

VILLA VOICE

Reporting the News and Happenings Around the Bobcat Villas

Calendar

Water Aerobics, Mon. - Fri.,
10:00 am, Villa Pool

Villa Coffee, Sat., May 14, 9
am*

Euchre, Mon., May 9 & Mon.,
May 23 at 7 pm, Villa
Clubhouse*

Bobcat Villa HOA Board Mtg.
Wed., May 25, @ 4 pm, Villa
Clubhouse

Bobcat Trail CDD Board Mtg,
Thurs., May 19, @ 3 pm, Bobcat
Community Center

Bobcat Trail Master HOA Mtg,
Wed., May 25, @ 3:30 pm,
Bobcat Community Center

*Other events may be scheduled
throughout the month. Be sure to
check the message boards at each
post office station and in the
breezeway of the Clubhouse for event
notices and sign-up sheets.*



From the April 20 Villa Board Meeting...

The Villa Board met on Wednesday, April 20 at 4:00 pm in the Villa Clubhouse.

HOA Insurance Update

The Villa Board meeting got underway with a discussion led by Gino Littlestone, the HOA's insurance broker. He was asked to explain the large increase in the Villa's insurance premium - coming in at \$30,000 over the budgeted amount of \$141,000 for FY 2022. He attributed the increase on three factors: the increase in replacement costs due to increases in building materials and labor costs; the lack of carriers willing to insure the Villas because of the outstanding roof claim; and increase in the value of our Villas based on a recent appraisal.

While he couldn't offer any advice on how the Villas can



Nina Freeman and her Band

Talented Villa Residents Offer Concert

On a warm day in April, several Villa residents set up their mics, speakers and instruments to present an outdoor concert for their fellow neighbors.

Nina Freeman and her band mates Joe Flowers on keyboard, Mark Fitzpatrick on bass guitar and Dave Sandora on drums presented a little night music.

Then Dan Mastropietro on guitar offered some country and oldies and Nick Karels took over with oldies and Elvis favorites.

A large gathering of Villa residents and friends enjoyed this, the third concert presented by this talented group.



Nick Karels



Dan Mastropietro

reduce our insurance premium, he did suggest that we change our coverage dates to begin in January rather than in April as it is now. This would allow the Board to more accurately budget for the insurance premium in the coming year.

Board President Lou Sperduto then said that he did not anticipate levying an assessment on villa owners at this time to cover the \$30,000 insurance premium increase. He feels the overage can be addressed through other savings throughout the year.

Irrigation System Status

After ongoing work on our irrigation system, including line maintenance and issues with pump, President Sperduto reported that the irrigation system is fixed. At this time, there are still sprinkler heads that need to be cleared of overgrown grass.

Landscaping Actions

May will be a busy time for clean-up around the Villas. The Board approved a number of proposals on actions to spruce up our community. On dates yet to be determined, our gutters are slated to be cleaned out and facias, downspouts, gutters (exteriors) and driveway aprons will be power washed. Then dryer duct cleaning will take place. The company will need access to every villa to perform this service. More information will be provided once the dates are determined.

The next meeting of the Villa Board of Directors is scheduled for Wednesday, May 25 at 4:00 pm in the Villa Clubhouse.

Social Events to Slow Down

Mark your calendars for Saturday, May 14 for the next Villa Coffee. The date is being moved back so Villa residents can attend a special Mother's Day brunch on May 7 being held by the Special Events Team for the Bobcat Trail community. Otherwise no other events are planned at this time. Water Aerobics and Euchre will continue at their previously scheduled days and time.

So What's Going on with Our Roofs?

That is the most frequently asked question of the Villa Board. To recap actions to date, the Villa Board partnered with Knox Roofing to file a claim against our insurance company AmCap to replace all villa roofs damaged during Hurricane Irma. That claim was filed in 2017. The only action taken on this claim was an unrealistic offer from AmCap. That offer was declined and the Villa Board, its legal counsel and Knox were prepared to continue negotiations when AmCap filed bankruptcy.

When an insurance company files bankruptcy, its outstanding claims are taken over by the Florida Insurance Guaranty Association (FIGA), which handles the claims of insolvent property and casualty insurance companies. FIGA is funded by an assessment on all lines of business of Florida insurance companies. When FIGA took over AmCap's claims last summer, it issued a stay on our claim for 6 months to allow it to make its own evaluation. That period ended in February of this year and at that time we got word that an attorney has been assigned our case. Since then we've seen no action on our claim.

In preparation for upcoming discussions with FIGA, our attorneys have secured an engineering company to generate an updated inspection report on the condition of our roofs. This will help our claim by noting recent deterioration to our roofs due to recent storms and wind. The Villa Board has a measure of confidence that our claim will be granted because of the positive experience that Knox, our attorney and our insurance company have had with previous FIGA claims.

In a recent meeting with Koh Knox of Knox Roofing and Kevin Bryant, our attorney, the Board asked if we can expect a resolution to this case yet this year and unfortunately our experts do not know. However, assuming our claim is granted, Koh Knox estimates that it would take about 3 weeks per building to replace the roof. There are 28 buildings within the Villa community, including the Clubhouse.

The Board is also being asked how much each Villa owner will be assessed for the roof replacement. At this point it is difficult to say as the deductible is a percentage of the cost of the claim which is yet to be determined. There is well over \$400,000 in our Villa roof reserve budget that will be used toward the deductible although owners may be asked to contribute something toward that cost.

While with each passing day our roofs are looking worse, the Board continues to ask for your patience. Know that our team is doing everything they can to support our claim but any movement toward its resolution is out of our hands.

Pool Access by Non-Villa Residents Continues

In early April, the Villa Board agreed to allow non-Villa residents to use the Villa pool as the Community pool located across from the Bobcat Trail Community Center was out of service. At that time, the CDD, who requested the non-Villa resident access, did not know how long the repairs would take. The Villa Board limited non-resident use to noon to dusk Monday - Saturday and no access on Sundays. This was to allow on-going pool activities by Villa residents to continue as usual.

Recently the CDD learned that the electricity powering the pool pump was coming from the golf clubhouse and that the owner had turned off the electricity to the pool. The CDD is now in the process of finding a new electric source for the Community pool. This is estimated to take 6-8 weeks. Since the Villa Board had granted non-resident access earlier, it has decided to honor that until the Community pool opens. This could mean more people using the pool than normal. A sign outlining the terms of our access agreement has been removed twice from the pool fence by an unknown entity. Even though the sign is not longer posted, this does not change the terms of our agreement to allow non-Villa residents to use the Villa pool. Please do not question pool attendees as to where they live. If you *sense* a non-Villa resident is using the pool outside agreed upon hours, contact Chris McCluskey at c.mccluskey@starhospitalitymanagement.com so he can alert the Villa Board.

Walking Through the Woods

Villa residents are cautioned against walking through the tree and shrub line along the Toledo Blade side of Lynx Run in order to access Toledo Blade. This lets those outside the Bobcat community know there is a way to get into our neighborhood without going through the front gate. This may include door-to-door salespeople we don't want roaming our neighborhood. Bobcat Trail is a gated community but we all are aware that the unfenced tree and shrub line leaves us vulnerable. We don't need to show anyone how to enter by using openings in the shrub line to get to Toledo Blade.

Welcome to These New Residents of the Bobcat Villas

We welcome New Owners who join us each month. Be sure to welcome them to our Community!

Terry & Gina Brown - 2021

James Bauler - 2028

Melanie Keith - 2029

Cheryl Chambers - 2225