

2025 OPERATING & RENTAL BUDGET (CREATE FOR DISTRIBUTION)
RAMBLEWOOD EAST CONDOMINIUM ASSOCIATION, INC

[updated: 12/17/24, UNAUDITED] - BUDGET REVIEW MEETING: SATURDAY, JANUARY 18, 2025, 11:00 A.M.

Confidential
Unit Owner Copy

		Annual Total	
		Budget	Actual
INCOME			
1100	Transfer Rental to Operating [Maintenance Fee reimbursement]		
3020	Monthly Maintenance Fee - Reflects: SAME MAINTENANCE FEE as 2022, No Reduction	762,300	-
1201	Late Charges [estimate 25/month]	2,756,868	-
3055	Laundry Equipment - Axon Equipment Case - February 2023, 23 year contract ended, eviction complete**	4,500	-
3056	Clubhouse Rental [No Charge, Use by Owners and Approved Renters Only, "Event Insurance" mandatory]	134,040	-
3058	Interest Earned and Miscellaneous Income	-	-
3059	Donations [Corporations, contractor, owners, other] - DUE TO PANDEMIC RISK - NO HOLIDAY EVENT	8,400	-
3060	Condominium Documents, Rules & Regulations [average 4/month]	39,468	-
3061	Application Fees & Estoppel letters [average 11/month]	255	-
3062	Vending Machines [snack & drinks]	-	-
3090	Photo IDs, keys & Misc (3091) Gym Pass, New/Lost or Replacement ID Cards	-	-
	Total INCOME	3,705,831	3,705,831
OPERATING EXPENSES			
5030	Lawn Maintenance [Monthly Cutting, Weed/Feed, Insect Control]	71,500	-
5035	Irrigation System Maintenance, Pump/Wall, Clock Repair/Maintenance	18,050	-
5040	Pest Control [Common Areas, Exterior Only]	1,300	-
5045	Tree Trimming [Trees, Palms - Hurricane Preparedness]	37,575	-
5050	Landscape/Mulch/Shrub Replacement & vegetation replacement	1,700	-
5055	Laundry Equipment - Acquisition: [\$202,544.84], Loan: [\$135,705 (\$4,159.23/mth)], Service: [Warranty: 180 days, Monthly: \$1407.60/mth]	3,950	-
5060	Swimming Pool Maintenance, monthly service	21,000	-
5061	Swimming Pool Equipment [Heat Pump, Motors, Repairs & Supplies]	9,736	-
5085	Building Maintenance & Repairs [roof, structure, vertical walls, TI=11, patio, envelope, materials] COCS Code Violations-CC24-4913, BCV19-0228, 10-year Concrete Insp.	2,520,000	-
5086	Property Maintenance [pressure wash, roads/signs, roadway asphalt paving, wheel stops, concrete sidewalks]	30,200	-
5087	Plumbing Maintenance & Repairs [structure and infrastructure, annual backflow certification, Laundry Room valves/install]	17,150	-
5088	Repairs and Maintenance [A/C Clubhouse, Main Pool & Satellite Club Houses (3)]	1,050	-
5089	Repairs and Maintenance [Equipment Maintenance, (Golf) Carts, Gym/Sauna/Whirlpool Repairs]	2,000	-
5090	Painting/Pressure Clean [Building Exterior, Recycle Enclosures, Irrigation bunkers, Stucco, walkways, pool deck, laundry rooms]	30,000	-
5105	Security/Monitoring/Public Safety Services [Clubhouse, Building Fire Alarm, Police Services] -- CSPD Ambassador	33,850	-
5110	Coral Springs Fire Department [Annual Inspection/Certification]	13,500	-
5120	Fire Equipment [Extinguisher Inspection/Replacement, System/Panel Certification, Pull-down station repair, night watch/monitoring]	5,050	-
5140	Write-Offs (Bad Debt: Uncollected Maintenance Fees or Rental Loss due to Eviction)	10,000	-
	Total OPERATING EXPENSE	2,827,611	2,827,611
UTILITY EXPENSES			
5180	FPL: ELECTRICITY [Common Areas, West Swimming Pool heat pump] - LED lighting installed	98,650	-
5190	US WATER WORKS, INC-WATER SEWER [2023 +@10% Rate Increase] + balance due paid-off/complete	832,000	-
