SUNNYSIDE BEACH AND TENNIS RESORT

22400 FRONT BEACH ROAD

PANAMA CITY BEACH, FL 32413

MAY 9TH, 2020

BOARD OF DIRECTORS MEETING (9:00 AM CST)

Meeting was called to order. In attendance were Patt Lother, Greg Darden, Jon Cline, Brad Cole, James Briscoe, and Paul Hinman. Meeting was properly posted and sent to all owners.

Motion was made to approve the following minutes as written and dispense of the reading:

January 18th, January 30th, March 20th & April 1st. Motion was 2nd. Motion approved unanimously.

Insurance: Rob Tallent spoke and put a summary together. 90% of our policy is property insurance. He is trying to get us listed as a joist masonry concrete instead of our current frame classification. 25% Increase last year but if can reclassify could bring our rates down. Brown Insurance does have wind mitigation forms for our property to provide to your insurance agent for a discount. Mr. Tallent will get with us next week after he gets with the inspector with pricing.

Building & Grounds: Greg stated sprinklers continued to be worked on. 2nd round of pesticide, fertilizer, & sand spurs has been done on grounds. There have been isolated sewer and water leaks that have been repaired in house with a couple of exceptions where a contractor was called. There are cracks beginning to show on driveways on property along with pool deck cracks which need to be looked at for next year. Refurb of building 1 and 2 began and started to replace material then COVID went viral causing us to postpone contractor at a $600 cost to us. Contract is $146,325 which is 41,000 approximately over budget. Will take approximately 38 to 45 days to complete work weather permitting. Board authorized manager to get with contractor to get work started again. There was discussion of doing an assessment to cover expenses soon.

Beach access was discussed to improve misuse of the gate access. There was discussion. **Motion** was made to get a cost for keypad access for the 2 pool gates giving management approval to spend up to $1500. Motion was 2nd. Motion carried unanimously. Staff will work to see if there is a better method of controlling beach access with codes/fobs.

Palm Trees- Vote was held and it was unanimous to trim palm trees doing the 9 and 3 cuts. We did a selective cut this year. There was discussion and agreed to perform the 9-3 cut. Motion was made to get bids on cutting all palm trees with the 9-3 cut. Motion was 2nd. **Motion** was approved unanimously.

There was discussion on a **CIP (capital improvement plan)**. It was decided to have a committee come up with a plan. It was decided to have Jon Cline, Greg Darden, Robert Young and Ross Hansen on this committee to develop this plan.

Roof Repairs- Repairs to roofs have been made on a per unit basis at a cost of $500. **Motion** was made to continue doing the roof repairs on a per unit basis. Motion was 2nd. Motion was passed unanimously.

Treasurer- Separate entity with QuickBooks. Escapia is predominately a reservation software. Effective 1-1 we started with QuickBooks for the rental. Julie Cline has spent a lot of time getting this set up and getting reports together.

We did attempt to get the PPP loan but was told associations were not included. Transfer of $8367 monthly from operating to reserves. Reserves will be used for buildings 1 and 2 but that is what is supposed to happen with Reserves. Budgeted $80,000 for rental income. As of now we are breaking even with rental income. A special assessment was discussed of approximately $1000 for each owner. Our future in rentals is currently unknown currently. Due to COVID epidemic there could be a significant impact to Sunnyside owners.

CAM – There was a moment of silent for the loss of owners Ed Lother, Mary Frances Morgan, Beverly Sweeney, Cynthea Taylor, Tom Fields and Lori Peck's mom. COVID has hit everyone hard. We have lost money in registration fees. 2019 we made $1600, 2020-$0. Broken shut off valves have been replaced at a cost of $1500.

Docu-sign- It was decided to use this program for both the association and rental. This will save us money. We have saved money with extra trash pick ups and water/sewer.

Hurricane Season- Starts June 1st., Staff will take all the necessary precautions and perform necessary procedures if we get a storm.

Work order income in 2019-$1618/ 2020- $900

Registration Fees- We are charging $25 for private rentals and $50 for rental program guest. **Motion** was made to set the registration fee at $50 for everyone under current guidelines. Motion was 2nd. Motion passed unanimously.

Parking pass- There was discussion of owners not having owner stickers. An email will be sent to owners requiring them to have either an owner's sticker or a hang tag.

Old business:

Firedog- Met with both Firedog and attorney. Contract specifies we pay for equipment in the event of mother nature events. We did have to pay the $3200 for the switches that had to be replaced.

Terminix- Booster program- This is a $26,000 program. Terminix agreed to do an upfront payment of $5209.10 and $488.28 a month for the next 4 years. $4500 is already budgeted. Board approved but was put on hold due to the COVID. Covers us for Formosa termites also.

New Business:

Update on Condo Doc Re-Write- January approved updated condo document. Our updated declaration was approved last year, and we are up to date with current declarations. The board feels we need to add a document to include specifications for exterior wall penetration, landscape areas, & steppingstones to define these areas and a process for these changes and how to enforce. Committee came up with the language. A draft has been completed. There was discussion. A part of the new document would include a monthly board conference call.

Bay County sidewalk project

In 1998 there was an easement document which Sunnyside signed for a beach re-nourishment program public right away use. Surveyed the beach all white sand is under the easement. Bay County putting in sidewalks. Finished a portion at Thomas Donuts. Solicited for engineering group. The section was at 98 and front beach road 1.4 miles. If Bay County follows suit will put in sidewalks on north and south side. We will lose parking if occurs. CIP committee will include in future report. A drawing is included on the owner's website.

Unit 31 Landscape – Approved if this is done as per Sunnyside guidelines.

Mini-Split-#57- If all guidelines are followed this is approved.

Hose Bib- #33- Current hose bib is not working due to previous modifications. Greg will get with owner and investigate the situation to see what can be done in the least evasive way

Boat Parking #33- Boat is too big for the current boatyard parking area. The board approved to let the owner park the boat in the back by the shop area on a temporary basis until another solution to parking is agreed upon.

