up – in 45 gal. buckets – would be 8-10 ft. at double the cost. The Foxtail Palms are fast growers and, at 2-3 ft./yr.

growth, will get to be 25+ ft. tall. Members can view the many Foxtails growing in the River Place housing development off Tara Blvd. south of Linger Lodge Rd. They have a wide assortment of **single-, double-, and triple-trunk varieties.**



Foxtail Palm

Or go see the Foxtails in the **Twelve Oaks Plaza shopping center**, where Publix is located.

Before deciding on any Royal Palm removal, the Board wants to first talk with other experts and gather cost estimates. **McDonough Plumbing** (which annually inspects our backflow preventers) has already said it's not a plumbing decision and declined to offer an opinion.

The Board will proceed to replace the two Royals recently taken down after wind damage (in front of units 7506-7512) with two new Foxtail Palms. They will

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be planted in the open area between the first two buildings on the right side of Marsh Orchid Circle.

This tree problem is cause for concern in our community, as it evokes emotions and financial uncertainties. The Board understands, and must still exercise its fiduciary obligation to be fiscally responsible for Orchid Cove's management.

Landscaping Maintenance

On March 19, the overly-mature jasmine shrubs around the Cabbage Palm trees near the pool entrance were removed and replaced with colorful crotons. Don't they look good! The completed work – by our landscape contractor, **Florida Lawnpros** – reflects the latest in landscape design practices: one species, with color.

The annual tree trimming was completed March 26, also by Florida Lawnpros.

Community Insurance

At its March 22 meeting, the Board discussed engaging a new insurance agency for Orchid Cove, **Community Association Insurance of FL (CAI)**. Just prior to the Board meeting, **Jim Cirillo**, CAI's Director of Community Associations, spoke to our members for an hour on comprehensive unit owner insurance. Topics covered included those in his handout (attached). Some notes from his presentation:



Unit Owner Insurance

- Unit owner's insurance should be endorsed for "**Special Coverage A**" which is "all-peril" coverage, not just "named-peril."
- Make sure your policy calls for "replacement cost."

Recommended limits:

- **Coverage A (dwelling):** at least \$40/sq. ft. of your air-conditioned space for minimum coverage.

- **Coverage C (personal property)** should be based on today's replacement cost of everything not permanently affixed to your unit. Do an inventory – take photos and videos for backup. Include what's in your garage. For a claim, you must prove the value of your contents. Ask your agent for a "replacement cost estimator."
- **Jewelry.** There's a \$1,500 limitation on jewelry, so it's best to get a separate policy (which then would provide world-wide coverage). Policy cost? About \$1.75/\$1,000 in value covered.
- **Mold.** Usual coverage is \$10,000 per claim, subject to \$20,000 aggregate. Increase your coverage to at least \$25,000/\$50,000 (claim/aggregate).
- **Flood Coverage.** We're not in a flood zone but the lower units could still have flooding. It's always excluded from a regular policy (as is water & sewer backup). A separate policy would be needed if you want coverage.
- **Deductibles.** Your policy should have only two deductibles: 1) for hurricanes, and 2) for all other perils.
- **Your Loss**, even if caused by another unit, is covered by **your** insurance, not theirs.
- **Seasonal Owners.** If you don't live here 9+ straight months, make sure your insurance company is aware.
- **Renters.** Owners should require renters to carry their own HO4 insurance policy.

Insurance Carriers

Choose a carrier based on its ratings and financial strength. Your agent should be able to make recommendations. You can also go to www.demotech.com to get ratings of carriers. Some of the good ones include **Tower Hill**, **ASI**, and **American Integrity**. **DON'T** use Universal Property & Casualty.

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Claims

- When hiring a contractor, do **NOT** sign an "Assignment of Benefits" (AOB). If a contractor asks for one, walk away. Read more [here](#).
- When you file a claim, you will need to identify:
 - What you lost
 - What it cost
 - When you bought itRemember to take photos/videos of your personal property NOW! The [Tower Hill website](#) has a form to help you keep track of everything.

Unit Owner vs. Association Responsibility

Jim's handout (attached) itemizes whose insurance is responsible for what. FL Statutes Chapter 718.111(11) dictates Association insurance requirements, which trumps any conflict with condominium association documents. However, Chapter 718 does NOT dictate maintenance responsibilities. For example, your insurance policy covers damages to your refrigerator, but you are responsible for its maintenance.

Our Association's Insurance Policy

Jim Cirillo thinks we may need a supplemental insurance policy (a gap plan) for us to move our policy start date to January 1. He will provide us with a quote.

