

The Springboard

Springwood II's Monthly Newsletter

December 2021 Edition



COMMUNITY INFO:

Trash Collection: Tues. & Fri.

Recycle Collection: Wed. Only

Important Telephone Numbers:

Spectrum 855-222-0102

To report cable issues or to order upgraded services.

If necessary, reference Springwood II

Account Number: 0034865037-01

Duke Energy 800-228-8485

Follow prompts to report power outages or streetlight issues.

City of Pinellas Park

Waste Management:

Trash: 727-369-0690

Management Company Info:

Ameri-Tech Property Management

Main Office: Hours: 10 a.m. to 2 p.m.

24701 U.S. 19N, Suite 102

Clearwater, Florida 33763

Office: 727-726-8000 - Ext. 247

Fax: 727-723-1101

Property Manager: Jenny Kidd

Satellite Office:

St. Petersburg Satellite Office

6415 1st Avenue South

St. Petersburg, FL 33707

Springwood II Website:

To view our documents and other forms, visit our community website:

<http://springwoodvillas2.org/>

Email Springboard Articles To:

artdelia924@gmail.com

Or -

Submit typed or legible hand-written articles to my home address mailbox:

10657 Rosewood Court

Christmas Party

for Springwood II Residents at the Clubhouse



This **Free** Event is being Sponsored by the Social Club

Sunday, December 19th

2:00 p.m. to 4:00 p.m.

ENJOY FINGER FOOD

Have Some Fun Playing Games and Holiday Caroling

GIFT EXCHANGE

If you want to play, bring a Gift (\$10 Minimum)

Put your name on your gift.

TO HELP US COORDINATE THIS EVENT,

PLEASE RSVP NO LATER THAN DECEMBER 16th to:

Mary Spielman 727-545-0315 – Betty Simon 727-541-7204

Donna Goldie 727-546-5015

We would appreciate desserts for our "Sweet Table"

Clubhouse Office Hours:

Tuesday, Wednesday, and Thursday from 9:00 am to 1:00 pm.

Cindy is the new assistant for Jenny Kidd our Ameri-Tech Property manager. She is in the office three days a week and is the direct liaison to the board and Management Company.

Office Telephone Number: 727-545-0166

Springwood II Email Address: springwoodvilla2@gmail.com

Cindy will help residents:

- Make Copies
- Send a Fax
- Record and forward community issues, complaints, and suggestions to the Board and/or Jenny Kidd

Sage & Red Pepper Sausage Balls

INGREDIENTS:

- 1-pound hot ground sausage
- 1 ½ cups grated Asiago cheese
- 1 cup minced roasted red bell peppers
- 2 teaspoons dried sage
- 3 cups biscuit and baking mix

DIRECTIONS:

Preheat oven to 350 degrees. Line a rimmed baking sheet with parchment paper.

In a large bowl, combine sausage, cheese, bell peppers, and sage. Stir in biscuit mix, mixing with hands until all ingredients are incorporated. Shape mixture into 1 ½ inch balls; place on prepared baking sheets. Bake 25-27 minutes, or until lightly browned. Serve immediately.

Submitted by Kenn Burkhead

Marinate Mozzarella Wrapped in Prosciutto and Basil

INGREDIENTS:

- 2 large bunches fresh basil
- 1/4 pound thinly sliced prosciutto, cut into 1/4-inch-thick strips
- 2 (8 Oz) packages mozzarella cheese, cut into ~~1/2~~ 1-inch strips
- 1 (14 oz) bottle classic balsamic vinaigrette

DIRECTIONS:

Place 1 basil leaf on a clean flat surface. Place 1 prosciutto strip over basil. Wrap basil and prosciutto around 1 piece of mozzarella. Secure with wooden pick.

Repeat procedure with remaining basil, prosciutto, and cheese. Place cheese, in a single layer on a rimmed baking sheet.

Pour salad dressing over, cover, and refrigerate at least 2 hours. Drain before serving.

Submitted by Kenn Burkhead

Almond Cheesecake Bars

INGREDIENTS:

- 1½ cups vanilla wafer crumbs
- 1 cup finely chopped almonds
- 1/2 cup firmly packed brown sugar
- 6 tablespoons butter, melted
- 2 (8 oz) packages cream cheese, softened
- 3/4 cup sugar
- 3 large eggs
- 3/4 cup sour cream
- 2 tablespoon almond flavored liqueur
- 1 cup sliced almonds, toasted

DIRECTIONS:

Preheat oven to 300 degrees. Line a 13 x 9-inch baking pan with heavy duty Aluminum foil, letting edges extend overside of pan.

