



East Pasco Resident Owned Communities, Inc.

Minutes

December 8, 2017

Our December meeting was held at Palm Tree Acres, with 16 member communities and 4 associate members present. The meeting was called to at 9:01 a.m. President, Barbara Stein. Vicky Jones, Palm Tree Acres Property Manager, welcomed everyone and told us a bit about their community. Linda gave the invocation and led the pledge, then did the roll call of communities present. Chick presented the Treasurers report, indicating no account activity for the month. Linda then read the minutes of our November meeting. On motion by Jimmie, seconded by Marianne, the minutes were approved as amended and Treasurer's report was approved as presented. Becca then took the floor to allow members present to introduce themselves.

Our program for the day was a round table discussion presented by our Associate members, Bill Gorman, Sam Surratt, Andy Miller and Rebecca Gaddis. They started with a discussion regarding hurricane preparedness:

- Do some research so you know in advance what you're dealing with
- Under the law, Boards of Directors are granted emergency powers during a state of emergency
- Check your insurance to be sure you know what is and is not covered
- Do not sign a contract with a contractor until your insurance adjuster has reviewed your claim; you will be liable for work which is not covered.
- Replacement cost is often higher than insured amounts due to new code requirements
- Debris removal only pays for insured structures
- Parks can incur expenses for clean-up of uninsured homes as owners sometimes just walk away.
- Regular tree maintenance can save homes from damage
- Review insurance annually to guard against inflation
- Make sure your park insurance has an equipment schedule
- Check insurance certificates and licenses (even on personal insurance)

Other issues touched on were backing up computer programs; leash laws; pet rules & regulations; reserve funds, fines procedures and requirements and selective enforcement of rules.

As usual, a very informative presentation by our associate members; Thank you one and all. Our next meeting will be held on January 12 at Emerald Pointe, with Attorney Scott Gordon as guest speaker.

Linda LaFayette, Secretary

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