

OTOW (CENTRAL)

OWNER'S ASSOCIATION

Annual Meeting
February 13, 2024



Agenda Item 1 – Call to Order & Introduction of Board of Directors/Officers/Guests

- Kenneth Colen, Chairman
- Robert Colen, Vice Chairman
- Paul Brunner, Director
- Nancy Grabowski, Director
- Guy Woolbright, Secretary-Treasurer
- Patty Soriano, Assistant Secretary

Guests:

- Mary Anne Lynum, General Manager
- Kristin Kaljaspolik, Budget Analyst, Management Company
- Jeff Pedrick, IT Department
- Barrie Buenaventura, Association Counsel

Agenda Item 2 – Proof of Notice of Meeting

- Notice of this meeting was mailed on January 30, 2024 to all Owners, pursuant to USPS Mailing Receipts
- Agenda was posted at the Recreation Center (upstairs and downstairs) January 31, 2024, pursuant to an Affidavit of Posting

Agenda Item 3 – Reading or Waiver of Reading and Approval of Minutes

- Members, the Minutes from the December 14, 2022 Annual Meeting are available at any time.
- Do I hear a motion from the floor to waive the reading of these minutes and approve them in the form presented?

Agenda Item 5 – Owners Comments per Rule 19

For those owners who have requested to speak, when your name is called, please approach the microphone in the middle aisle and announce your name and address for the record.

Agenda Item 6 – Board Reports

**Appfolio Software
Jeff Pedrick**

AppFolio

Owners Portal Demonstration

Owner Portal Functionality

- This is a voluntary program, if owners wish to enroll, please ensure you have an email address registered with the Association.
- If you do not wish to enroll, simply ignore the Appfolio invitation email that will be sent to owners on March 1, 2024
- Owners will be able to do the following securely from the Owner Portal:
 - Remit payment for CSF or other Assessments (i.e. Roofs, etc.) via eCheck, credit or debit card if your bank accounts are enabled for online payments.
 - Update bank account information
 - View and download documents shared in AppFolio.
 - Submit Maintenance Request
 - Communicate with OTOW staff and departments

Making Payments Online

- Owners will be able to make CSF payments online using the Owners Portal
- Owners can see previous payment history and view the account ledger

Your Current Balance

There is nothing for you to pay.

You have no current bills.

Account Ledger

Need more help understanding your balance?

[View full account ledger](#)

Past Payments ?

You have no payment history.

*AppFolio Online Payment Fee Schedule

- Credit Card: 3.49% of the total amount per transaction
- Debit Card: \$9.99 flat fee per transaction
- eCheck (ACH): \$2.49 flat fee per transaction
- Electronic Cash Payments: \$3.99 per transaction. Transactional limits apply

*Convenience fees ONLY apply when payments are made through Appfolio portal; Management Company initiated ACH and mailed in checks continue to have no fee. Your Association and Management Company do not benefit from these fees. Appfolio convenience fees are subject to change at any time.

Request Maintenance/Track Requests

Maintenance

Maintenance Requests

[Request Maintenance](#)



Landscaping - Trees

Please check a limb over the top of my roof.

Requested by You on 01/31/24

Maintenance Request #223-1

This request was received 0 minutes ago.

RECEIVED

[View details](#)

[Request Cancellation](#)

Closed Maintenance Requests



Requested by Property Manager on 07/31/23

Maintenance Request #140-1

This request was completed on 07/31/2023

COMPLETED

Showing 1 of 1

Request Maintenance

Tell us what's going on

Please be as specific as you can with the issue you're facing, so we can understand your situation better. *

Please check a limb over the top of my roof.

(Max 950 characters)

Choose one option below *

Landscaping - Trees

Landscaping

Not Maintenance Related

Roof Shingles/Tiles

Ceiling Leak

If none of the options match your issue, please select from this list.