5192	WASTE PRO: TRASH/RECYCLING/BULK/STORAGE ROOM CLEAN-OUT [2023 +5% increase]	171,000	-
5195	BLUE STREAM - COMMUNICATIONS: Office phone, fax, Internet, email, After-hours phone service	1,380	-
5197	BLUE STREAM - BULK CABLE AGREEMENT ended: June 1, 2023 - Owners / Occupants Select [internet] or other Service Provider	-	-
5762	Utility Deposits - refund from 1972?	-	-
	Total UTILITY EXPENSE	1,103,030	1,103,030
ADMINISTRATIVE EXPENSES			
5210	Office supplies [Printers, paper, staples, clips, office items, etc.]	3,350	-
5211	Licenses/Permit (Sunbiz registration, COCS Permits for FECA Operating related)	4,800	-
5212	Condominium Dues (DBPR)	4,080	-
5213	Printing & Postage (copies, postage, Annual Meeting/Election, Recycling/Waste/Bulk flyer, Welcome Package, Rental Flyer, Plumbing flyer)	9,900	-
5214	INSURANCE: Workers Compensation/Disability	3,800	-
5215	INSURANCE: property/wind, liability, crime, D&O) - 350% RATE INCREASE v. 2019 + Law Ordinance Coverage Reduced by Carrier (74%)	1,650,000	-
5216	INSURANCE: (Flood)/Refund Checks (FEMA=\$325,085) --No Owner Signatures, Refund Lost [Owners can purchase Flood Policy]	-	-
5217	Health Insurance (Employer Contribution 0%-employee coverage CANCELLED)	250,950	-
5270	PAYROLL: Management and Employee Wages-[Office/Front Desk-2.5, Maintenance-1, Cleaning-2.5, Recycle/Waste/Bulk-1.5=8]	81,500	-
5230	LEGAL: Services, Collections/delinquent/foreclosure, Lawsuits [Axon, other], General Council	6,800	-
5231	ACCOUNTING: monthly reconciliation, Annual Audit, Financial Statement & Tax Return	-	-
5240	Coupon Expense/Bank Checks/Deposit Slips [Owner payment booklet / autopay no booklet]	6,365	-
5250	Screening: application background check	195	-
5255	Bank Charges/Non-Sufficient Funds (NSF), Digital Check Reader/check process fee	-	-
5262	Promissory Note/Bank Loan Balance = [\$0.00 - Principle/Interest] - September 1, 2023 Payoff Complete	2,700	-
5266	Computer Network & Hardware (virus cleaning, software, TOPS, Upgrade & Systems Backup)	57,719	-
5272	Employee Payroll Taxes [23%] - Workers Compensation [not included]	1,276	-
5274	Payroll Service Fee Bayview Payroll (Paychex terminated - 2023-service fee review/investigation in process)	2,083,434	-
	Total ADMINISTRATIVE EXPENSE	2,083,434	2,083,434
	(Operating, Utility and Administrative) = TOTAL EXPENSES	6,014,075	6,014,075
	(Income less Operating, Utility, Administrative) = MAINTENANCE FEE NET INCOME	(2,308,244)	(2,308,244)
RECA RENTAL INCOME AND EXPENSES			
3057	Rental Units Income	4,035,000	\$ -
5088	Work Order: A/C Repairs/Replacement/Maintenance, Plumbing, Appliances; New Occupant	89,000	\$ -
5222	Real Estate Taxes-Broward County Property/ Coral Springs Rental Fee/ Permits / Legal Fees / SUNBIZ	498,700	\$ -
551	Unit Acquisitions and Closing Costs	210,000	\$ -
5310	Rental Unit Rehabilitation, Permits, FPL [acquisition renovation, re-rent]	164,000	\$ -
1100	Transfer: "Rental to Operating" - [Maintenance Fee Reimbursement]	762,300	\$ -
	Total Rental Expenses	1,724,000	\$ -
	Rental Units: Income - Expenses = RENTAL NET	2,311,000	-
	[MAINTENANCE FEE & RENTAL] = NET INCOME	2,756	-
	(2022 RESERVE STUDY) **RESERVE FUNDS (Annual Allocation = \$2,434,990/year or \$202,916/month)	2,756	-
	Total RECA After Reserve	2,756	-