In a small bowl, combine wafer crumbs, chopped almonds, brown sugar, and butter.

Press evenly into bottom of prepared pan. Bake 8 minutes.

In a large bowl, beat cream cheese and sugar at medium speed with electric mixer until creamy. Add eggs, one at a time, beating well after each addition. Stir in sour cream and liqueur.

Bake 45 minutes, or until set. Sprinkle with sliced almonds. Let cool completely before cutting. Store in refrigerator.

Submitted by Kenn Burkhead

Shuffleboard Report:

Due to lack of participation, I am no longer trying to establish Shuffleboard teams on Sunday nights.

Shuffleboard courts are open to all residents at any time or day. Play whenever you wish.

Shuffleboard equipment is in the laundry room and instructions on how to play are on a laminated sheet located by each court.

If you have any questions, please call Del Bowyer at 727-365-2188.

Submitted by Del Bowyer

December Anniversaries

Linda and Art D'Elia 12/10 (50 Years)
Carol and Bob Brandl 12/18
Pamela and Chester Knight 12/27

December Birthdays

| | |
|--------------------------|------------------------|
| Timothy Watson 12/3 | Doug Spainhoward 12/14 |
| Louise Clausen 12/4 | Connie Mowrey 12/16 |
| Ray Smith 12/5 | Patricia Strong 12/18 |
| Elizabeth Patterson 12/6 | Vito Cialdella 12/20 |
| Jimmie Ferril 12/7 | Helen Ellicott 12/22 |
| Dale Anderson 12/9 | Dave Liddick 12/22 |
| Antionette Begley 12/10 | Jeanine Green 12/23 |
| Kathy Rollins 12/11 | Jane Holt 12/25 |
| Denise Sorensen 12/12 | Kevin O'Brien 12/27 |
| Nicole Ahlborn 12/13 | Cindy Dunham 12/29 |
| Bill Boyle 12/13 | Karen Green 12/31 |
| Winky Gove 12/13 | Yolanda Mason 12/31 |
| Teresa Zarzano 12/13 | |

Save these dates . . .

Monday, Dec. 6th - Non-Perishables

Sign Up at 12:15

Monday, Dec. 20th - Perishables

Sign Up at 2:15

Food Pantry Procedure:

The sign-up sheet will be in the library starting at the above time schedule. Please take the corresponding chip number next to your name.

Food should be available approximately 15 minutes after it's delivered.

Please enter the main hall through the kitchen entrance. You will be limited to one meat item the first time through. You may also be limited to one of the other items depending on the quantity we have. Once everyone has gone through you may go back around.

If you have a neighbor that can't make it, you may select items for them. Just let one of the volunteers know who else you are taking food for.

Thank you, Jennifer Hanks

Updated Telephone Number:

My telephone number is now 727-710-5517. I apologize if anyone tried to reach me at 727-388-5886 about community-related issues and was unable to reach me. That number is no longer in service.

Respectfully submitted, Kelly Bagley

Free Notary Service Available:

Exclusive to Springwood II residents only.

This free notary service is provided by two Springwood II residents. By Appointment.

Ega Ashcraft 727-544-1760

Donna Goldie 727-546-5015

Note: Do not sign documents to be notarized until you are in the presence of the Notary.

Pool Aquatics Update:

Saturday Pool Aquatic classes are cancelled and will resume in the Spring. Tuesday, Wednesday, and Friday Aquatic classes will remain as scheduled. No guests are allowed in pool during the Aquatic classes. *Submitted by Peggy Evans*

Joke Corner:

Rain Rain Go Away

It's been raining for days now, and my husband seems very depressed by it . . .

He keeps standing by the window staring. If this continues, I'm going to have to let him in.

Submitted by Peggy Evans

Bible Study:

New Study beginning on January 10, 2022

We have almost completed our study on "Experiencing God" and we will begin a new study commencing on January 10, 2022 at the Clubhouse in the Game Room from 1-3 pm. We meet on the opposite week of the food pantry. We will be studying the book "Spiritual Warfare: Biblical Proof for Victory" which is an interactive study by John Franklin and Chuck Lawless. It will explore the biblical issues in spiritual warfare. We will come to understand the difference between God's voice and Satan's voice and how to respond appropriately.