Landscaping - Trees



Adding photos can help us resolve the issue faster

Drag Image Files Here

or

Add Images

Back

Next

Cancel

Date Created

01/31/24

My Contact Info

No no

4125 Blackhawk Plaza Circle 158

Santa Barbara, CA 93001

+11234567890

Track Maintenance Requests

[← Back to Maintenance Requests](#)

Maintenance Request #223-1

Summary

LANDSCAPING - TREES

Description

Please check a limb over the top of my roof.

Notifications

--

Status Timeline

● **Assigned to Technician**

01/31/24 8:13 AM

○ Received by Property Manager

01/31/24 8:10 AM

[Request Cancellation](#)

Track Maintenance Requests

[← Back to Maintenance Requests](#)

Maintenance Request #223-1

Summary

LANDSCAPING - TREES

Description

Please check a limb over the top of my roof.

Notifications

Sent 01/31/24 at 8:15 AM

- **PRACTICE Parkway Maintenance and Management - Maintenance Request #223-1 set to Waiting**

Waiting on time to schedule removal

Status Timeline

- **Assigned to Technician**

01/31/24 8:13 AM

- Received by Property Manager

01/31/24 8:10 AM

[Request Cancellation](#)

Obtain updates on Owner requested work orders.

Update Insurance Information


Upload Insurance Policy

You can upload your insurance policy from any provider and your policy information will be sent to your property manager.

Insurance Company Name *


Policy Number *

Policy Start Date *

Policy Expiration Date *

 Add Proof of Insurance (Declaration or Certificate) *

No files added

Submit Policy Information

Update Contact Information

Account Profile

Contact Information

Email address

jeff_pedrick@colenbuilt.net

Phone number

+11234567890

Address

Address 1

4125 Blackhawk Plaza Circle

Address 2

158

State

CA

Zip Code

93001

Country

United States

Password

Create a password between 8 and 32 characters in length which includes at least one letter, one number, and one symbol.

Current Password

New Password

Re-Type Password

Save

Update Contact Information - Continued

Vehicle Information

Make

Make

Model

Model

Color

Color

License Number

License Number

Year

Year

Save

Two Factor Authentication

Use an authenticator app (Google Authenticator, Authy, etc.) for Two Factor Authentication (2FA), keeping your account secure from unknown device access.

[Learn more about the Authy app](#)

☐ Enable Two Factor Authentication

Save

Contact Preferences

Recurring Payment Reminders

☒ Email (jeff_pedrick@colenbuilt.net)

☒ Mobile push notifications

Saved Payment Methods

You have no saved payment methods.

Choose Your Language

Preferred Language

English

Save

AppFolio

Owners Portal Demonstration

Mobile App



Online Portal by AppFolio

AppFolio, Inc.

3.4 ★
3,38K reviews

1M+
Downloads

E
Everyone

Install

Share

Add to wishlist

You don't have any devices



App Store Preview

This app is available only on the App Store for iPhone



Online Portal by AppFolio 4+

Pay rent or dues instantly

[AppFolio, Inc.](#)

#65 in Productivity

★ ★ ★ ★ 2.4 • 831 Ratings

Free



**Agenda Item 6 –
Reports from the Board of
Directors**

Kristin Kaljaspolik

Overview of Operating Budget for
FY beginning March 1, 2024

Agenda Item 6 – Board Reports (cont.)
Operating Budget beginning March 1, 2024

Scope of Services

- 24 - hr. Gate Operations
- Resident Services - One stop shop for resident service needs
- Building & Grounds Maintenance
- Outside and Building Lighting
- Common Area Water & Sewer
- Trash Collection and Recycling
- Insurance on Dwellings
- Recreation—community and activity centers, dog parks, Veterans Park, mini-golf, tennis, pickle ball, sports areas, flying field, walking trails, fitness, etc.
- Bulk Basic Cable TV (Internet, no cable availability - Windsor W, Providence 3, Renaissance, CR Ridge 3 & 4 , Avalon 4, 6, & 7, Longleaf)
- Circle Square Ranch Master Association - Roads and Landscaped Common Areas, Circle Square Commons, etc.
- Rules and Community Standards Enforcement

Agenda Item 6 – Board Reports (cont.)
Operating Budget beginning March 1, 2024

Circle Square Ranch Master Association



Agenda Item 6 – Board Reports (cont.)