2011-2024 Board of Directors - Consistent, Predictable Results / RESULTATI CONSISTENTI PREDICIBILI

AGAIN, ANOTHER GREAT YEAR — SAVINGS \$ TO OWNERS
 NUEVAMENTE, OTRO GRAN AÑO — AHORRO DE \$ A LOS PROPIETARIOS

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HOW MUCH \$ HAVE YOU SAVED! Yourself as an Owner? and All Together?
 *** As a RANBLEWOOD EAST OWNER? READ BELOW ***
MAINTENANCE FEE SAVINGS - 2011 to 2024

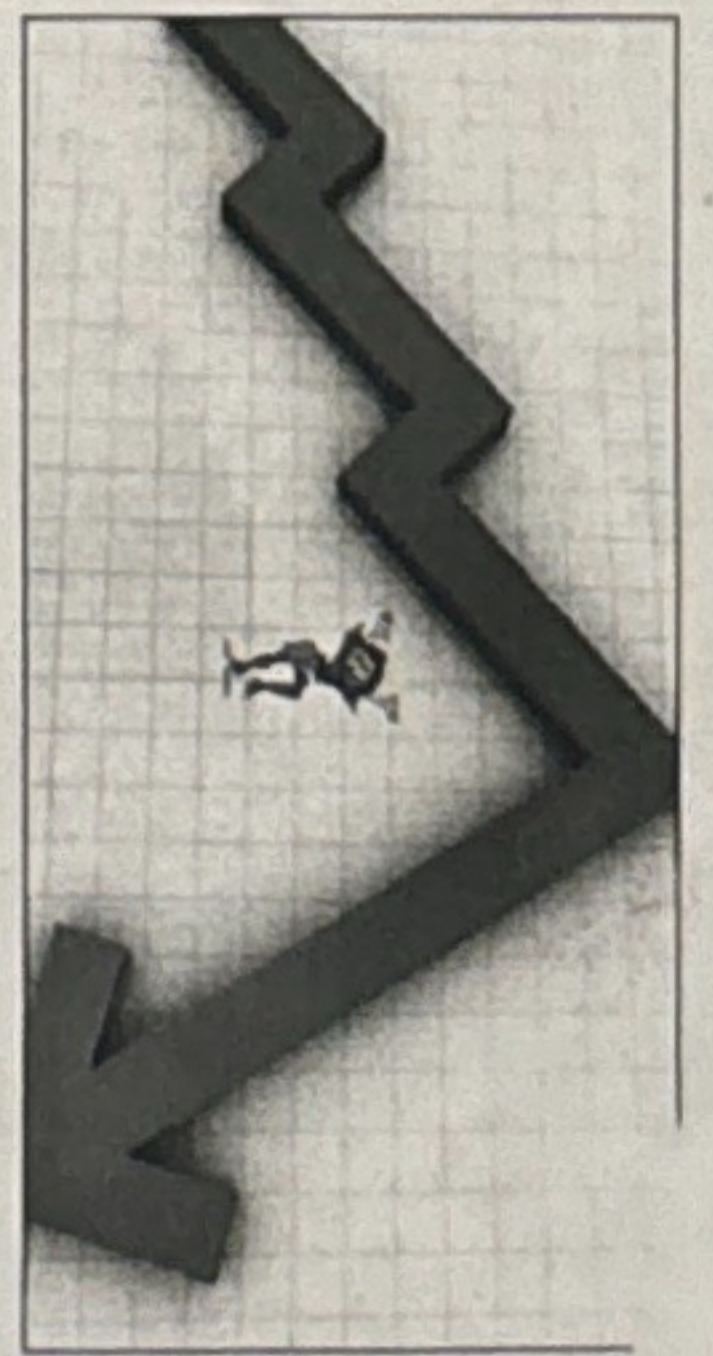


- "ORGANIC GROWTH" - In 2011, the BOARD OF DIRECTORS INITIATED:
1. "LOCK-DOWN" on EXPENSES - NEGOTIATED CONTRACT COSTS, STOPPED 25% CONTRACT KICK-BACKS
 2. SUE D & EVICTED NON-PAYING OWNERS - Over 648 LEGAL ACTIONS, Additional Actions are Filed and Litigation pending.
 3. STOPPED (ANNUAL) SPECIAL ASSESSMENTS - REDUCED Maintenance Fee - OWNERS Receiving Benefit of Lower Costs and Higher Equity.
 4. CREATED "RENTAL PROGRAM" TO FUND BUSINESS BENEFITS AND REMOVE DEBT - Avoided Financial Bankruptcy
 5. PROPERTY VALUES UP; STABLE & CONSISTENT; 2012 STARTED - 3 LAW SUITS, TRIAL Completed 11/1/24 = \$4,318,199 in favor RANBLEWOOD East.