Rules and Regulations (Bicycles)- Motion was made all non-authorized motorized vehicles, or devices are prohibited on north courtyard sidewalks or grassy areas or south beach side areas. All bicycles must yield to pedestrians as pedestrians have the right-away in all areas and the office will patrol and reserves the right to ask them to slow down or remove object. Motion was 2nd. Motion was passed unanimously.

Motion was made to adjourn. Meeting adjourned at 11:48 am.

Minutes prepared by Tammi Link- CAM

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NOTICE OF BOARD OF DIRECTORS MEETING

DATE: **Saturday, May 9th, 2020**
TIME: 9:00 am CST
PLACE: Clubhouse /Telephone Conference
AGENDA:
Roll Call
Proof of notice
Approve Minutes
Committee Reports:
Building & Grounds
Treasurer Report
CAM Report
Old Business: WOW/Fire Dog- Invoice
Terminix Booster Program/Treatment
New Business: Update on condo doc re-write
Quarterly meetings-Conference Call
Bay County sidewalk project
Unit 31 landscaping approval
Boat Parking
Adjournment

Posting: This notice has been posted on the community property and sent to owners in accordance with the bylaws and statutory requirements.
May 1st, 2020

Acentria Insurance

BROWN INSURANCE SERVICES

February 2020 Update for our Valued Condo Clients

*****IMPORTANT ALERT*****

The Changing Insurance Market - Association Property/Windstorm Insurance

We are seeing the insurance property/windstorm marketplace for coastal condominium associations rapidly changing in early 2020 following the past four-year storm cycle from Hurricane Matthew (2016), Hurricane Irma (2017) Hurricane Michael (2018) and Hurricane Dorian (2019). The **U.S. DISASTERS "TROPICAL CYCLONES ONLY" COSTS 2016-2019 Map** on the back of this page tells the complete story of the perfect storm that has formed. With total losses of $343 Billion, the 20016-2019 storm years surpasses the record $307 Billion in total losses we faced after the 2002-2005 storm years, which created "The Florida Insurance Crisis". The good news, unlike after the 2004-2005 storm years, the insurance companies have not exited the State of Florida in mass. The challenges, because of the large losses we now have less insurance carriers competing and those who still are have very high underwriting guidelines. Condos who suffered Hurricane claims are seeing premium increases ranging from 25%-75%, while condos who did not suffer claims are still averaging 15%-50% increases (Rates depending on age, condition and construction type). The information below explains in further detail the factors impacting the changing insurance property/windstorm marketplace in Florida.

Florida Insurer Financial Troubles from the..."Slow Creep" of Market Losses

The rating agency responsible for assigning financial stability ratings (FSR) to more than 40 Florida domestic insurers has warned that several carriers will receive downgrades due to deteriorating conditions in the state's property insurance market, and more than a dozen more could be downgraded in the next few months. Conditions in the Florida insurance market have been well-publicized over the last year as rising losses from catastrophe claims from 2016-2019 have led to higher insurance rates and a tightening of coverage in most of the state which is coming to a head in early 2020.

5 Factors that have affected the stability of carriers in the Florida insurance market:

1. **Insurer investor capital appears to be exiting rather than entering Florida**
   A "burdensome" level of holding company debt and the interest of that debt that was infused to support growth, permit the strengthening of loss and loss adjustment expense reserves without a diminution of surplus, or otherwise support the implementation of business models, given the operating results, *e.g. losses, of carriers that had to address the natural disasters of 2016 through 2019.*
2. **The rising cost of reinsurance in 2020**
   Hurricane catastrophe losses and other natural disasters from 2016-2019 have dampened the appetite of reinsurers upon which Florida-focused insurance companies have grown to rely on. This has created higher insurance rates across the board (both for condos who suffered claims and those that did not)
3. **The cumulative impact of carrier acceptance of rate revisions**
   Reinsurance companies see *rates below where they should be compared to the losses because insurance companies have taken smaller than needed rate increase over recent years*
4. **Judicial decisions that have revised and impacted the claim settlement landscape.**
   The revised rules of engagement for claims settlement, as set by the judiciary, have had an undue impact because the natural disasters of 2016, 2017, 2018, and the hail and tornadoes of 2019, have increased the number of claims that could be subject to the new rules of engagement
5. **Catastrophe Claim Settlement Delays**
   AM Best reports the state of the Florida insurance market hurricane losses, and adverse loss reserve development have created a difficult market for insurers as a whole. Claims from Hurricane Michael appear to be taking a "similar trajectory," as hurricanes Mathew and Irma with several carriers increasing ultimate loss estimates as more time passes. Many of catastrophe claims could take years to resolve and will still have an impact on insurer losses in the short-term, thus leading to a continued increase in policyholder rates.

***THE SOLUTION*- Shopping Your Insurance with "Preferred Group Global Scale Marketing"**

To combat these challenges, we utilize our strength as specialists and one of the largest writers of condos in Florida. Because we represent ALL the insurance companies still competing for business, we leverage this size to benefit our association customers by using...."Preferred Group Global Scale Marketing". When shopping association insurance, we are not shopping based on your individual condo, but instead we are shopping based on the total of ALL our condo customers. This motivates and leverages the insurance companies allowing us to put together the best insurance program with the best coverage and price for YOUR association.