Operating Budget beginning March 1, 2024

	Included in Community Service Fee (CSF)		
<u>Neighborhood</u>	<u>Bulk Cable</u>	<u>Internet</u>	<u>Residential Water for Irrigation</u>
<u>OO1000, OO1010, OO1020, OO1030, OO1040, OO1050 CSF 2024-2025 \$452.83</u>			
Avalon 1	✓	-	-
Crescent Green	✓	-	-
Crescent Ridge 1	✓	-	-
Crescent Ridge 2	✓	-	-
Friendship Park	✓	-	-
Providence 1	✓	-	-
Providence 2	✓	-	-
Williamsurg	✓	-	-
Windsor East	✓	-	-
<u>OO1060 CSF 2024-2025 \$465.65</u>			
Avalon 4,6,7	-	✓	-
Crescent Ridge 3	-	✓	-
Crescent Ridge 4	-	✓	-
Long Leaf Ridge	-	✓	-
Providence 3	-	✓	-
Renaissance	-	✓	-
Windsor West	-	✓	-
<u>OO1070 CSF 2024-2025 \$467.04</u>			
Americana Village	✓	-	✓
Friendship Colony	✓	-	✓
Friendship Village	✓	-	✓

Agenda Item 6 – Board Reports (cont.)

Operating Budget beginning March 1, 2024

Budget Year Over Year

EXPENSES	2024-2025		2023-2024		Change	% Change
Gate Access	\$ 476,800		\$ 506,183		\$ (29,383)	-5.8%
Building & Ground Maintenance	\$ 11,271,758		\$ 10,847,913		\$ 423,845	3.9%
Outside & Building Lighting	\$ 175,438		\$ 157,319		\$ 18,119	11.5%
Cable *	\$ 798,816		\$ 735,061		\$ 63,755	8.7%
Trash	\$ 339,915		\$ 302,405		\$ 37,510	12.4%
Insurance	\$ 3,610,953		\$ 1,705,072		\$ 1,905,881	111.8%
Recreation	\$ 5,579,863		\$ 4,688,935		\$ 890,928	19.0%
General & Administrative	\$ 500,870		\$ 477,354		\$ 23,516	4.9%
Circle Square Ranch Master Association	\$ 1,804,328		\$ 1,544,657		\$ 259,671	16.8%
ACH Rebates	\$ 119,288		\$ 114,362		\$ 4,926	4.3%
TOTAL EXPENSES	\$ 24,678,029		\$ 21,079,261		\$ 3,598,768	17.1%

*** Charges for cable are included in the community service fee only where bulk cable is available. The CSF calculation is adjusted to remove the charge for those not applicable (Windsor W, Providence 3, Renaissance, CR Ridge 3, Avalon 4, 6, & 7, Longleaf Ridge – Internet only NO cable)**

Agenda Item 6 – Board Reports (cont.)
Operating Budget beginning March 1, 2024

- **Insurance**
- **Addition of 233 homes projected for 2024-2025 budget year**
- **Labor Costs**
 - State and Federal Mandates
 - Raised labor rates and increased benefits to offset labor shortage
- **On-going Maintenance**
 - Tree maintenance
 - Driveway Maintenance
 - Home Repaints (7 year cycle)
 - Street Pavement Maintenance and Striping

Agenda Item 6 – Board Reports (cont.)
Operating Budget beginning March 1, 2024

- **Petroleum based products continue to be volatile**
 - Fertilizer, pesticides, paint, asphalt, fuel, and roofing materials
- **Third-party contractors used for landscaping maintenance in common areas and in some neighborhoods**
- **Fuel/ Repair costs are increasing:**
 - More vehicles and mowers needed to keep pace with recent growth
- **Spectrum Basic Cable** (in applicable neighborhoods)
 - Contractual 4% increase and additional homes

Agenda Item 6 – Board Reports (cont.)
Operating Budget beginning March 1, 2024

Road Maintenance and resurfacing planned for 2024-2025:

- Repaving of SW 99th Street Road from the intersection at resident services to SW 94th St
- The next section of SW 94th Street from the Windsor entry to just before the Arbor Club
- Many small patches and striping will be performed throughout the community.
- Other areas will be repaired throughout the year as the need occurs.