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Unit	LOCATION	Year	2010		2011		2012		2013		2014		2015		2016		2017		2018		2019		2020		2021		2022		2023		2024	
			8 reductions	of Units	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	%	%	%	%	%	%	%	%	%	%	%	%	%
A	2/2 E	186	\$ 382	\$ 362	\$ 362	\$ 353	\$ 353	\$ 346	\$ 339	\$ 332	\$ 326	\$ 319	\$ 319	\$ 319	\$ 311	\$ 311	\$ 311	-2%	-2%	0%	-2.5%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
B	2/1 E	124	\$ 290	\$ 290	\$ 275	\$ 268	\$ 268	\$ 263	\$ 257	\$ 252	\$ 247	\$ 242	\$ 242	\$ 242	\$ 236	\$ 236	\$ 236	-2%	-2%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
C	1/1 E	62	\$ 211	\$ 211	\$ 200	\$ 195	\$ 195	\$ 191	\$ 187	\$ 184	\$ 180	\$ 176	\$ 176	\$ 176	\$ 172	\$ 172	\$ 172	-2%	-2%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
D	1/1.5 E	62	\$ 239	\$ 229	\$ 227	\$ 221	\$ 221	\$ 221	\$ 216	\$ 212	\$ 208	\$ 204	\$ 200	\$ 200	\$ 195	\$ 195	\$ 195	-2%	-2%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
E	2/1 Q	32	\$ 265	\$ 265	\$ 251	\$ 246	\$ 246	\$ 246	\$ 241	\$ 236	\$ 231	\$ 227	\$ 222	\$ 222	\$ 217	\$ 217	\$ 217	-2%	-2%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
AA	2/2 W	116	\$ 453	\$ 453	\$ 429	\$ 419	\$ 419	\$ 419	\$ 410	\$ 402	\$ 394	\$ 386	\$ 378	\$ 378	\$ 369	\$ 369	\$ 369	-2%	-2%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
BB	2/1 W	166	\$ 341	\$ 341	\$ 323	\$ 315	\$ 315	\$ 315	\$ 309	\$ 303	\$ 297	\$ 291	\$ 285	\$ 285	\$ 278	\$ 278	\$ 278	-2%	-2%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
DD	1/1.5 W	116	\$ 280	\$ 280	\$ 265	\$ 259	\$ 259	\$ 254	\$ 249	\$ 244	\$ 239	\$ 234	\$ 234	\$ 234	\$ 228	\$ 228	\$ 228	-2%	-2%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
AA1	2/2 N	44	\$ 614	\$ 614	\$ 582	\$ 568	\$ 568	\$ 568	\$ 556	\$ 546	\$ 535	\$ 524	\$ 514	\$ 514	\$ 501	\$ 501	\$ 501	-2%	-2%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
BB1	2/1 N	66	\$ 462	\$ 462	\$ 438	\$ 427	\$ 427	\$ 427	\$ 418	\$ 410	\$ 394	\$ 386	\$ 386	\$ 386	\$ 376	\$ 376	\$ 376	-2%	-2%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
DD1	1/1.5 N	40	\$ 379	\$ 379	\$ 359	\$ 351	\$ 351	\$ 351	\$ 344	\$ 337	\$ 331	\$ 324	\$ 318	\$ 318	\$ 310	\$ 310	\$ 310	-2%	-2%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
DD1 (79)	1/1.5 N	4	\$ 379	\$ 379	\$ 359	\$ 351	\$ 351	\$ 351	\$ 344	\$ 337	\$ 331	\$ 324	\$ 318	\$ 318	\$ 310	\$ 310	\$ 310	-2%	-2%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%



"ORGANIC GROWTH" means WE IMPROVE ON OUR OWN... TOGETHER no outside help. YOUR MAINTENANCE FEE ACTUAL SAVINGS HISTORY SINCE 2011 ARE LISTED HERE.
An Organic Growth methodology started in July 2011 by the Current Board of Directors and have resulted in Millions of Financial Corrections [and Cost Avoidance].

