

VILLA VOICE

Reporting the News and Happenings Around the Bobcat Villas

Calendar

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

Villa Coffee, Sat., Jan. 6, 9 am*

Villa Euchre, Mon., Jan. 8, 7
pm*

Villa Potluck, Tues., Jan. 16, 5
pm*

Bobcat Trail CDD Board of
Supervisors Mtg., Thurs., Jan
18, 3 pm, Bobcat Community
Center

Villa Euchre, Mon., Jan 22, 7
pm*

Bobcat Trail Master HOA Mtg,
Tues., Jan 24, 3 pm, Bobcat
Community Center

Villa's Robbie Burns Supper,
Wed., Jan. 24, 5 pm*

Villa Annual Membership Mtg.,
Wed., Jan. 31, 2 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. Items above marked with a () require sign-up.*



From the December Villa Board Meeting

The Villa Board of Directors met on Wednesday, December 6 at 4 pm in the Bobcat Villa Clubhouse and via Zoom.

Old Business

Roof Insurance Claim Update - President Lou Sperduto reported that depositions have been scheduled with him as the representative of the Villas set for January 2, a representative from FIGA being deposed on January 17 and Villa owner John Sobecki appearing as a fact witness for FIGA on January 31.

Join In on a Burns Supper - History and....Haggis!



As many of you know, we have neighbors who spend the winter and spring with us from Scotland. John and Jackie Hall immerse themselves in the community and activities of Bobcat Trail, including those in the Villas.

In 2018, the Halls introduced their Villa neighbors to a Scottish tradition known as a Robert “Robbie” Burns supper held to celebrate this well-known and beloved poet and lyricist.

The dinner is traditionally held in Scotland on the poet’s birthday of January 25 and includes music, dancing, whiskey and the traditional dish known as haggis.

Haggis, the national dish of Scotland, is a type of pudding composed of the liver, heart, and lungs of a sheep (or other animal), minced and mixed with beef or mutton suet and oatmeal and seasoned with onion, cayenne pepper, and other spices. The mixture is packed into a sheep’s stomach and boiled.

Join in on this Scottish tradition on Wed, Jan. 24 beginning at 5 pm in the Villa Clubhouse. While Haggis will be available for tasting, a full buffet of other food will be available. Look for the sign-up sheet in the Clubhouse Breezeway closer to the event.

New Business

Vice President George Baillie presented the preliminary 2024 budget that the Board would be voting on during this meeting. After providing a brief history of our insurance increases over time, he reminded owners that the Board worked diligently to keep the HOA fee the same in 2023 at \$355/month. For 2024, the HOA fee is increasing to \$420. George pointed out that the biggest driver of the budget is our insurance premium, which for 2024 is predicted to be almost \$300,000. As he does each year, our insurance broker Gino Littlestone shops our insurance around for the best price; however with the roofs in need of repair, no insurance company is interested in providing coverage. Gino told George that overall insurance rates in Florida seem to be heading down but we’ll have to wait until our policy renews in April to know exactly what our premium will be.

It was brought up that there is money in the reserve fund to paint the exteriors of the Villa buildings and that those monies could be used for roof replacement to offset any possible assessment. Lou said the Board could move those funds if it needs to, but money will be needed in the next year or two to do the painting, which is done every 8 years.

As a part of the budget discussion, the board addressed the ongoing efforts of roof mitigation. The tarping and other measures are required by our insurers to prevent any further damage to the roofs. Knox Roofing originally provided \$110,000 in roof mitigation work related to Hurricane Irma damage and asked the HOA to cover those costs as we wait for reimbursement from the insurance company. The HOA did and eventually was reimbursed for approximately \$75,000 of those costs. After Hurricane Ian, Knox incurred over \$258,000 in expenses for additional tarping. A fully detailed invoice was submitted to our Ian insurer for reimbursement of that expense. Again, the HOA paid Knox for that work and will be reimbursed once the insurance settlement comes in. To make sure that reimbursement is fully made, the Board insisted that Knox submit a complete breakdown of all work and materials used for mitigation.