Agenda Item 6 – Board Reports (cont.)

Operating Budget beginning March 1, 2024

Recreation

- Increased building maintenance and improvements, pesticides/fertilizer increases, and labor increases
- Gateway of Service reimbursements from Candler Hills, Indigo East (participants), and Weybourne Landing (participants), have increased to offset some operating expenses



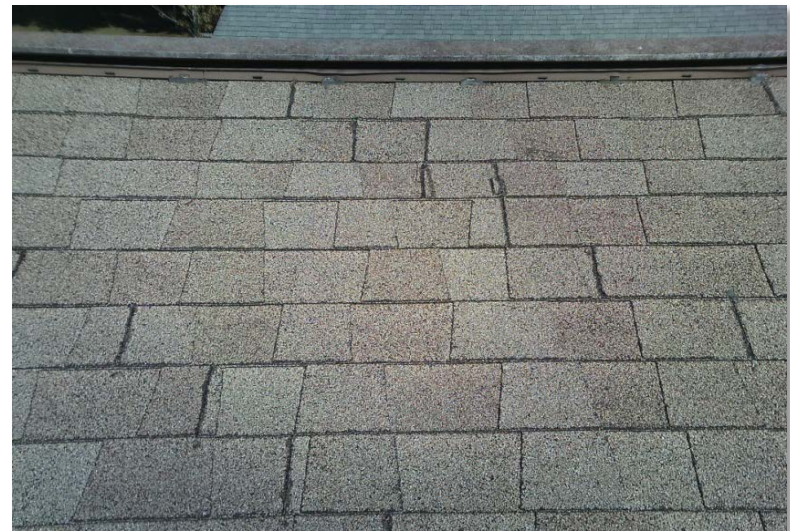
**Agenda Item 6 – Board Report (cont.)
Roof Replacements**

Mary Anne Lynum

Roof Replacement Overview

Agenda Item 6 – Board Reports (cont.) Roof Replacements

- RFP was mailed to 14 contractors 2023
- Five of those contractors responded
- Two qualified bidders who met the terms of the RFP were selected
- Letters have been mailed to each owner with bid estimate
- GAF System Plus Limited Warranty is provided by roofing contractor



Agenda Item 6 – Board Reports (cont.)

Roof Replacements

Materials Required:

(At least 3 of the following)

- GAF Roof Deck Protection
- GAF Leak Barrier
- Weather Watch in valleys and around penetrations
- GAF Attic Ventilation
- Cobra Ridge Vent III
- GAF Ridge Cap Shingles
- Seal-A-Ridge® Ridge Caps used at hips and ridge.



The Legal Stuff
What is Covered/Excluded: This System Plus Limited Warranty covers certain GAF roofing products installed on your roof (the "GAF Products") including GAF Asphaltic Shingles, GAF Ridge Cap Shingles, GAF Starter Strip Shingles, GAF Leak Barrier Products, GAF Roof Deck Protection Products, GAF Cobra® Attic Ventilation Products, and GAF Seal-A-Ridge® Ridge Caps. GAF Products are manufactured by GAF Roofing & Building Products LLC, in the unlikely event that they contain a manufacturing defect. Note: This limited warranty does not cover low-slope commercial, MasterFlow® Ventilation Products, or GAF ThermaSeal® Ventilated Hot-Bit Roof Insulation. Please go to gaf.com for a copy of the limited warranties covering these products.