1. UNIT CATEGORY

2. ANNUAL SAVINGS

3. 13-YEAR SAVINGS

4. SAVINGS... FROM 2011

Unit	LOCATION	2011	2012 (vs 2011)		2013 (vs 2011)		2014 (vs 2011)		2015 (vs 2011)		2016 (vs 2011)		2017 (vs 2011)		2018 (vs 2011)		2019 (vs 2011)		2020 (vs 2011)		2021 (vs 2011)		2022 (vs 2011)		2023 (vs 2011)		2024 (vs 2011)		Each Owner SAVED Since 2011	CATEGORY TOTAL SAVINGS	
			Year	Year	Year	Year	Year	Year	Year	Year	Year	Year	Year	Year	Year	Year	Year	Year	Year	Year	Year	Year	Year	Year	Year	Year	Year	Year			
A	2/2 E	\$ (20)	\$ (238)	\$ (29)	\$ (347)	\$ (29)	\$ (347)	\$ (29)	\$ (347)	\$ (29)	\$ (347)	\$ (36)	\$ (432)	\$ (43)	\$ (515)	\$ (50)	\$ (596)	\$ (56)	\$ (676)	\$ (63)	\$ (754)	\$ (63)	\$ (754)	\$ (71)	\$ (850)	\$ (71)	\$ (850)	\$ (71)	\$ (850)	\$ (7,556)	\$ (1,405,373)
B	2/1 E	\$ (15)	\$ (181)	\$ (22)	\$ (263)	\$ (22)	\$ (263)	\$ (22)	\$ (263)	\$ (22)	\$ (263)	\$ (27)	\$ (328)	\$ (33)	\$ (391)	\$ (38)	\$ (453)	\$ (43)	\$ (513)	\$ (48)	\$ (572)	\$ (48)	\$ (572)	\$ (54)	\$ (645)	\$ (54)	\$ (645)	\$ (54)	\$ (645)	\$ (5,736)	\$ (711,271)
C	1/1 E	\$ (11)	\$ (132)	\$ (16)	\$ (192)	\$ (16)	\$ (192)	\$ (16)	\$ (192)	\$ (16)	\$ (192)	\$ (20)	\$ (238)	\$ (24)	\$ (284)	\$ (27)	\$ (329)	\$ (31)	\$ (373)	\$ (35)	\$ (417)	\$ (35)	\$ (417)	\$ (39)	\$ (469)	\$ (39)	\$ (469)	\$ (39)	\$ (469)	\$ (4,173)	\$ (258,755)
D	1/1.5 E	\$ (12)	\$ (149)	\$ (18)	\$ (217)	\$ (18)	\$ (217)	\$ (18)	\$ (217)	\$ (18)	\$ (217)	\$ (23)	\$ (270)	\$ (27)	\$ (322)	\$ (31)	\$ (373)	\$ (35)	\$ (423)	\$ (39)	\$ (472)	\$ (39)	\$ (472)	\$ (44)	\$ (532)	\$ (44)	\$ (532)	\$ (44)	\$ (532)	\$ (4,727)	\$ (293,093)
E	2/1 Q	\$ (14)	\$ (165)	\$ (19)	\$ (232)	\$ (19)	\$ (232)	\$ (19)	\$ (232)	\$ (19)	\$ (232)	\$ (24)	\$ (291)	\$ (29)	\$ (348)	\$ (34)	\$ (405)	\$ (38)	\$ (461)	\$ (43)	\$ (515)	\$ (43)	\$ (515)	\$ (46)	\$ (582)	\$ (46)	\$ (582)	\$ (46)	\$ (582)	\$ (5,140)	\$ (164,473)
