

VILLA VOICE

Reporting the News and Happenings Around the Bobcat Villas

Calendar

Water Aerobics, Daily, 9:30 am,
Villa Pool

Villa Coffee, Sat., Dec. 2, 9 pm*

Villa HOA Brd Mtg., Wed., Dec.
6, 4 pm

Bobcat Trail CDD Board of
Supervisors Mtg., Thurs., Dec.
21, 3:00 pm, Bobcat
Community Center

Bobcat Trail Master HOA Mtg,
Tues., Dec. 26, 3:00 pm,
Bobcat Community Center
(TBD)

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. Items above marked with a ()*



From the November Villa Board Meeting

The Villa Board of Directors met on Wednesday, November 15 at 4 pm in the Bobcat Villa Clubhouse and via Zoom.

Officer Reports

President Lou Sperduto referred to the previous month's Board meeting when our "hurricane" lawyer Brian Lewis said a meeting had been set for November 7 during which a schedule for depositions relating to our Hurricane Irma claim would be released. Lou himself, as an executive from the Villas, is scheduled to be deposed January 2, an individual identified as an executive for FIGA, will be deposed on January 29 and a

And Like a Good Neighbor.....



We give a wave or a smile when a neighbor passes by.

We don't park on the grass or across the sidewalks so walkers don't have to move to the street.

We attend social events whenever possible to get to know our neighbors and enjoy good food and conversation.

We pick up loose landscape or other debris around the neighborhood and deposit it in our trash cans.

We put pool umbrellas down and the pool furniture where they belong when we leave the pool.

We stop at the stop signs throughout the community so no accidents occur.

We know we all are tired of the blue tarps but have patience knowing a team of people are working to get the roofs replaced.

date for the deposition of John Sobecki had not been scheduled at this time. Relating to our claim for damages from Hurricane Ian, Mr. Lewis is finalizing documentation for an interrogatory to be scheduled and that includes 24 questions relating to our roof damage and other overall maintenance and repair issues for the community as a whole.

Committee Reports

Finance Committee Chair George Baillie reported that compiling the 2024 budget was challenging. Our preliminary insurance quote went from the \$215,000 originally estimated for 2023 to an estimate of \$299,000 for 2024, accounting for 55% of next year's budget. With modest increases in several of the other budget line items, it is obvious that the current \$355 HOA fee is unsustainable. The challenge is how much of an increase is necessary.

The Finance Committee of George, Sue Mason, Kathleen Glenney and Bill Scarano are reviewing all the projected costs to see where cuts, if any, can be made. The final draft budget is to be sent to all owners and the Board will approve the draft budget at their meeting in December.

Old Business

Roof Insurance Claim Update - In response to a number of questions posed by an owner, the Board provided the following answers:

How is FIGA funded? It is funded by the insurance industry from, along other sources, a portion of each insurance policy sold in Florida. It is also supplemented by the Florida state legislature.

Is there a coverage cap with FIGA? We are covered by an insurance policy from a company that went bankrupt. We still are covered by all the terms of that original policy.

Is the Villa lawyer obligated to inform FIGA of our Ian claim? We don't know if he is obligated but he did report earlier that he heard FIGA has been in contact with our Ian insurers about the claim and settlement made so far.

Has Brian Lewis (HL Law) asked FIGA about why or how John Sobecki intervened in our claim? FIGA knows that Mr. Sobecki has been in contact with someone representing FIGA. His involvement will be brought up during his deposition as a fact witness.

Have we heard the results of the November 7 hearing concerning the order of the depositions? This was answered earlier Officers Reports. According to the overall lawsuit calendar, all depositions must be completed within 60-90 days. Once they are done, then the process will move forward.

New Business

Some residents have expressed concern about weeds growing behind the Villas along the former golf course hole #14. Lou directed Chris to have LMP sod the big areas and do general clean-up. He also suggested the gutters and downspouts be directed away from the ground in that area. Lou then reported that we've asked LMP to provide a digital drawing of the front of Villas, in front of the fences. They will plant flax lilies and then sod the rest of the area, although no existing live plants will be removed.

A number of owners have asked the Villa HOA to approve a special assessment to replace the roofs to get the process started in advance of any settlement agreement with our insurance companies. It was suggested by the Board that a question be posed to owners during the next Annual Meeting in January of next year about whether they would approve a special assessment. Even with the settlement to date from damage resulting from Hurricane Ian, we are currently several million dollars short of the funds required for the full replacement cost.

Another owner suggested the HOA take out a loan now to pay for roof replacement. The monthly loan costs could be added to the monthly HOA dues and when a settlement is reached, the owners could be re-paid for the amount paid in up to the time of settlement. However, it was noted that the only collateral the HOA can use would be assessment money. When asked how long it could be before a decision is reached by FIGA on a settlement, the Board indicated that do not know. It could be that the FIGA attorneys may sit down with the Ian attorneys to coordinate on a settlement.

The next meeting of the Villa Board of Directors is Wednesday, December 6 at 4 pm in the Villa Clubhouse.

2024 Villa Owners Annual Meeting Set

Mark your calendars for the 2024 Villa Owners Annual Meeting scheduled for Wednesday, January 31 at 2:00 pm in the Bobcat Trail Community Center. Among the items to be addressed will be voting for three open seats on the Villa Board of Directors. In advance of the meeting, all owners will receive a mailing that will include a self nomination form for anyone interested in serving on the Board. Nominees are strongly encouraged to provide a resume or personal biography.

Social Events Slow Down During Holidays

As many Villa residents either haven't returned to date or will be traveling to their northern home for the holiday, most social events have been put on hold. ***HOWEVER, the Villa Coffee will still take place on Saturday, December 2 at 9 am in the Villa Clubhouse.*** Add your name to the sign-up sheet in the Breezeway of the Clubhouse so we have treats and a seat for you!

CERT Meeting Scheduled Twice Next Month

For those of you interested in being a part of the Bobcat Trail CERT (Community Emergency Response Team) volunteer group, there are meetings set for Saturday, December 2 at 9 am and on Wednesday, December 6 at 3 pm in the Bobcat Trail Community Center. These are the same meetings scheduled twice to accommodate more people's schedules. If you have any questions about the CERT program, email the CERT leadership at Bobcatcert1@outlook.com.