Condo Documents Updating

Since its inception, Orchid Cove has not revised its condo documents. The Board discussed the need for such updating to get current with FL statute requirements. To do so will require engaging an attorney. **Judie Littell** recommended two lawyers from different firms to interview and will set those meetings with the Board for the week of April 1. It was noted that the **Cypress Strand Condo Association** just updated its condo docs (for \$2,500). The Board decided it would be good to talk with them to see: 1) if our two respective sets of condo documents are similar, and 2) if so, find out what attorney they used. Regardless of which lawyer we use, a membership vote will be necessary for approval of any revisions to our documents.

Fire Extinguisher Inspections



Indoor fire extinguishers were inspected and re-certified **March 6** by [All Florida Fire Equipment](#). This annual undertaking is financed by the Association since it is vitally important to the safety of all in our community. All but five units made their extinguishers available, properly placed outside the units' front doors.

Owners of those five units are now personally responsible for having their extinguishers inspected and re-certified, at their expense. This requirement was:

- 1) Established in May 2018 after the last inspection,
- 2) Repeated in a Feb. 25, 2019 Board email to owners, and
- 3) Reiterated in the March 2019 Connection.

Backflow Prevention Device Inspection

Backflow prevention devices (for all units) will be inspected in April by [McDonough Plumbing & Fire Sprinklers](#). Any needed repairs will be brought to the attention of **Progressive**



Community Management, who will then OK the work to be done. The **fire sprinkler system** for our 12 buildings and the pool house will also be inspected. Some repairs may be necessary.

Other Upcoming Maintenance

Power-washing of our buildings (including the windows) will be done this fall. The roofs will be done in 2020.

The pool deck needs painting. An estimate will be obtained to budget the work for next year.

Other Tara Preserve Condo Associations

As they did last year, Orchid Cove Board members attended a couple of meetings with Board members of other condo associations in Tara Preserve to confer on common concerns. Discussions included:



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- **Roofs.** Cypress Strand has a Roof Committee. They have put together a matrix showing where the roof repairs have been done and realized that most have been done in their Phase 1. They also discovered what has caused most of the repairs: deteriorating roof tile underlayment. Their committee is working on when the roofs should be replaced.
- **Dryer Vent Cleaning.** We all have it done every two years. Cypress Strand changed the company they were using to **Dryer Vent Solutions** (who we use) and are very happy with their work!
- **Fire Protection Services.** Cypress Strand has a two-year contract with Florida Fire for their fire extinguisher/sprinkler system inspection, which they do annually.

Other discussions briefly touched on back flows, handling of violations, and pets.

TREASURER'S REPORT

See the complete [financial statement](#) as of **February 28, 2019** on our website for more details.

Assets		Feb. 28, 2019
Checking Account		\$153,749
Money Market Account		78,655
Certificates of Deposit		183,705
Other Assets & Receivables		11,976
Total Assets		\$428,085
Income and Expenses		Jan. – Feb. 2019
	Budget	Actual
Income	\$17,183	\$17,214
Expenses	17,183	15,444
Jan. – Feb. Net Income		\$1,770

One of our CDs matured recently. We plan to renew it at another bank to stay within FDIC limits on the amount insured with one bank. Another CD comes due in October. At that time, we plan to discuss options with Cadence Bank.

SR 70/TARA BOULEVARD III-BB DEVELOPMENT

From a [post on the TMA website](#):

*“March 7 was an effective day for Tara’s long opposition to the building of a Walgreen’s on the SW corner of Tara Boulevard and SR 70. **THANKS to all of you who wrote letters & emails, or gave of your time to attend the County Board meeting.** It is clear that you stopped the Commission from just accepting the zoning Settlement the Judge sent back to them to reapprove.*

It was clear that your hundreds of emails had significant impact. There were two 5-in.-thick notebooks of opposition correspondence objecting to rezoning that Tara entrance corner. Over 100 Tara residents car-pooled or rode the buses to the County Administration Building for the County’s monthly Land Use meeting. Those residents sat and demonstrated the opposition from 1:30 p.m. and finished at 6:15 p.m. The Commission took testimony from the developer, Lake Lincoln, LLC and from the Tara attorney and resident speakers. Public comment was then closed.

*Regretfully, it had grown too late to continue and it seems Tara’s evidence had taken Lake Lincoln by surprise. Lake Lincoln stated they needed more time to respond. **There was NO deliberation and NO decision that day.***

We are rescheduled for the next Commission meeting on April 4, again for a 1:30 Time Certain on their agenda. At that time, Lake Lincoln’s attorney will have a 30-minute rebuttal, the Commissioners will ask questions, and then deliberations will begin. We believe we made a strong case for the Commissioners to DENY the Settlement proposed by the County Attorneys’ Office and Lake Lincoln. There are two other options: 1) accept the compromise that Tara has proposed for Residential/Residential Support Uses (as it is currently zoned) OR 2) accept the original Settlement.