AA	2/2 W	\$ (24)	\$ (283)	\$ (34)	\$ (412)	\$ (34)	\$ (412)	\$ (34)	\$ (412)	\$ (34)	\$ (412)	\$ (43)	\$ (512)	\$ (51)	\$ (610)	\$ (59)	\$ (707)	\$ (67)	\$ (802)	\$ (75)	\$ (894)	\$ (75)	\$ (894)	\$ (84)	\$ (1,008)	\$ (84)	\$ (1,008)	\$ (84)	\$ (1,008)	\$ (8,960)	\$ (1,039,373)
BB	2/1 W	\$ (18)	\$ (213)	\$ (26)	\$ (310)	\$ (26)	\$ (310)	\$ (26)	\$ (310)	\$ (26)	\$ (310)	\$ (32)	\$ (385)	\$ (38)	\$ (460)	\$ (44)	\$ (532)	\$ (50)	\$ (603)	\$ (56)	\$ (673)	\$ (56)	\$ (673)	\$ (63)	\$ (759)	\$ (63)	\$ (759)	\$ (63)	\$ (759)	\$ (6,745)	\$ (1,133,128)
DD	1/1.5 W	\$ (15)	\$ (175)	\$ (21)	\$ (254)	\$ (21)	\$ (254)	\$ (21)	\$ (254)	\$ (21)	\$ (254)	\$ (26)	\$ (316)	\$ (31)	\$ (377)	\$ (36)	\$ (437)	\$ (41)	\$ (495)	\$ (46)	\$ (553)	\$ (46)	\$ (553)	\$ (52)	\$ (623)	\$ (52)	\$ (623)	\$ (52)	\$ (623)	\$ (5,538)	\$ (642,436)
AA1	2/2 N	\$ (32)	\$ (383)	\$ (46)	\$ (558)	\$ (46)	\$ (558)	\$ (46)	\$ (558)	\$ (46)	\$ (558)	\$ (58)	\$ (694)	\$ (68)	\$ (816)	\$ (79)	\$ (947)	\$ (90)	\$ (1,075)	\$ (100)	\$ (1,201)	\$ (100)	\$ (1,201)	\$ (113)	\$ (1,355)	\$ (113)	\$ (1,355)	\$ (113)	\$ (1,355)	\$ (12,058)	\$ (530,549)
BB1	2/1 N	\$ (24)	\$ (288)	\$ (35)	\$ (420)	\$ (35)	\$ (420)	\$ (35)	\$ (420)	\$ (35)	\$ (420)	\$ (44)	\$ (522)	\$ (52)	\$ (623)	\$ (60)	\$ (721)	\$ (68)	\$ (817)	\$ (76)	\$ (912)	\$ (76)	\$ (912)	\$ (86)	\$ (1,028)	\$ (86)	\$ (1,028)	\$ (86)	\$ (1,028)	\$ (9,138)	\$ (603,117)
DD1	1/1.5 N	\$ (20)	\$ (236)	\$ (28)	\$ (331)	\$ (28)	\$ (331)	\$ (28)	\$ (331)	\$ (28)	\$ (331)	\$ (35)	\$ (416)	\$ (42)	\$ (498)	\$ (48)	\$ (579)	\$ (55)	\$ (659)	\$ (61)	\$ (736)	\$ (61)	\$ (736)	\$ (69)	\$ (832)	\$ (69)	\$ (832)	\$ (69)	\$ (832)	\$ (7,351)	\$ (294,034)
DD1 (79)	1/1.5 N	\$ (20)	\$ (236)	\$ (28)	\$ (331)	\$ (28)	\$ (331)	\$ (28)	\$ (331)	\$ (28)	\$ (331)	\$ (35)	\$ (416)	\$ (42)	\$ (498)	\$ (48)	\$ (579)	\$ (55)	\$ (659)	\$ (61)	\$ (736)	\$ (61)	\$ (736)	\$ (69)	\$ (832)	\$ (69)	\$ (832)	\$ (69)	\$ (832)	\$ (7,351)	\$ (29,403)