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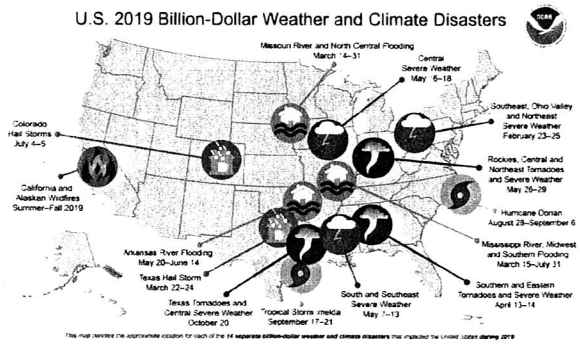
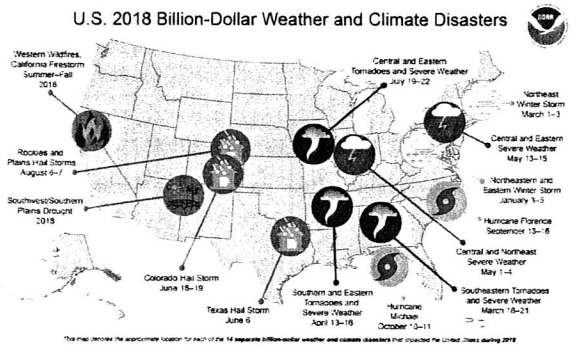
Acentria Insurance

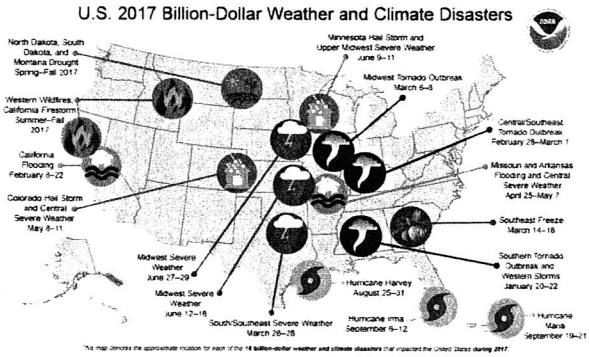
BROWN INSURANCE SERVICES

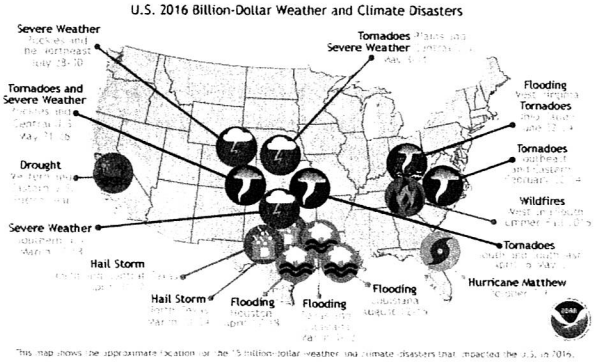
U.S. DISASTER "TROPICAL CYCLONES ONLY" COSTS 2016-2019

2016-2019: $343 Billion - Losses Higher than 2002-2005/Rates & Deductibles Increase/ Most of the Key Private Insurers STAYING
2006-2015: $141 Billion - No Major Storms/Private Insurers Return to Florida/Rates & Deductibles Drop & Term Options Improve
2002-2005 $307 Billion – ALL Private Insurers Exit/Citizens Insurance (State of Florida) ONLY option/"The Florida Insurance Crisis"









This map shows the approximate location of the 15 billion-dollar weather and climate disasters that impacted the U.S. in 2016.

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Sunnyside Beach and Tennis
April 2020 YTD Financial Statement Review

Overview

We have historically had one overarching company (Sunnyside) with the following subsidiaries

- Assessment (insurance)
- Association (operating)
- Reserves (money set aside for capital type expenses)
- Rental

For insurance reasons we had to create a separate rental corporation, effective 1/1/20. So we now have two companies set up in Quickbooks.

Quickbooks is the accounting software

Escapia is the rental company reservation software which historically has served as the subledger system for rental. It is excellent reservation software, but is not user friendly from an accounting perspective

We have – effective this year – began using the Escapia software to populate Quickbooks with detail level information and for first time we can reconcile the bank accounts. We can also know each period the actual results for rental as financial transactions occur.

Cash Basis accounting

For insurance reasons we had to create a separate rental corporation, effective 1/1/20

We are widely expanding the chart of accounts for Reserves to come into compliance with FL standards

Numerous changes from prior year(s)

- Fully funded reserves means our dues are split between operating and reserve - total dues are same amount as 2019
    - Association $22,994
    - Reserves $8,716
    - Total $31,710

Going forward we pay for expenses for the reserve accounts from the reserves versus operating.

We will begin (after we agree on methodology) begin to allocate association overhead to the rental company.

The money remaining in the "old" rental cash account can be moved to the association operating cash account.

Sunnyside Beach &Tennis Club

BALANCE SHEET

As of April 30, 2020

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	
Community Bank	40,935
Community Bank - Assessment	109,812
Community Bank - Reserve	135,732
Rental Checking Account	25,300
Total Bank Accounts	**$311,779**
Accounts Receivable	
Accounts Receivable	(192)
Accounts Receivable - Owners	(6,488)
Total Accounts Receivable	**$ (6,681)**
Other Current Assets	
Due From Rental Corp	15,374
Due from Reserves	32,622
Prepaid Insurance	7,469
Total Other Current Assets	**$55,465**
Total Current Assets	**$360,563**
TOTAL ASSETS	**$360,563**
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Credit Cards	
8126 1st Bank Credit Card	884
Total Credit Cards	**$884**
Other Current Liabilities	
320 Sales Tax Payable	1,271
Due to operating from Reserve	32,622
Payroll Liabilities	0
Federal Taxes (941/944)	2,105
Federal Unemployment (940)	(94)
FL Unemployment Tax	(38)
Total Payroll Liabilities	**1,974**
Total Other Current Liabilities	**$35,867**
Total Current Liabilities	**$36,751**
Total Liabilities	**$36,751**
Equity	
Fund Balance	161,568
Fund Balance - Reserve	112,195
Fund Balance, Rental	7,114
Net Income	42,935

