

# *Bermuda House*

*ASSOCIATION, INC*

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December 14, 2008

Dear Owners and Residents,

On December 11, 2008 a Board of Directors meeting was held to have a discussion with our cement contractor SPS of Pompano Beach, FL. This discussion was intended to clear up issues regarding previous invoices, keeping our engineer informed, and a estimate to determine the extent and cost of this project. The catwalks, balconies, and west side of the building are completed. The east side of building has problems with cement around some of the master bedroom windows. Two units had to be entered so far to do repairs. There may be more unit required interior repairs in the future. All together the cost for this project is estimated to be \$192,000. SPS is doing one stack at a time which includes inspection by sounding the cement, removing and repairing deteriorated areas of cement and rod, sealing around all windows, and painting repaired areas. We expect this project to be completed by the second week in January. Our building will be much more secure to wind and water intrusion. It should be noted that the East side of the building except for balconies was not part of the scope of repairs during the restoration process in 2003.

Hurricane shutters will be installed soon on the master bedroom windows. Many folks have inquired why they have to pay before the shutters are installed. The Bermuda House paid money up front to order these shutters. The shutter company had to order material to build these shutters. We obtained these shutters by having three companies bid for our business. The shutters are priced much lower due to ordering in bulk. The purchase terms require that we pay in advance to get this deal. In the past some owners have caused problems by not paying after shutters were installed. Orders can still be made for shutters to be installed on balconies and catwalk windows.

Comcast will be our new television service provider starting March 15, 2008. Each units service will include Basic, Expanded basic, and seven screens of HBO. Comcast had the most competitive bid for our business. There will be a channel for the office to post messages in addition to the front door camera channel. Additional channels and services from Comcast can be obtained at unit owners expense.

Insurance on individual units is now required by Florida Law. Liability and hazard insurance on individual units is mandatory starting in 2009. The Bermuda House Association must be listed as additionally insured on your policy. Please forward your

insurance information to the office and show the Bermuda House as additionally insured. Florida Law will require the Bermuda House to obtain insurance for those that do not comply and this type of forced insurance will be very expensive for unit owners.

There have been incidents regarding unit owners who are abusive to Bermuda House employees and Board members. In my opinion we have the best employees on the Beach and there is certainly no personal gain for being on the Board of Directors. Abuse to our employees or Board members will not be tolerated.

Our catwalks were just refinished and cement was repaired. No items are permitted on the catwalks. Door mats hold moisture and this is where our cement problems begin. Other object could create a trip and fall situation and this is where our insurance problems start.

Owners and residents often complain to the office or call Board members regarding noise from neighbors. The Association does not take complaints regarding noise from your neighbors. Complaints regarding noise from neighbors is a personal problem that should be addressed directly to your neighbors. I understand that there is a sound proofing product available and that it is possible to hire a contractor to install this type of interior wall material to reduce noise intrusion into your unit. That said...please be considerate of your neighbors.

Owners and residents should not call Board members with complaints or issues unless it is an emergency. The majority of the Board members have jobs or run a business. Contact the office only. Written complaints or verbal to office complaints will always get a response.

This next year the Association will be focused on maintaining the property and no large expenditures are planned. We will do all we can to avoid an assessment for the cement work and use reserves for this expense if the cement project does not exceed estimates.

Best Wishes for the Holidays, Steve Snider-Bermuda House President