4. ALL OWNERS - TOTAL SAVINGS: 2011-2024

REDUCED MAINTENANCE FEES
 [not collected]
 \$ (7,105,006)
 (20%)



YES, WE ARE ALL SAVING MONEY AND REDUCING EXPENSES. AND... NO SPECIAL ASSESSMENTS IN 11 YEARS!!!
 THE NEGOTIATING/CUTTING COSTS AND THE RENTAL PROGRAM ARE WISE DECISIONS!

PROJECT WORK / BIG EXPENSES!
 THE 40-YEAR SAFETY INSPECTION IS COMPLETE [all buildings]. 3-MAJOR LAWSUITS Completed, ROOF REPLACEMENT/T-1-1 Commencing!
 BUILDING and PROPERTY MAINTENANCE ONGOING! Additional Building and Property Defects Identified and Must be Addressed [Financial/Action]
 the GROUNDS are MAINTAINED, 4119 & 4120 Rebuild Complete.

RAMBLEWOOD EAST CONDOMINIUM ASSOCIATION, INC.

4139-A NW 88th Avenue
Coral Springs, FL 33065

FIRST NOTICE OF DATE OF ELECTION and
UNIT OWNERS ANNUAL MEETING

TO: ALL UNIT OWNERS

The Election of the Board of Directors will be held at the Annual Meeting of Ramblewood East Condominium Association, Inc. on:

Monday, February 17, 2025
5:00 P.M.
in the
Recreation Hall, 4139A-N.W. 88th Avenue

To meet the requirements of Florida Statute 718.112(2)(d)(4), any Unit Owner or other eligible person desiring to be a candidate for the Board of Directors must give written notice to the Association not less than forty (40) days (January 9, 2025) before the scheduled election. Enclosed is a form that you may use as your written request.

You may also provide a resume or a candidate statement with your written request, on one page not to exceed 8-1/2" by 11", either typed or handwritten, which must be furnished by the candidate not less than thirty-five (35) days before the election (January 14, 2025).

Only the names of Unit Owners who submit their written request to be a candidate and the certification form will be on the Ballot, which will be mailed to all Unit Owners along with the Resumes before February 4, 2025. Seven (7) directors will be elected.

NOTE: THERE WILL BE NO NOMINATIONS FROM THE FLOOR.

BY ORDER OF THE BOARD OF DIRECTORS

DATED: December 20, 2024

Enclosures:
Written Request for Candidate Form

NEWSLETTER – TO THE UNIT OWNERS

Season Greetings

Hello Unit Owners:

The end of year is now upon us. It has been a challenging year of careful budgeting and priority of money to have a successful year end. As everyone acknowledges prices on everything is ever increasing. This fact is especially true for condominiums in Florida! Insurance has taken premiums spiraling upward without the benefit of additional coverage. With a 300% increase, the money needed busts the budget, so adjustment is needed to prioritize the mandatory essentials. Florida does not seem to be able to help the insurance industry reduce premiums for the hapless condominium. It does not look good for any reductions in future.

Even with the budget movement, your board has been able to keep pace with the required building repairs. The property has had the forty-year inspection, but the new law states that every ten years another inspection is necessary. Dates of the required inspections is predicated on the date of the property's building records of filing. So, even if the actual building was constructed 2 years after the filing date, inspections are governed by the filing date. Now we must move the inspection up to match the filing date rather than the time from the last inspection. This is the normal red tape pushed upon by government bureaucrats, but your board has moved dates to comply with the mandate.

Your board tries very hard to balance the delicate dance between money available and the required timely services. However, there are individuals who, in their mind, feel the board is not moving quickly enough. Instead of understanding the situation, they call and visit the city to complain. Not just once but every other day! Of course, the city wants to help so an inspector makes multiple visits to view the property. The result: violations! Certainly, your board wants to correct everything in quick order, but dollars are needed. Your board has carefully managed the resources to provide the requirements but if pushed to meet irrational deadlines the board must consider alternative methods of income to counter the lack of funds. If one of these individuals appears at your door, please encourage them to relax in their zealous attempts to help. Rather they are hurting the cause by putting pressure on the board to act prematurely.

Further, the same individuals complain to the city that the board is misappropriating money and criminal acts. All false and made-up accusations to fan the town fathers to act against the board. These individuals believe that the more pressure they can exert will solve the problems. Instead, the reverse is true, the city pushes the board to act quicker to have all violations corrected. Remember the board acts for the community and must defend the illegal acts of these detractors. All suits against the community are defended costing many dollars from the association. Money that should be spent on the needed repairs is going to defend ridiculous untrue allegations. Attacking board members is an attack on every unit owner through their pocketbook.

Your board will continue to search for the best methods to balance the needs with wants. It shall be honest in its approach to serve you, the unit owner, in a protective thoughtful manner always seeking positive outcomes. Your board puts many long hours to keep the association on an even keel trying never to stray from its mission: service to the community. Your board wishes all unit owners a wonderful season and Happy New Year.