Sunnyside Beach &Tennis Club

BALANCE SHEET

As of April 30, 2020

	TOTAL
Total Equity	**$323,812**
TOTAL LIABILITIES AND EQUITY	**$360,563**

Sunnyside Beach &Tennis Club

BALANCE SHEET

As of December 31, 2019

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	
Community Bank	70,408
Community Bank - Assessment	12,083
Community Bank - Reserve	148,702
Rental Checking Account	41,993
Total Bank Accounts	**$273,186**
Accounts Receivable	
Accounts Receivable	(192)
Accounts Receivable - Owners	(17,094)
Total Accounts Receivable	**$ (17,286)**
Other Current Assets	
Due from Reserves	32,622
Payroll Refunds	28
Prepaid Insurance	42,765
Returned Checks	4
Total Other Current Assets	**$75,419**
Total Current Assets	**$331,319**
TOTAL ASSETS	**$331,319**
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Credit Cards	
8126 1st Bank Credit Card	654
Total Credit Cards	**$654**
Other Current Liabilities	
320 Sales Tax Payable	1,271
due owners	178
Due to operating from Reserve	32,622
Payroll Liabilities	
Federal Taxes (941/944)	2,020
Federal Unemployment (940)	126
FL Unemployment Tax	(38)
Total Payroll Liabilities	**2,109**
Prepaid Reservations	13,608
Total Other Current Liabilities	**$49,788**
Total Current Liabilities	**$50,442**
Total Liabilities	**$50,442**
Equity	
Fund Balance	127,719
Fund Balance - Reserve	112,195

Sunnyside Beach &Tennis Club

BALANCE SHEET

As of December 31, 2019

	TOTAL
Fund Balance, Rental	7,114
Net Income	33,849
Total Equity	**$280,877**
TOTAL LIABILITIES AND EQUITY	**$331,319**

Sunnyside Beach &Tennis Club

PROFIT AND LOSS

January - April, 2020

	ASSESSMENT	ASSOCIATION OPERATING	RESERVE	TOTAL
Income				
Income Account - Assessment				$0
Insurance Assessment	100,060			$100,060
Total Income Account - Assessment	**100,060**			**$100,060**
Income Account-Association				$0
Interest	19		67	$86
Miscellaneous Income		792		$792
Monthly Dues		93,176	34,864	$128,040
Work Orders		3,044		$3,044
Total Income Account-Association	**19**	**97,011**	**34,931**	**$131,961**
Total Income	**$100,079**	**$97,011**	**$34,931**	**$232,021**
GROSS PROFIT	**$100,079**	**$97,011**	**$34,931**	**$232,021**
Expenses				
728 Miscellaneous Expense		684		$684
Insurance				$0
Insurance Expense	35,296			$35,296
Workman's Compensation	873			$873
Total Insurance	**36,169**			**$36,169**
MAINTENANCE & REPAIRS				$0
Building 1		250	28,438	$28,688
Building 10		118		$118
Building 2			10,098	$10,098
Building 3		495		$495
Building 4		495		$495
Clubhouse Repairs		192		$192
Grounds		16,910		$16,910
Maintenance Other		226		$226
Pool Maint/Supplies		3,994		$3,994
Repair & Maintenance		153		$153
Repairs- Work Orders		2,138		$2,138
Total MAINTENANCE & REPAIRS		**24,970**	**38,535**	**$63,505**
Office Expenses				$0
Accounting		662		$662
Bank Fees		8		$8
Legal		2,025		$2,025
Postage		337		$337
Printing		551		$551
Supplies & Expenses		1,217		$1,217
Total Office Expenses		**4,800**		**$4,800**
Salaries and Wages				$0
Health Ins. Supplement		900		$900
Salaries, Maintenance		13,740		$13,740

Sunnyside Beach &Tennis Club

PROFIT AND LOSS

January - April, 2020

	ASSESSMENT	ASSOCIATION OPERATING	RESERVE	TOTAL
Salaries, Management		18,672		$18,672
Total Salaries and Wages		**33,312**		**$33,312**
Taxes and Licenses				$0
Business License		195		$195
Payroll Taxes		2,705		$2,705
Total Taxes and Licenses		**2,900**		**$2,900**
Utilities				$0
Cable		19,694		$19,694
Electricity		7,073		$7,073
Garbage		2,596		$2,596
Pest		900		$900
Security		2,297		$2,297
Sewer & Water		14,420		$14,420
Telephones		737		$737
Total Utilities		**47,716**		**$47,716**
Total Expenses	**$36,169**	**$114,382**	**$38,535**	**$189,087**
NET OPERATING INCOME	**$63,910**	**$ -17,371**	**$ -3,605**	**$42,935**
NET INCOME	**$63,910**	**$ -17,371**	**$ -3,605**	**$42,935**

Sunnyside Beach &Tennis Club

PROFIT AND LOSS

January - April, 2019

	ASSESSMENT	ASSOCIATION OPERATING	RENTAL	RESERVE	TOTAL
Income					
Income Account - Assessment					$0
Insurance Assessment	100,000				$100,000
Total Income Account - Assessment	**100,000**				**$100,000**
Income Account-Association					$0
Interest	81	9		170	$259
Late Fees		40			$40
Miscellaneous Income		1,105			$1,105
Monthly Dues		127,730			$127,730
Work Orders		6,405			$6,405
Total Income Account-Association	**81**	**135,289**		**170**	**$135,539**
Income Account-Rental					$0
Linen Replacement Fee			2,400		$2,400
Rental Units Cleaning			15,880		$15,880
Rental-Commission			20,313		$20,313
Rental-Registration Fees			1,618		$1,618
Total Income Account-Rental			**40,211**		**$40,211**
Sales of Product Income			34		$34
Total Income	**$100,081**	**$135,289**	**$40,245**	**$170**	**$275,784**
GROSS PROFIT	**$100,081**	**$135,289**	**$40,245**	**$170**	**$275,784**
Expenses					
Expense Account-Rental					$0
Accounting			1,380		$1,380
Advertising			110		$110
Cleaning Units			11,353		$11,353
Credit Card Fees			3,078		$3,078
Housekeeping Supplies			385		$385
Linen			1,076		$1,076
Office Expense			439		$439
Postage Rental			128		$128
Printing			314		$314
Total Expense Account-Rental			**18,262**		**$18,262**
Insurance					$0
16 Windstorm	85				$85
Insurance Expense	27,644				$27,644
Reserve Study	1,995				$1,995
Workman's Compensation	3,142				$3,142
Total Insurance	**32,866**				**$32,866**
MAINTENANCE & REPAIRS		1,705			$1,705
Building 10		7,559			$7,559
Building 2		1,990			$1,990
Building 7		1,600			$1,600