If you would like to attend contact Barbara Bornemann at 727-741-2798 before December 31st so we know how many books, we need to order. The cost of the book is \$15.00 payable in advance.

We look forward to seeing you as we study God's word. Have a Blessed Christmas.

Submitted by Barbara Bornemann

2021

DECEMBER CLUBHOUSE ACTIVITIES

2021

| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|---|--|---|--|---|--|---|
|  | | | <p>1 1:00 p.m. AQUATICS</p> <p>6:00 p.m. BINGO</p> | <p>2 10:30 a.m. Stretch Band Exercises</p> <p>10:00 a.m. CHAIR VOLLEYBALL</p> | <p>3 1:00 p.m. AQUATICS</p> | <p>4 2:00 p.m. CHAIR VOLLEYBALL</p> |
| <p>5</p> | <p>6 10:30 a.m. Stretch Band Exercises</p> <p>Non-Perishables FOOD PANTRY Sign Up At 12:15</p> | <p>7 1:00 p.m. AQUATICS</p> <p>10:00 a.m. CHAIR VOLLEYBALL <i>Pearl Harbor Remembrance Day</i></p> | <p>8 1:00 p.m. AQUATICS</p> <p>6:00 p.m. BINGO</p> | <p>9 10:30 a.m. Stretch Band Exercises</p> <p>10:00 a.m. CHAIR VOLLEYBALL</p> | <p>10 1:00 p.m. AQUATICS</p> | <p>11 2:00 p.m. CHAIR VOLLEYBALL</p> |
| <p>12</p> | <p>13 10:30 a.m. Stretch Band Exercises</p> <p>11 a.m. - 1 p.m. BIBLE STUDY</p> | <p>14 1:00 p.m. AQUATICS</p> <p>10:00 a.m. CHAIR VOLLEYBALL B.O.D. MTG. Main Hall</p> | <p>15 1:00 p.m. AQUATICS</p> <p>6:00 p.m. BINGO</p> | <p>16 10:30 a.m. Stretch Band Exercises</p> <p>10:00 a.m. CHAIR VOLLEYBALL</p> | <p>17 1:00 p.m. AQUATICS</p> | <p>18 2:00 p.m. CHAIR VOLLEYBALL</p> |
| <p>19</p> | <p>20 10:30 a.m. Stretch Band Exercises</p> <p>Perishables FOOD PANTRY Sign Up At 2:15</p> | <p>21 1:00 p.m. AQUATICS</p> <p>10:00 a.m. CHAIR VOLLEYBALL</p> | <p>22 1:00 p.m. AQUATICS</p> <p>NO BINGO</p> | <p>23 10:30 a.m. Stretch Band Exercises</p> <p>10:00 a.m. CHAIR VOLLEYBALL</p> | <p>24 1:00 p.m. AQUATICS</p> <p><i>Merry Christmas</i></p> | <p>2</p>  |
| <p>26</p> | <p>27 10:30 a.m. Stretch Band Exercises</p> <p>11 a.m. - 1 p.m. BIBLE STUDY</p> | <p>28 1:00 p.m. AQUATICS</p> <p>10:00 a.m. CHAIR VOLLEYBALL</p> | <p>29 1:00 p.m. AQUATICS</p> <p>NO BINGO</p> | <p>30 10:30 a.m. Stretch Band Exercises</p> <p>10:00 a.m. CHAIR VOLLEYBALL</p> | <p>31 1:00 p.m. AQUATICS</p> <p>10:00 a.m. CHAIR VOLLEYBALL</p> | <p>2022</p>  <p>2022</p> |

A VERY IMPORTANT MESSAGE FROM YOUR BOARD OF DIRECTORS:

Florida Legislatures were lobbied by the insurance company lobbyists to either change or add new life expectancy guidelines for different types of roofing materials. These guidelines are far below the manufacturers warranted life expectancy. Florida State regulation allows insurance companies to set the replacement age of roofs. Shingle Roofs need to be replaced after 12 years; Tile Roofs need to be replaced after 20 years.

IN ADDITION, the insurance companies are pro-rating roof replacements by their age.

Example: After a hurricane or tornado, a 10-year-old tile roof will be paid at 50 percent of the replacement cost. Minus the deductible.