Any of the options could send the case back to a judge for review or back into litigation.”

The TMA asks that you please attend the April 4 County Board meeting! Wear a Red Shirt and sit in the Center Section as close to the front as possible.



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DID YOU KNOW?

Florida Power & Light (FPL), our energy provider, offers **tips to seasonal residents on its [website](#)**. And, at the [Ask the Expert page](#) on the FPL Blog page, it also offers some tips to help seasonal customers maximize savings and prevent potential issues while away. See also the [Orchid Cove Seasonal Leave Checklist](#). **FPL blog site excerpts** include these tips for mold prevention:

- **For programmable thermostats:** Set your A/C to run at 72 degrees for just two hours each morning before sunrise and at 88 degrees the rest of the time.
- **For non-programmable thermostats:** Set your A/C to run at 80 degrees while you are away. If you live in a condo or apartment, set your A/C at 77 degrees.

TARA MASTER ASSOCIATION

At the March 28 TMA Annual Membership Meeting, **two Directors – John Leone and Mario Del Vicario – were re-elected** to the Board of Directors, each for another three-year term. Since they were the only candidates on the ballot, they were automatically elected. **Congratulations to both!**

Following the annual membership meeting, **the new Board met and re-elected Officers as follows:**

- | | |
|------------------|-------------------|
| • President | John Leone |
| • Vice President | Mario Del Vicario |
| • Treasurer | Rick Power |
| • Secretary | Nelson Maynard |
| • Director | Ed Porter |

Committee Liaisons were re-appointed as follows:

- | | |
|---------------------|-------------------|
| • ARC | Mario Del Vicario |
| • Communications | Nelson Maynard |
| • Finance | Rick Power |
| • Community Affairs | John Leone |
| • Landscape | Ed Porter |

The next TMA Board meeting was set for April 10, 1:00 pm at the TG&CC.

COMMUNICATIONS COMMITTEE



Please check out the [ANNOUNCEMENTS](#) page of our website! We **regularly** post timely items of interest to the community.

We're **always** looking for news of interest to the community. Please, send your contribution to a member of the **Communications Committee**:

- Dave Loskota, chair DLoskota@comcast.net
- Kim Loskota, Board liaison KLoskota@comcast.net

If anyone would like to join the Communications Committee, please contact Dave or Kim.

PHOTO CORNER

Demonstration on Using a Fire Extinguisher

At the March 6 Extinguisher Inspection



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I hate when I think I'm buying organic vegetables and, when I get home, I discover they're just regular donuts.

-- Anonymous



Orchid Cove Board Members 2019-2020

Kim Loskota, President

kloskota@comcast.net

612-327-1120

Patti Balogh, Secretary

pjb54@comcast.net

734-709-2896

Yuliana Westover, Treasurer

Yuliana.Westover@gmail.com

941-726-4953

Website: OrchidCoveCondos.com

Progressive Community Management

3701 South Osprey Ave

Sarasota FL 34239-6848

Website: PCMFLA.com

Judie Littell, Orchid Cove Property Manager

JLittell@PCMFLA.com

941-921-5393 Ext. 1135

Unit Owner vs Association Hazard Insurance Coverage Areas

This diagram is provided for illustration purposes only and should not be solely relied upon as the basis for insurance. We recommend you review Florida Condominium Statute 718 and your specific condominium documents for updated insurance and maintenance responsibilities.

Unit Owner Responsibilities – Hazard Insurance

1. Bathtub / Shower
2. Toilet
3. Bathroom Sink
4. Wall/Floor/Ceiling Coverings including paint, wallpaper, tile, wood, carpet, laminate etc.
5. Electrical Outlets & Fixtures
6. Interior Doors
7. Refrigerator
8. Oven/Stove & Hood
9. Counter Tops & Cabinets
10. Kitchen Sink
11. Dishwasher
12. Light Fixtures
13. Water Heaters & Water Filters
14. Window Treatments, including curtains, drapes, blinds and all hardware

Association Responsibilities – Hazard Insurance

- A. Hot/Cold Water Pipes including Fire Systems/Sprinklers
- B. Perimeter/Load Bearing Walls including Common/Party walls
- C. Electrical Wiring
- D. Balcony/Porches/Stairs
- E. Unfinished Drywall/Wallboard
- F. Roofs to include covering, insulation & trusses
- G. Unfinished Floors
- H. Exterior Doors
- I. Windows/Sliding Glass Doors
- J. A/C & Heating unit including Compressor



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1. Unit Owners Special Coverage “A”

- a. Normal unit owner insurance policies provide coverage on a named peril basis. Some of these perils include fire, lightning, wind and hail. Confirm the “Unit Owners Special Coverage A” endorsement which changes the policy to an “All Peril” basis

2. Personal Property

- a. Everything in your unit that is not permanently affixed is considered personal property. Confirm limits are adequate and that coverage is afforded on a replacement cost basis in lieu of actual cash value.