Sunnyside Beach &Tennis Club

PROFIT AND LOSS

January - April, 2019

	ASSESSMENT	ASSOCIATION OPERATING	RENTAL	RESERVE	TOTAL
Clubhouse		1,895			$1,895
Clubhouse Repairs		100			$100
Deck to Beach Replacement		6,160			$6,160
Grounds		32,081			$32,081
Pool Maint/Supplies		5,070			$5,070
Repairs- Work Orders		3,268			$3,268
Shuffleboard		250			$250
Tennis Court		250			$250
Total MAINTENANCE & REPAIRS		**61,927**			**$61,927**
Office Expenses					$0
Accounting		4,023			$4,023
Legal		110			$110
Postage		337	200		$537
Printing		412			$412
Supplies & Expenses		2,327			$2,327
Total Office Expenses		**7,209**	**200**		**$7,409**
Salaries and Wages					$0
Health Ins. Supplement		900			$900
Salaries, Maintenance		13,500			$13,500
Salaries, Management		18,346			$18,346
Salaries, Rental			4,680		$4,680
Total Salaries and Wages		**32,746**	**4,680**		**$37,426**
Taxes and Licenses					$0
Business License		195			$195
Payroll Taxes		2,634	424		$3,058
Total Taxes and Licenses		**2,829**	**424**		**$3,253**
Utilities					$0
Cable		19,871			$19,871
Electricity		5,846			$5,846
Garbage		4,562			$4,562
Pest		1,367			$1,367
Security		2,297			$2,297
Sewer & Water		16,334			$16,334
Telephones		622			$622
Total Utilities		**50,899**			**$50,899**
Total Expenses	**$32,866**	**$155,610**	**$23,566**	**$0**	**$212,043**
NET OPERATING INCOME	**$67,214**	**$ (20,321)**	**$16,679**	**$170**	**$63,742**
NET INCOME	**$67,214**	**$ (20,321)**	**$16,679**	**$170**	**$63,742**

Sunnyside Beach & Tennis Club Condominium Association, Inc.
2019 Reserve Fund Spreadsheet
As of April 30, 2020
PRELIMINARY - SUBJECT TO AUDIT ADJUSTMENT

	Building 30%	Paving 2%	Roof 17%	Pool 4%	Painting 37%	Tunnel 2%	Fence 2%	Tennis 4%	Gulf Deck 1%	Lighting 1%	Balance 100%
January Beginning Balance	$ 44,297	$ 2,953	$ 25,102	$ 5,906	$ 54,633	$ 2,953	$ 2,953	$ 5,906	$ 1,477	$ 1,477	$ 147,657
Cumulative Interest Post	$ 314	$ 21	$ 178	$ 42	$ 387	$ 21	$ 21	$ 42	$ 10	$ 10	$ 1,045
Cumulative Transfers Out											$ -
Specific Expense											$ -
Cumulative Reserve Post											$ -
Year to Date 2019 Totals	$ 44,611	$ 2,974	$ 25,279	$ 5,948	$ 55,020	$ 2,974	$ 2,974	$ 5,948	$ 1,487	$ 1,487	$ 148,702
2020 Rollforward											
Cumulative Interest Post	$ 20	$ 1	$ 11	$ 3	$ 24	$ 1	$ 1	$ 3	$ 1	$ 1	$ 66
Dues Income - thru March	$ 7,650	$ 510	$ 4,335	$ 1,020	$ 9,434	$ 510	$ 510	$ 1,020	$ 255	$ 255	$ 25,499
Expenditures	$ (38,535)										$ (38,535)
Total at 4/30/20	$ 13,745	$ 3,485	$ 29,625	$ 6,971	$ 64,479	$ 3,485	$ 3,485	$ 6,971	$ 1,743	$ 1,743	$ 135,732

Sunnyside Beach & Tennis Club Condominium Association, Inc.
2019 Reserve Fund Spreadsheet
As of April 30, 2020
PRELIMINARY - SUBJECT TO AUDIT ADJUSTMENT

	Building 30%	Paving 2%	Roof 17%	Pool 4%	Painting 37%	Tunnel 2%	Fence 2%	Tennis 4%	Gulf Deck 1%	Lighting 1%	Balance 100%
January Beginning Balance	$ 44,297	$ 2,953	$ 25,102	$ 5,906	$ 54,633	$ 2,953	$ 2,953	$ 5,906	$ 1,477	$ 1,477	$ 147,657
Cumulative Interest Post	$ 314	$ 21	$ 178	$ 42	$ 387	$ 21	$ 21	$ 42	$ 10	$ 10	$ 1,045
Cumulative Transfers Out											$ -
Specific Expense											$ -
Cumulative Reserve Post											$ -
Year to Date 2019 Totals	$ 44,611	$ 2,974	$ 25,279	$ 5,948	$ 55,020	$ 2,974	$ 2,974	$ 5,948	$ 1,487	$ 1,487	$ 148,702
2020 Rollforward											
Cumulative Interest Post	$ 20	$ 1	$ 11	$ 3	$ 24	$ 1	$ 1	$ 3	$ 1	$ 1	$ 66
Dues Income - thru March	$ 7,650	$ 510	$ 4,335	$ 1,020	$ 9,434	$ 510	$ 510	$ 1,020	$ 255	$ 255	$ 25,499
Expenditures	$ (38,535)										$ (38,535)
Total at 4/30/20	$ 13,745	$ 3,485	$ 29,625	$ 6,971	$ 64,479	$ 3,485	$ 3,485	$ 6,971	$ 1,743	$ 1,743	$ 135,732

Sunnyside Condominium Document Committee
Notes from 10/29/2019 call

Nature Areas / Patio Spaces / Steppingstones

Background: The current Declaration affords all rights, ownership, and maintenance obligations of the nature areas (areas without grass at the roadside and courtyard side of each condominium unit lying between the concrete patios and natural line of common area grass) to the Association. These areas haven't been physically maintained by the Association for several years, however Owners don't have the legal right to maintain these areas or make improvements.