Our present insurance carrier is **not** renewing our insurance when our present policy expires in March of 2022. The reason given for non-renewal is because of the **“Roof Age”** of our units.

In March 2022 we may have no choice but to go with Citizens Insurance, run by the State of Florida. Many call this the insurance company of last resort.

While preparing the 2022 Springwood II Budget, the Board with input from AmeriTech and our insurance broker made a best guesstimate as to the costs of the 2022 insurance premiums. Most likely, it will be higher than what was projected. It is possible that we all could be assessed if we don't have enough money to cover the new insurance premiums.

There isn't a way out for Springwood II in 2022, but we could take measures now by implementing a **“Roof Reserve”**.

As explained by our insurance broker **“Out of 600 condominium associations they have, Springwood II is the only one that doesn't have a Roof Reserve”**.

Present and previous boards of Springwood II have been following the guidelines in our Declaration. **“Owners' maintenance responsibilities”** stating the owner is responsible for repairing or replacing aging roofs. In today's insurance environment, this may cost us dearly.

A Roof Reserve will put future boards in a position to negotiate the best possible insurance premiums. Insurance companies will see a Roof Reserve as a positive step in replacing and maintaining roofs in a timely manner.

With a Roof Reserve owners will no longer have to be concerned with their roofs. The Board will have a replacement schedule to follow. Missing, broke or cracked tiles will be the responsibility of the Association.

On the back of this notice is a roof replacement schedule that was established based on the recent roof inspection reports. \$62.00 a month per unit will be enough in reserves to replace roofs through the year 2036.

A roof reserve must start at some time. As a Condominium Association, we are all responsible. Owners will pay the same amount regardless of roof type or age. Per the present Florida regulation, shingle roofs will need to be replaced twice in the same time frame as compared to tile roofs.

It is the responsibility of the Board of Directors to ensure that our Association is protected with proper Hazard Insurance Coverage.

Please help the Board to help all of Springwood II by approving the **“Roof Reserve”.**

Tile and Flat Roof Replacement Schedule 2021 Through 2026

| Stand Alone Units: | Total Roofs 2021 - 2026 | Projected Cost Per Roof | Projected 5 Year Total Cost |
|---------------------------|------------------------------------|------------------------------------|--|
| TILE ROOFS: | 7 | \$15,000.00 | \$105,000.00 |
| FLAT ROOFS: | 49 | \$4,500.00 | \$220,500.00 |

| Villa Units: | Total Roofs 2021 - 2026 | Projected Cost Per Roof | Projected 5 Year Total Cost |
|---------------------|------------------------------------|------------------------------------|--|
| TILE ROOFS: | 0 | \$15,000.00 | \$0.00 |
| FLAT ROOFS: | 23 | \$6,000.00 | \$138,000.00 |

Projected Cost: \$463,500.00

***5 Year Reserve Build-Up:** \$814,680.00

Note: The beginning year will have to adjust **Reserve Surplus:** \$351,180.00
2022 to year when the Roof Reserve is approved.

Tile and Flat Roof Replacement Schedule 2027 Through 2031

| Stand Alone Units: | Total Roofs 2026 - 2031 | Projected Cost Per Roof | Projected 5 Year Total Cost |
|---------------------------|------------------------------------|------------------------------------|--|
| TILE ROOFS: | 43 | \$15,000.00 | \$645,000.00 |
| FLAT ROOFS: | 29 | \$4,500.00 | \$130,500.00 |

| Villa Units: | Total Roofs 2026 - 2031 | Projected Cost Per Roof | Projected 5 Year Total Cost |
|---------------------|------------------------------------|------------------------------------|--|
| TILE ROOFS: | 23 | \$7,500.00 | \$172,500.00 |
| FLAT ROOFS: | 11 | \$6,000.00 | \$66,000.00 |

Projected Cost: \$1,014,000.00

***5 Year Reserve Build-Up:** \$814,680.00

Reserve Surplus: \$151,860.00

Tile and Flat Roof Replacement Schedule 2032 Through 2036

| Stand Alone Units: | Total Roofs 2032 - 2036 | Projected Cost Per Roof | Projected 5 Year Total Cost |
|---------------------------|------------------------------------|------------------------------------|--|
| TILE ROOFS: | 32 | \$15,000.00 | \$480,000.00 |
| FLAT ROOFS: | 32 | \$4,500.00 | \$144,000.00 |

| Villa Units: | Total Roofs 2032 - 2036 | Projected Cost Per Roof | Projected 5 Year Total Cost |
|---------------------|------------------------------------|------------------------------------|--|
| TILE ROOFS: | 30 | \$7,500.00 | \$225,000.00 |
| FLAT ROOFS: | 13 | \$6,000.00 | \$78,000.00 |

Projected Cost: \$927,000.00

***5 Year Reserve Build-Up:** \$814,680.00

Reserve Surplus: \$39,540.00

PROS TO HAVING A ROOF RESERVE?