3. Dwelling Coverage (Coverage A)

- a. Should be insured for a minimum of \$40/sq. ft. foot of air-conditioned space. Increased limits should be taken into consideration when significant improvements have been made to the unit.

4. Personal Liability

- a. Minimum Limit of \$300,000

5. Mold, Fungi, Wet or Dry Rot, or Bacteria

- a. Minimum Limit of \$10,000/ occurrence; \$20,000 aggregate.
- b. Consider purchasing higher limits where available

6. Water Back-Up & Sump Overflow

- a. Confirm endorsement and Increase limits where available

7. Wind mitigation credits

- a. Check your policy to make sure you are receiving all available credits based on the latest inspection. Update when an opening is additionally protected, i.e., windows, doors, roof, garage door

8. Ordinance and Law coverage.

- a. Confirm endorsement on policy and increase limits when available

9. Unit Rented to Others

- a. Ensure you have the endorsement entitled “unit owners rented to others”.

10. Deductibles

- a. Verify your All Other Peril (AOP) and Hurricane Deductibles are at an adequate level for your budget.

Erin Alexander
Risk Response Manager
Accutech Restoration &
Remodeling
941.321.5994 cell



Jim Cirillo
Director of Community Associations
Community Association
Insurance of Florida
941.685.5469 cell



Calling All Readers! Tara Preserve Book Club

We will be meeting the
first Thursday of every month.

**Our next meeting will be on
April 4, 2019 at 3:30 PM to discuss:**

***The Devil and Sherlock Holmes:
Tales of Murder, Madness, and Obsession***

By David Grann

**For information on meeting location, contact Barbara
Pfaff at 908-230-1159 or babsswim@comcast.net**

**Upcoming reading for May 2 meeting:
All the Light We Cannot See by Anthony Doerr**



Orchid Cove Condominium Association, Inc.

Seasonal Leave Checklist

Several unit owners use Orchid Cove as a second home, leaving their condominiums vacant for long periods of time. Below are some preventative measures that owners can take prior to leaving for the season. Please feel welcome to use this checklist as a tool to help protect your Orchid Cove home while you're away.

- | | |
|--|---|
| <input type="checkbox"/> Shut off main water valve to unit and/or shut off valves to: <input type="checkbox"/> <i>water heater</i> <input type="checkbox"/> <i>toilets</i> <input type="checkbox"/> <i>sinks</i> <input type="checkbox"/> <i>washing machine</i> | <input type="checkbox"/> Check windows and doors to be sure that all are secure |
| <input type="checkbox"/> Close sink drains | <input type="checkbox"/> Place toilet seats down and seal or place heavy object on the toilet seats |
| <input type="checkbox"/> Turn off water heater | <input type="checkbox"/> Turn off refrigerator ice maker and empty ice bin |
| <input type="checkbox"/> Verify that a neighbor or nearby relative has a key to your unit, in case of emergency | <input type="checkbox"/> Unplug lamps, toaster, coffee maker |
| <input type="checkbox"/> Turn on and leave A/C on; set your thermostat per FPL recommendations | <input type="checkbox"/> Turn off circuit breakers to washer, dryer, water heater |
| <input type="checkbox"/> Replace A/C filter and check overflow | <input type="checkbox"/> Bring in everything from your lanai (in case of a hurricane) |

It's always a great idea to have a neighbor, relative, friend or the like periodically check your unit. **If you have someone checking your unit, it's good to have them review the items below.** Additionally, you may want to check with your private insurance carrier to see if there are any conditions on having a unit inspected when vacant for a period of time. Some individual policies have exclusions if the unit is not checked every couple of weeks. Your insurance agent will be able to review your policy and provide you with any details needed for your protection.

- ☐ Check pipes for water above and below cabinets and/or any other water intrusion in unit
- ☐ Verify that A/C is working and filter is clean
- ☐ Check dishwasher for any leaks or standing water
- ☐ To help avoid any odor from the pipes, run water through the pipes including sinks and toilets.
- ☐ If above is completed, be sure to shut off valve(s) again
- ☐ Check refrigerator for operation
- ☐ Check water heater for leaks and verify that it is turned off

If you are leaving for the season, have a great trip and we will see you upon your return. We appreciate your help in protecting your home at Orchid Cove in the best manner possible.