Patio areas (areas directly off each unit which include painted concrete or exposed aggregate concrete and are for the exclusive use of each connected and adjacent unit) are listed in the current Declaration as a limited common element. However, over time owners have expressed interest in and/or extended these patios. The current Declaration doesn't allow for that action.

It is the interest of the Board, and by Board extension to this Committee, to consider these items and possible Amendments to the Declaration to allow for any combination of these considerations.

Possible Amendment language (paraphrased and to be edited by legal):

Preamble to the Amendment: - In the interest of maintaining the community atmosphere, family-oriented lifestyle, and the Sunnyside Beach and Tennis Resort properties, the Association wishes to establish rules to identify and set standards for acceptable changes which owners can make to the exterior of their units. This Amendment will establish acceptable boundaries for changes to Common and Limited Common Elements which are being utilized and maintained by those Owners, and set rules guiding the improvements of those Elements.

These rules establish reasonable standards for owners to make improvements within the defined common and limited common elements associated to the outside of their Condominium units. These rules were established by observing improvements owners have previously made to the exterior of their units. From the date of acceptance of this Amendment, any existing improvements (whose standards for future changes are established in this Amendment) are considered accepted and approved. However, as any unit makes improvements to those elements, (whose standards are established in this Amendment) those element improvements must meet the criteria, rules, and regulations as established in this Amendment.

Unapproved changes a Unit's exterior or deviations to the Declaration, its Amendments, or the Condominium Rules & Regulations will be dealt with in the following manner:
(have attorney outline options for fees, fines, or other measures to help assure compliance)

- Nature Area – (*Definition*) The areas without grass at the roadside and courtyard side of each condominium defined by (i) the outside edge of the concrete patios, and (ii) the natural line of common area grass, and (iii) the inside edge of the concrete parapet walls defining the inside limits of each condominium as extended by a straight line from each condominium.
- Patio Area "hardscapes" – (*Definition*) The areas of painted, exposed aggregate, or other hard surfaces that extends from the front (roadside) or rear (courtyard side) of each condominium. Patio areas are bound and defined by (i) the exterior wall of a condominium, and (ii) the nature area and/or naturally occurring common area grass, and (iii) the inside edge of the concrete parapet walls defining the inside limits of each condominium as extended by a straight line from each condominium. These areas MAY NOT extend outside of the extended inside face of any concrete wall separating a Unit. Patio areas are a Limited Common Element.
- Nature Area Average Minimum Depth – (*Definition*) Across the full width (from concrete wall to concrete wall, which defines the side boundaries of a condominium unit) of the nature area (as is defined above) the average depth (from the edge of the concrete patio to the edge of naturally occurring common element grass) shall not be less than three (3) feet. Average depth is calculated by adding the entire nature area square footage and dividing the total square footage by the nature area width.
- Nature Areas are to be considered a limited common element (LCE). As an LCE, maintenance and improvement of these areas are the responsibility of each associated condominium owner and these areas will serve to the exclusive use of the associated condominium unit. The Board of Directors may set standards for styles, improvements, maintenance standards, and changes to these areas. The Board of Directors may appoint staff and/or a Committee to oversee approvals, monitoring, and/or changes to these areas.
- Gaps between buildings must maintain a clear and unobstructed walking path from the courtyard side of buildings to the parking or drive side of buildings. No unit's landscaping, patios, or other limited common elements may block or protrude into these egress areas between buildings.
- Any palm tree exceeding 12' in total height and residing within a limited common element nature area associated to a condominium unit shall be considered a common element. As a common element the maintenance and pruning of those palm trees will be under the sole responsibility and guidance of the Association Board of Directors.
- Patio areas are included as LCE's in the Declaration and thusly the maintenance and improvement of these areas are the responsibility of each associated condominium unit owner and these areas will serve to the exclusive use of the associated condominium unit.
  Patio areas may be extended or modified under the following terms:
  a. Any changes to the patios will require written notification and approval by the Board of Directors, whose approval will not be inappropriately withheld so long as these regulations are met.
  b. Written notification will include, (i) a completed and approved *Patio Improvement Application* (established by the Board of Directors and available in the association office), and (ii) a scaled drawing representing the patio changes which also includes a scaled drawing of the adjoining nature area adjacent to the patio.
  c. Improvements shall be made under the terms and conditions outlined within the *Patio Improvement Application*.

d. Patios and any improvements or changes to patios must include and abide by the following conditions:
    1. Terms, conditions, and guidelines set forth in the *Patio Improvement Application*, whose terms may not be substituted or change the following regulations without change to this Declaration Amendment.
    2. Patios may not encroach into the nature areas any amount greater than the nature area average minimum depth, as defined above. *Exclusions* include any condominium unit whose nature area does not extend across a majority width of the patio. For those condominium units, patios may be extended no more than 25% of the average depth of the original nature area. If a patio is extended any amount up to the 25% allowance, the patio extension will also include new nature area space between the newly extended patio and the naturally occurring grass. The new nature area depth will begin at the end of the newly extended patio and terminate at the shortest depth of the preexisting nature area.
    3. Condominium unit owners accept the liability and maintenance for any patio improvement.
    4. Changes to patios must include the following features:
        1. Changes to patios must not block or impeded any utilities including but not limited to water, sewer, electrical, cable tv, irrigation equipment, or other infrastructural items.
        2. Changes to patios must allow for sufficient and appropriate natural run-off of water away from any condominium unit, into the common areas, and without allowing for water to migrate between units.
        3. Changes to patios may not impeded, interfere with, or jeopardize any palm trees. A condominium unit owner may be held responsible for any palm tree that dies (within an area not exceeding 8' from any patio improvements) within 12-months after completion of those patio improvements.
        4. Patios fronting the roadside of each condominium unit must include painted concrete or a Board approved alternate product.
        5. Patios fronting the courtyard side of each condominium unit must include exposed pea gravel aggregate concrete (like the existing patios), or a Board approved alternative product.

