

# *Villa Serena*

## **Villa Serena Owners Association, Inc. Meeting Minutes April 20, 2022**

The Board of Directors meeting of the Villa Serena Owners Association, Inc. (the "Association") was held on April 20, 2022 at the Clubhouse poolside located at 2239 Kings Palace Drive, Riverview, Florida 33578. Stephanie Pepin called the meeting to order at 6:30 p.m.

Board members in attendance:

Stephanie Pepin, President  
Micheal Stone, Vice President  
Maria Gsell-Murray, Treasurer  
Don Robinson, Secretary

Also in attendance was Christina Kelly, Community Manager of Ameri-Tech.

A quorum was established and the President welcomed members to the meeting.

A motion was made by Don Robinson to approve the Minutes for March 9, 2022. The motion was seconded by Maria Gsell and passed unanimously.

Stephanie Pepin, the President, welcomed Dawn Gordon, an insurance broker with Brown and Riding Insurance Services to discuss how insurance bids are received and shopped on the open market. Ms. Gordon does not broker insurance for Villa Serena and presented impartial information.

Ms. Gordon described how the agent of record sends the policy to the broker and the broker "shops" it to underwriters. She explicitly stated that the agent of record has minimal effect on the cost of insurance. Ms. Gordon went on to describe the Florida insurance market as a "hardening property market," meaning that insurance in Florida is getting more difficult to get and that prices are rising greatly. Many insurers are leaving the Florida market and "notable" natural disasters are happening nationwide. She said that it was difficult to predict future insurance rates but that it appears that the current "hard market" would be around for a while."

Ms. Gordon, when pressed, said future rates could increase another 20-25%.

Maria Gsell presented a report as the Association Treasurer. She described that currently, attorney fees is the only category greatly out of budget. She spoke generally about what HOA dues are in arrears and the efforts to collect them. She added that efforts by Stephanie appear to be lowering the Spectrum bill by several hundred dollars a month. Also, the Association is filing an unclaimed property claim with the State for \$590.

The floor was opened for members to comment on the agenda items.

Michael Stone made a motion to appoint Donna Herzog to replace Nissa Martinez as an Association Board Director. The motion was seconded by Maria Gsell and passed unanimously. Donna was seated immediately.

Michael Stone made a motion to approve a contract for \$5234 to purchase a Startech treadmill for the gym. The motion was seconded by Maria Gsell and was passed unanimously.

Michael Stone made a motion to approve a contract with No. 1 Home Roofing for \$5,800 for this year's roof inspection which will include photographs. The motion was seconded by Maria Gsell and passed unanimously.

Michael Stone made a motion to reject as invalid the petition to change the insurance agent of record. The petition had been presented to the Board at the March 9 meeting, and did not meet the 20% required for consideration. The motion was seconded by Maria Gsell and passed unanimously.

A motion was made by Michael Stone to deny a request for reimbursement for cleanup costs after a fire sprinkler leak. The attorney discussed how State law delineates what can and can't be paid by Association. The motion was seconded by Maria Gsell and passed unanimously.

A motion to adjourn the meeting was made by Don Robinson. The motion was seconded by Donna Herzog and passed unanimously. The meeting adjourned at 7:35 p.m.

7/27/2022

Board Approved

Date