Lou indicated that the Board has a good relationship with Knox, feeling it is open and transparent. In 2019, after Hurricane Irma, Koh Knox helped the HOA to file our claim and suggested HL Law as legal counsel. It took 2 years to realize our roof issues were as a result of that hurricane. We lost about a year and a half once our claim was taken over by FIGA (Florida Insurance Guaranty Association) as they investigated the details of our lawsuit once it was filed. Currently our attorneys are talking to the court about a trial date to be scheduled after the depositions are held.

Owner Comments

An owner brought up a concern about mold appearing on the roofs soaking into the interior of the Villa. Lou indicated that he has been in numerous attics around the community and has seen no evidence of mold.

When asked if our case will go to trial, Lou said our attorney feels that once the depositions are completed and all other information is brought together, we will go into mediation with FIGA to resolve our claim.

Someone asked if Knox is the sole contractor to repair our roofs. Lou explained that at this time, Knox has provided an Xactimate estimate for the full scope of our roof repair. He emphasized that this is not a competitive bid, but rather an industry-accepted accounting used to file a claim. Lou said that once we get a settlement, we will solicit at least 3 bids based on specific specifications that the HOA will decide and require any company bidding to provide a full scope of work. For another perspective, Lou said Knox provided an estimate to replace the roof on one building which he compared to an estimate from our Ian insurers. The difference came to about \$3,000 per building.

The next meeting of the Villa Board of Directors will be the Homeowners Annual Meeting scheduled for Wednesday, January 31 at 2:00 pm in the Bobcat Trail Community Center.

2024 Villa Owners Annual Meeting Set

The 2024 Villa Owners Annual Meeting is scheduled for Wednesday, January 31 at 2:00 pm in the Bobcat Trail Community Center. Currently there are three nominations in for the three open board seats. Unless someone self-nominates during the Board meeting, those nominees will be elected by acclamation. Voting will still occur on three issues: a vote to roll over surplus funds in order to avoid any tax penalties (your Board recommends a vote in favor); a vote to approve the borrowing of funds from the reserves to pay the annual insurance premiums (this would be in lieu of a loan); and a vote to waive more stringent financial reporting requirements (again, the Board recommends a vote in favor). Owners will also be voting on a proposal to eliminate self-nominations for Board seats during the Annual Meeting, requiring anyone interested in serving on the board to submit their nomination when the call comes out, 60 days in advance of the meeting. This change will take effect at the 2025 Annual Meeting.

Currently, special guests expected to join the meeting: the HOA attorney Ernie Sturgess and Gino Littlestone, our insurance broker.

A mailing will be sent to all Villa owners with more details about the meeting, including a proxy form. All owners are encouraged to complete the Limited Proxy form and submit it as directed on the form in the event that you might not be able to attend the meeting. If you submit your proxy and then decide to attend the meeting, you can withdraw your proxy when you register at the meeting site. At this point, the proxy can be faxed or emailed by you or your proxy. **Note: It is imperative that the proxy form be signed by all owners of the unit or the designated voter.**

Special Note: This meeting will not be available via Zoom as the facility is too large to enable the technology to provide adequate video and audio reception.

Social Events Return with the New Year

Mark your calendars now for upcoming events within the Villas. On Saturday, January 6 beginning at 9 am in the Clubhouse is the **Villa Coffee**. Your Social Committee will be serving up coffee and breakfast treats as you catch up with friends and neighbors. Sign up for this event on the sheet posted in the Breezeway of the Clubhouse.

The monthly **Potluck** takes place on Tuesday, January 16 at 5 pm in the Clubhouse. No theme for this one. Just bring your favorite dish for all to enjoy. Sign up on the sheet in the Breezeway closer to the event.

The **Robert Burns Dinner**, as mentioned above, will honor the well known Scottish poet laureate. While traditional Scottish haggis will be served, the dinner is a potluck. If you wish, bring a dish appropriate to the occasion or any that you enjoy. It's Wednesday, January 24 at 5 pm.

Card players will be gathering on Monday, January 7 and Monday, January 22 for **Villa Euchre** in the Clubhouse. Sign up on the sheet posted in the Breezeway. There is an entry fee of \$1 for each player. Top winners walk away with BIG prizes at the end of the evening.

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!

Dianne Riccota & Mike Gillum - 2023