- Insurability of our Roofs.
- The Association can't control the higher insurance premiums. With a Roof Reserve and a replacement plan in place, we can get the lowest rates available.
- Next year we are facing the possibility of a 50 percent insurance premium increase if we must go with Citizens Insurance.
- Without the proper insurance we will be in a dire financial position should there be a catastrophic event.
- Over 80% of our tile roofs surpass the present 20-year guidelines set by the insurance companies. Roofs under 20 years old will be prorated by roof age. The Association will have to pick up the remaining costs. Which ultimately affects all owners financially.
- Residents will no longer have to be concerned with the frustrations of roof repairs or replacement.
- Residents won't have to pay large sums of money to replace or repair their roof. One minor flat roof repair cost a resident \$1,600. Another villa resident was charged \$25,000 to replace the flat and tile roof over his unit. This would not have happened if we had a Roof Reserve. There is also the issue of availability of roofers, especially after a storm. With a Roof Reserve there will clout in using one roofing company to service our community.
- \$62.00 a month is better than having to spend \$15,000.00 to \$20,000.00 out of pocket.
- If you must get a loan to replace your roof, monthly payments will most likely be much higher than \$62.00 a month.
- There is strength in numbers, the Association will be in a better position to negotiate the best possible roofing costs.

There is no easy way around this insurance situation. We could pay much higher premiums with 80% of our roofs not insured. In a catastrophic event, this could result in huge assessments to our owners.

If we have no choice but to go into Citizen's insurance, having a Roof Reserve will help us get back into the private insurance market with much lower premiums.

As mentioned during the last board meeting, we have several insurance brokers to meet with. Hopefully, they can get us into a private insurance company, and guide us in the right direction.

Continued on opposite side . . .

CONS TO HAVING A ROOF RESERVE?

- **Can't afford higher monthly maintenance fee.**

Thinking of moving? All condominium associations are facing the same higher insurance premiums that we are. Only they will be in a better position to get the best possible rates as they have a Roof Reserve. Even private homeowners are also affected by the new "Remaining Useful Life Years" guidelines set by the insurance companies.

- **I Just replaced my roof, why should I now have to pay into a Roof Reserve?**

That scenario is hard to swallow, but a Roof Reserve must start somewhere. Those in the front of the line will benefit early on. However, they will continue funding the Roof Reserve. Most units in Springwood II have roofs that will need to be replaced in the next 15 years.

- **I have a shingle roof. Why should I pay the same as units that have tile roofs?**

Per Florida Regulations allowing insurance companies to set their own "Remaining Useful Life Years" guidelines, shingle roofs have a 12-year life expectancy, tile roofs have a 20-year life expectancy. Shingle roofs will need to be replaced almost twice in the same period as compared to tile roofs, which should almost equal the cost of a 20-year tile roof.

Our documents mandate that after the initial maintenance fee tier was set-up, any future maintenance fee increases are to go up equally for every unit.

- **I don't have a flat roof. Why should I pay the same as other units with flat roofs?**

Most likely you will have more square footage of tile replacement possibly offsetting the difference. As previously stated, our documents mandate that after the initial maintenance fee tier was set-up, any future maintenance fee increases are to go up equally for every unit.

- **My roof area is smaller than most units, why should I pay the same maintenance fee a unit with a larger roof area.**

To establish a roof replacement value according to roof size, every tile and flat roof for every unit would have to be measured. But there is another situation to consider, a roof repair will cost the same regardless of the size of the roof. How do we equate that cost per unit?

As previously stated, our documents mandate that after the initial maintenance fee tier was set-up, any future maintenance fee increases are to go up equally for every unit.

"Without a Roof Reserve our Association could be seen as financially unstable. Don't just think of what is right for you now, because later it could cost you more."