

## **SEPTEMBER 2022 MONTHLY REPORT**

We produced late in the month of August the financial information as of the end of July. We encourage all owners to review that report, it does indicate the current trend in monthly fees for the year 2022/2023, so it will not be a surprise to any owner. The budget for the year 2022/2023 is due by the end of September.

### **1. HURRICANE SEASON, LACK OF RAIN, GRASS CONDITION**

It was quiet on the Atlantic side for some time, lately this has all changed, there is a substantial increase of activities in the Atlantic. So far, they are turning toward the North Atlantic. The hurricane season runs normally until the middle of November, all late indication say it may drag a bit longer this year, even in December, due the warm, humid weather and very warm sea temperature.

For our snowbird and permanent residents, there has been no real rain pouring down for the past several months, and there is no meaningful rain forecasted. September may be a different story per previous years' experience. The temperature remains very hot and humid. As of today's date, we have had 65 days straight of temperatures over 90 degrees. If we continue that trend through this Sunday, as they expect us to do, we will break the record held for number of continuous days over 90 degrees.

Our grass in some areas is yellowish, better in shaded area, our staff is doing their best, inclusive of the contractor. Our main pump was out of service for over two weeks due to the pump failure and difficulties to obtain repair parts. We are running the system extra time since the completion of the repairs. **NEVER USE** the fresh domestic water outlets for lawn watering. For our snowbirds, water consumption is very costly in Florida, everything is metered.

You can follow the evolution of the hurricane season or of a particular storm on [www.unkebe.com](http://www.unkebe.com) or on [www.noaa.com](http://www.noaa.com).

For owners that have or had occupants of their units during the summer, please make sure they are aware of the process for the closing down the unit, including shutters, water and water heater shutoff and removal of outside furniture and barbecue, etc.

## 2. SUMMER PROJECTS

We released the fourth edition of the summer projects lists. It is a limited one in terms of the number of projects completed. This is due to budget restrictions created by substantial cost increases in many areas. We invite you to have a look at our website as we update this report frequently.

## 3. SECURITY

Nothing to report since June report.

## 4. UNITS SOLD

We now have 35 units sold or transferred within the family and there is one more currently in process. There is a limited number of units up for sale, Waterside Village is a development that potential buyers are looking at, mainly due to the quality of its communication, its financial management and administration, its maintenance program, and its owners who are our best real estate agents.

## 5. OWNER PERSONAL HOME/WIND INSURANCES FREQUENT QUESTIONS

Owners, the following are some of the usual questions asked from an insurance agents and also regular situations that are reported within an inspection report.

The agent can ask one, all the following information and even more depending on who is your insurance broker to get a renewal process started:

**Mailing address: If your mailing address is outside the United States, this may create a delay in the renewal process. If your renewal date happens when you are outside the US, then it is appropriate to submit such as your address. If your renewal date concurs with your stay in the United States, then the address of your unit is appropriate, it will eliminate delay, make sure you have postal service at Waterside.**

Have there been any changes to the property (e.g., renovations, roof replacement, impact windows/shutters, central alarm, etc.).

What year was the water heater replaced? **Remember that in accordance with Association documents and normal insurance requirements, they should be replaced every 10 years.**

Where is the water heater located?

What brand is the electrical panel? **This is a very hot subject at inspection time, the Association has issued many emails or reports on the subject. Your original electrical panel may not be in accordance with current building code. In addition to change your electrical panel, you need a certified electrician and a valid permit from the Town. The Board member that can help you with this situation is Mr. Daniel Laviolette.**

Who lives at the property and for what months?

Is the property rented at any time during the year? What months?

Do you advertise the property as a rental?

Is the property vacant, not furnished, or undergoing renovations?

Is the community gated and/or guarded?

Do we have your permission to run loss history reports and/or insurance score?

List any prior claims within the last 5 years and provide proof of repairs (photos, paid in full contractor invoices, paid receipts, etc.)

Is a new mitigation inspection required? **The Association insurance agent and carrier does not currently require a mitigation inspection report and the last one the Association has on file is out of date.**

6. **COMMENTARY OF THE ASSOCIATION ON FREQUENT COMMENTS MADE BY INSURANCE INSPECTOR.**

Depending on unit type comments or lack of them, here is what we have noticed lately:

**Unit type A and B:**

There are normally only two comments made by an inspector, one is a pre formulated question, asking for the age of the roof, and any answer over 10 years may create a situation that will need to be resolved. The question does not take into consideration the quality of the material used and the way it is built, like 2 or 3 layers of shingles. If this comes up you can ask for the specifics of your building, but it will not be of too much help, *it is like better to do it cheap, but do it every 10 years.*

The second one relates to the electrical panel make and certification.

If it is a new inspector, they may ask question about shutters certification and same for side panel of the entrance door. That came about lately from a new inspector, it was not asked for the past 10 years.

**Unit type C, D and DD**

1. The same question about the roof for unit type A and B will come up, the age of the roof and the electrical panel.
2. In addition, there is normally a comment on the main entrance door, because that door opens to the inside due to the sidewalk and first step right out after opening the door.
3. In a last inspection, and this for the first time the inspector stated that the door was not hurricane proof or at least did not have a sticker to prove it.
4. The last item they do refer to is the circular window saying it is non hurricane resistant. The cover over is made of a flat polycarbonate panel and the anchor provide flexibility that creates a resistance in case of a hit. It is not a bullet proof, like in a bank protecting a teller.

If you have any questions on the above, please contact the office and they will refer you to the proper contact person.

Thanks for reading

Andre Mongrain, President

Stacey Casey, Property Manager

September 6, 2022