- Steppingstones may be installed on the courtyard side of a condominium unit extending from the patio or landscape area and through the naturally occurring common element grass and terminate near the edge of the common element sidewalk. Installation of steppingstones must abide by the following conditions:
    1. Installation of steppingstones will require written notification and approval by the Board of Directors, whose approval will not be inappropriately withheld so long as these regulations are met.
    2. Written notification will include, (i) a completed and approved *Patio Improvement Application* (established by the Board of Directors and available in the association office), and (ii) a scaled drawing representing the area where the steppingstones will be installed and showing the surrounding area.

3. Steppingstone improvements shall be made under the terms and conditions outlined within the *Patio Improvement Application*.
4. Steppingstones may not be smaller than 12" square or round and no larger than 18" square or round.
5. Steppingstones walkways may not exceed the width of 1.5 times the width of a single steppingstone.
6. A minimum of 6" of grass must be maintained around all steppingstones located within the common area grass space.
7. Steppingstones must not block or impeded any utilities including but not limited to water, sewer, electrical, cable tv, sprinklers, or other infrastructural items.
8. Steppingstone top surfaces must be no more than 3/4" above the existing level of the dirt/solid surrounding the steppingstones.
9. Steppingstones must rest on the ground and not placed on top of grass.
10. Steppingstones must not impede regular lawncare operations, including but not limited to grass cutting.
11. Steppingstones may not create physical barriers, trip hazards, or other safety concerns.
12. Acceptance within the *Patio Improvement Application* that all future maintenance of the steppingstones, including but not limited to edging will be at the condominium unit owner's responsibility.

Exterior Wood Wall Penetrations

Background: The current Declaration does not allow for any penetrations to exterior condominium unit walls for installation of any signs, fans, or other features not inherent of Sunnyside Beach and Tennis Resort's 40-year old construction standards. Over time, owners have penetrated the exterior walls to install these improvements and personal features.

It is the interest of the Board of Directors, and by Board extension to this Committee, to consider these items and possible Amendments to the Declaration to allow for any combination of these considerations.

Preamble - In the interest of maintaining the community atmosphere, family-oriented lifestyle, and the Sunnyside Beach and Tennis Resort properties, the Association wishes to establish rules to identify and set standards for acceptable changes which owners can make penetrations to the exterior walls of their units. This Amendment will establish acceptable boundaries for exterior wood wall penetrations which are being utilized and maintained by those Owners, and set rules guiding these exterior wood wall penetrations within certain Common Elements.

These rules establish reasonable standards for owners to make exterior wood wall penetrations within the defined common elements associated to the outside of their Condominium units. These rules were established by observing exterior wood wall penetrations owners have previously made to the exterior of their units. From the date of acceptance of this Amendment, any existing wood wall penetrations (whose standards for future changes are established in this Amendment) are considered accepted and approved. However, as any unit makes changes to exterior wood wall penetrations within those common elements, (whose standards are established in this Amendment) those exterior wood wall penetrations must meet the criteria, rules, and regulations as established in this Amendment.

Possible Amendment language (paraphrased and to be edited by legal):

- Exterior Wood Wall Penetration – (*definition*) An exterior wood wall penetration (penetration) is any piercing of the exterior wood wall, of any condominium unit, which has a siding product on its exterior. These penetrations may include any combination of nails, screws, pushpins, hooks, saw cuts, drilled holes, etc. These penetrations do not include or accept any piercing on any concrete exterior walls. Concrete walls include the partition walls existing between two condominium units and are exempt from these approved allowances. Penetrations to concrete exterior walls must be obtained by Board of Director approval on a case-by-case basis.
- Minisplit – (*definition*) A standalone, room specific, HVAC system requiring an outside compressor to be located with connecting tubing lines to an inside located condensing unit and fan. The outside compressor unit must also include an attached power source, assumed to be supplied from inside the condominium unit, and a condensation pipe extending from inside the condominium unit to the outside of the condominium unit.

- Penetrations shall be made under the terms and conditions outlined within the *Exterior Wall Penetration Application* whose terms may not be substituted or changed without change to this Declaration Amendment.
- Any penetrations will require written notification and approval by the Board of Directors, whose approval will not be inappropriately withheld so long as these regulations are met.
- Written notification will include, (i) a completed and approved *Exterior Wall Penetration Application* (established by the Board of Directors and available in the association office), and (ii) drawing and description representing the penetration, location, etc.
- Acceptance that any damages to common elements, utilities, or other items during the installation for an approved penetration activity will be at the full liability and expense of the condominium unit owner.
- Owner accepts all and full responsibilities for damages to other properties and common elements associated to any items outlined in this section falling, becoming dislodged, blowing off, or creating any hazard.
- Acceptance that all future maintenance for penetrations or items added as part of a penetration will be at the condominium unit owner's responsibility.
- Acceptance that an approved penetration or items associated to a penetration may be required to be removed for maintenance of the condominium unit's common elements. In this case, the condominium unit owner will be required to pay for the removal of these items, additional costs to maintain the common elements stemming from the penetration or item, and the cost or responsibility to replace the penetration and/or item accompanying the penetration.
- Penetrations may include any combination of the following items and rules guiding those items.
  a. **Electrical wall receptacle** – a single exterior receptacle may be installed to the exterior of the courtyard patio and must meet the following requirements:
     1. The receptacle will be located to the exterior and directly behind the interior den receptacle below the den window.
     2. The receptacle must meet local building codes.
  b. **Overhead fan/light fixture** – a single exterior rated fan or fan/light combination unit (unit) may be installed within the ceiling of the front roadside patio. The unit must be:
     1. Ceiling mounted with stainless steel fasteners and not interfere with appropriate headroom heights
     2. Outdoor rated and white or stainless steel in color
     3. Contain no exposed wiring
     4. Include an interior mounted switch to "kill" power to the unit (no exterior wall mounted switches are allowed)
     5. The unit must be installed accordingly with and meet local building codes
  c. **Hose reels** – a single hose reel may be installed on the front roadside patio area and must meet the following requirements:
     1. Installed on an exterior wood wall with stainless steel screws
     2. Be easily removed for maintenance to the condominium exterior wall
     3. Be located within 36" of the hose bib cut off valve

