

# *Bermuda House Association, Inc.*

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*June 1, 2009*

Dear Owners,

This letter is intended to update owners and residents regarding the Bermuda House. At the Board Meeting on May 28, 2009 the Board of Directors increased the renters deposit to \$1500. See the attached notification to owners. Problems regarding owners renting without going through required Bermuda House procedures were also discussed. In the future renters and absent owner guests who are not registered will be confronted and failure to comply with Bermuda House Rules will result in filing charges with sheriffs office for trespassing on Bermuda House common areas. FOB's may be turned off. Owners will have to appear before the "Fining Committee". Please review and comply with Bermuda House Rules regarding renting and guests.

The lump sum price for cement repairs to the upper carport columns came in from SPS (Structural Preservation Systems) at \$5540. And the cooling tower engineering lump sum price came in at \$3900. The Board of Directors made the decision to go forward with these repair costs. The cost to repair the cooling tower cement beams will be determined after the engineers report comes in.

The electrical service to the pool area has a problem and we are waiting for estimates to determine what a new service to the pool house will cost. Our pool heater was shut down this week for safety reasons. We received a estimate from Broward Solar for a solar pool heating system. The solar panels would be mounted flat on the carport roof. Complete installation w/permits: \$20,000. A back-up heat pump will cost another \$5,000. Pool usage natural gas bills for the past 6 months averaged \$2150. per month. The Board of Directors discussed this solar pool heat possibility and is going to acquire more information before making a decision.

- Hurricane season starts today and the Board of Directors urges all residents to comply with evacuation orders issued for a hurricane. Electrical power, water, elevator operation, help from employees and emergency services may not be available. There is no guarantee that the building will withstand a hurricane event without major damage. The Association may require a signed and notarized waiver of liability from residents who insist on staying in the building during a wind storm event. The Association requires all absent owner unit hurricane shutters to be closed during hurricane season. If employees have to close your shutters a \$50. fee will be charged to your unit. For residents with special medical needs Broward County operates a Special Medical Needs shelter program with five Special Medical Needs shelters, including one

with 24-hour electrical support for oxygen use.

- Pre-registration for the Special Medical Needs Shelter is open throughout the year, and while not required, is strongly encouraged to ensure that the shelter will be adequately prepared to meet your needs.
- If you are elderly, frail, disabled or have a special medical need and are concerned about your sheltering plan, or if you want the latest information on shelter modifications for individuals with disabilities or special needs, contact Broward County Elderly and Veterans Services Division at 954-537-2888 or TTY 954-537-2882.
- Broward County Transit's Paratransit Services coordinates transportation for residents with disabilities. Call 954-537-2888 or TTY 954-537-2882.

Recent complaints at the Bermuda House office include noise from neighbors. Common complaints include noise from hard soled shoes on tile, sliding chairs without proper pads across tile and television or stereo too loud. Pounding on walls. Leaving laundry in washing machine or dryer. Not cleaning lint filter in dryer or using multiple floors to do laundry. There have been complaints regarding cigar/cigarette/marijuana second hand smoke from neighbors balconies. Please be considerate of your neighbors.

Our Treasurer Bill Borowy gave us a report at the May 28, 2009 Board meeting regarding insurance and financials. Due to the cost of our recent cement restoration project our reserves are down substantially. Upcoming expenses regarding repair of the cooling tower cement beams, upper carport cement columns, pool electrical service and pool heater repairs may require a special assessment in the near future. Insurance premium comparison details attached.

In an attempt to save owners money during these tough economic times the Board of Directors is looking at all contracts we have with vendors and is making changes to save money. In an effort to reduce our water bill we recently installed sprinkler system devices that do not allow our sprinkler system to turn on when it has rained recently. The Board of Directors has asked our employees to do tasks that we had outside vendors do in the past. Our Coordinator Megan is now doing our financials in addition to her other tasks and this work is checked by Frank Parker monthly and an independent auditor annually. Our maintenance man Jorge does dry wall and services the generator where previously we had to out source. The Bermuda House is the cleanest building on the Beach due to Abigail who is very dedicated.

In closing I would like to say that this letter is for the purpose of communicating Bermuda House business to owners. There is also the opportunity for owners to communicate with this Board of Directors or me personally. Unfortunately two or three owners feel they can only communicate via their attorney with no consideration to their neighbors regarding unnecessary legal expense. Attend a Board meeting or contact me personally and possibly we will plant a palm tree instead of subjecting neighbors to unnecessary attorney fees.

Sincerely, Steve Snider, Bermuda House President

## PREMIUM COMPARISON

Named Insured: BERMUDA HOUSE ASSOCIATION, INC

COVERAGE	EXPIRED PREMIUM 2008-2009	RENEWAL PREMIUM 2009-2010
Commercial Property	\$19,057.00	\$18,894.00 <i>col 12</i>
*Wind – does not renew until 3/9/2010	\$96,597.00	\$96,597.00 <i>319</i>
Commercial General Liability	\$23,606.19	\$17,842.84 <i>col 12</i>
Umbrella <i>25, Million Coverage</i>	\$3,865.76	\$2,447.00 <i>col 12</i>
Directors & Officers <i>LAST YEAR 1 million 2 million</i>	\$1,363.13	\$2,196.48 <i>col 12</i>
Crime	\$1,487.05	\$1,487.05 <i>col 12</i>
Glass <i>CRACK 100 TO</i>	\$12,157.00	\$11,864.00 <i>col 12</i>
Boiler & Machinery	\$3,169.31	\$3,185.00 <i>col 12</i>
*Workers Comp – 7/09 renewal quote not yet in	\$3,999.00	\$3,999.00 <i>7117</i>
*Flood - building <i>12,020</i>	\$11,122.00 <i>DIRECT BILL</i>	\$11,122.00 <i>6126</i>
*Flood – garage	\$1,528.00 <i>DIRECT BILL</i>	\$1,528.00 <i>716</i>
<b>TOTAL</b>	<b>\$177,951.44</b>	<b>\$171,162.37</b>
Premium Difference		<i>172,060</i> (\$6,789.07)
Percentage Difference		(3.8%)  <i>5891 - DIFF</i>

**PAY PLAN OPTIONS**

- \* Direct Bill from Carriers

$$\begin{array}{r}
 172,060 \\
 - 96,597 \\
 \hline
 75,463
 \end{array}$$
*- Due based on policies.*