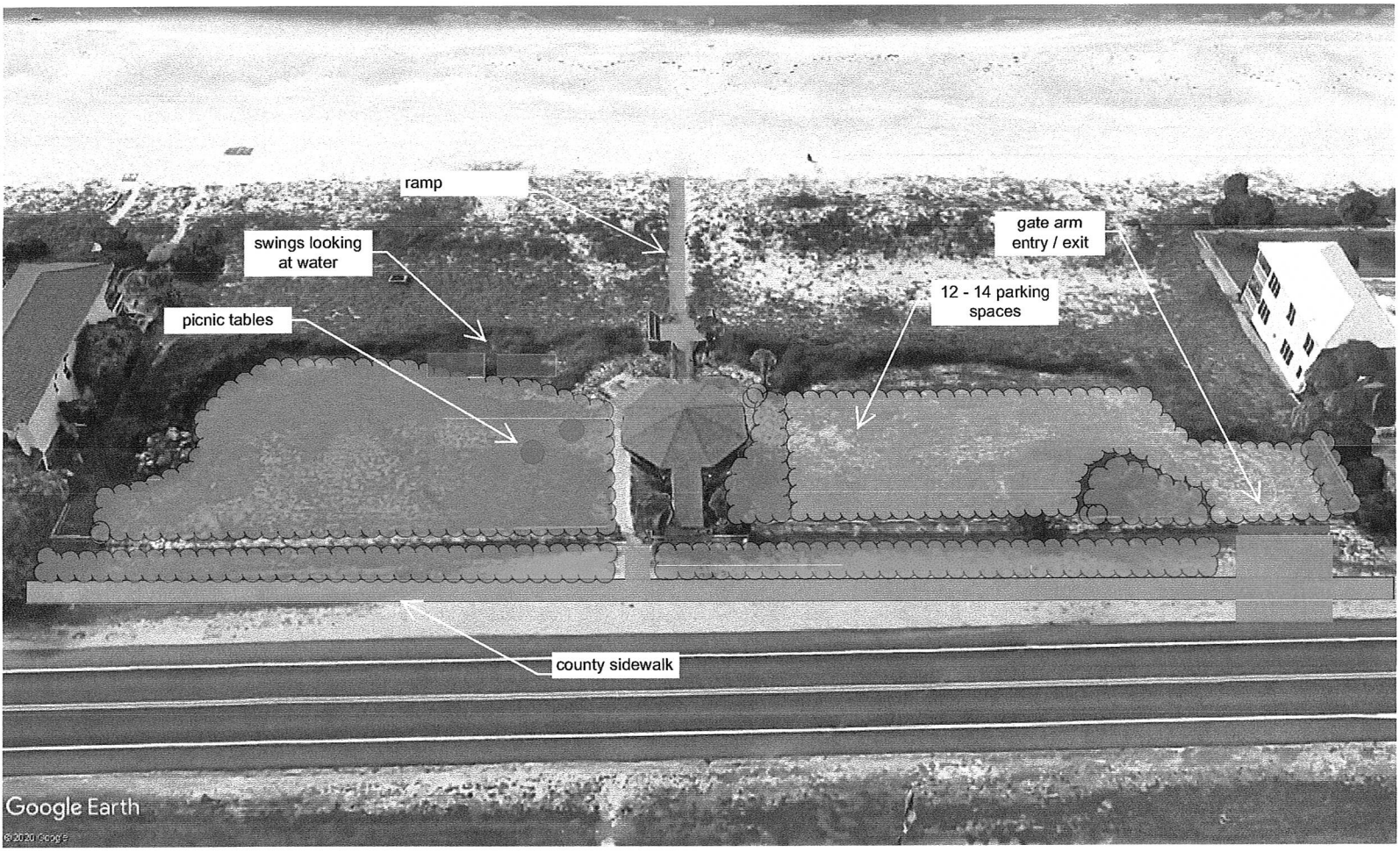
d. **Signs** – signs may be installed on exterior wood walls under the following rules.
    1. Signs may only be installed on a condominium unit exterior wood walls (no concrete walls) or within a nature area designated as a limited common element of a condominium unit.
    2. Signs may not be installed within any common area space, including grass, sidewalks, parking areas, or others.
    3. Signs must be installed with a minimal number of fasteners to safely hang the sign.
    4. Fasters must be stainless steel and easily removable with a screwdriver or similar tool.
    5. Only stainless steel, plastic, or wood signs can be mounted to any exterior wall.
    6. A single sign may not exceed five (5) total square feet. Owners may have a total of five (5) exterior signs whose total square footage may not exceed ten (10) square feet.
    7. Signs may not include profanity, vulgar images, or distasteful images or language.
e. **Minisplits** – Minisplits may be installed under the *Minisplit Guidelines and Application* which is available in the association office.

Additional items to consider in this Amendment:

1. Beginning January 1, 2021, SS Board of Directors will host a monthly BOD conference call, in-person meeting, or video conference call (to be decided by and scheduled by the BOD President) on months when a Quarterly BOD meeting is not scheduled. Participation by all BOD members is required, and if a BOD member misses two-consecutive monthly meetings, that BOD member will be relinquished of duties and replaced buy the BOD per the rules within the Articles of Incorporation and Declaration.

2. Through a 2/3 approving vote of the BOD, the BOD may make material changes to any SS building's or unit's exterior or any other common elements for repairs and/or improvements including but not limited to utilities, R&M needs, landscaping, fences, pavilions, sidewalks, driveways, building enhancements, and other items; as the BOD solely deems necessary or appropriate without substantially altering or changing any exterior aesthetics or fractional ownership of common elements.

3. Through a 2/3 approving vote of the BOD, the BOD may approve and allow a limited licensing agreement to owner(s) and/or others, to allow changes, improvements, repairs, access to other needs related to Common Elements so long as those changes don't substantially alter or change common elements, create burdens on Owners, change ownership structure, or add liabilities to the Association. These limited licensing agreements may include but not be limited to, parking spaces, boat/trailer storage spaces, storage buildings, etc.


ramp
swings looking at water
picnic tables
gate arm entry / exit
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