How Long Your Warranty Lasts

GAF Shingles	Manufacturing Defect Coverage		Wind Warranty Coverage		Algae Warranty Coverage	
	Limited Warranty Term	Smart Choice® Protection Period**	Limited Warranty Term	Wind Speed Coverage (mph / km/h)	Limited Warranty Term	Smart Choice® Protection Period**
LayerLock™-labeled Shingles	Lifetime	30 Years	15 Years	Windstorm** Limited Wind Warranty*** No maximum wind speed. For all other windstorms: With Special Installation**** 130/209 Without Special Installation**** 110/175	Standard Plus™ 25 Years	Standard Plus™ 10 / 10 Years
Lifeline® Shingles	Lifetime	50 Years	15 Years	With Special Installation**** 130/209 Without Special Installation**** 110/175	Standard Plus™ 25 Years	Standard Plus™ 10 / 10 Years
Marquis WeatherMax®	30 Years	20 Years	5 Years	R14/30	No coverage	No coverage
Royal Sovereign®	25 Years	20 Years	5 Years	40/66	Standard Plus™ 10 Years	Standard Plus™ 1 Year
GAF Ridge Cap Shingles	Manufacturing Defect Coverage		Wind Warranty Coverage		Algae Warranty Coverage	
	Limited Warranty Term	Smart Choice® Protection Period**	Limited Warranty Term	Wind Speed Coverage (mph / km/h)	Limited Warranty Term	Smart Choice® Protection Period**
Timberline®, Ridgecap®, Timbercrest®	Limited Warranty Term and Smart Choice® Protection Period** lasts as long as the warranty for manufacturing defects for the type of shingle installed in the field of the roof.	15 Years	15 Years	With Special Installation**** 130/209 Without Special Installation**** 110/175	Standard Plus™ 25 Years	Standard Plus™ 10 / 10 Years
Seal-A-Ridge®, Seal-A-Ridge® AS	Limited Warranty Term and Smart Choice® Protection Period** lasts as long as the warranty for manufacturing defects for the type of shingle installed in the field of the roof.	5 Years	5 Years	R14/30	Standard Plus™ 25 Years	Standard Plus™ 10 / 10 Years
2nd Ridge	Limited Warranty Term and Smart Choice® Protection Period** lasts as long as the warranty for manufacturing defects for the type of shingle installed in the field of the roof.	5 Years	5 Years	With Special Installation**** 130/209 Without Special Installation**** 110/175	Standard Plus™ 25 Years	Standard Plus™ 10 / 10 Years
GAF Starter Strip Shingles	Manufacturing Defect Coverage		Wind Warranty Coverage		Algae Warranty Coverage	
	Limited Warranty Term and Smart Choice® Protection Period**	Smart Choice® Protection Period**	Limited Warranty Term	Wind Speed Coverage (mph / km/h)	Limited Warranty Term	Smart Choice® Protection Period**
StarterMatch®	Limited Warranty Term and Smart Choice® Protection Period** lasts as long as the warranty for manufacturing defects for the type of shingle installed in the field of the roof.	No coverage	No coverage	No coverage	Standard Plus™ 25 Years	Standard Plus™ 10 / 10 Years
All Other GAF Starter Strip Shingles	Limited Warranty Term and Smart Choice® Protection Period** lasts as long as the warranty for manufacturing defects for the type of shingle installed in the field of the roof.	No coverage	No coverage	No coverage	No coverage	No coverage
Other GAF Accessories		Manufacturing Defect Coverage	Wind Warranty Coverage		Algae Warranty Coverage	
		Limited Warranty Term and Smart Choice® Protection Period**				
GAF Leak Barrier Products		Limited Warranty Term and Smart Choice® Protection Period** lasts as long as the warranty for manufacturing defects for the type of shingle installed in the field of the roof.	No coverage		No coverage	
GAF Roof Deck Protection Products		Limited Warranty Term and Smart Choice® Protection Period** lasts as long as the warranty for manufacturing defects for the type of shingle installed in the field of the roof.	No coverage		No coverage	
GAF Cobra® Attic Ventilation Products		Limited Warranty Term and Smart Choice® Protection Period** lasts as long as the warranty for manufacturing defects for the type of shingle installed in the field of the roof.	No coverage		No coverage	

Who is Covered by This Limited Warranty: Transferability
 You are covered by this limited warranty if you live in the United States or Canada and are the original property owner (i.e., not a builder or installer) or the first subsequent owner if this warranty was properly transferred.

This limited warranty may be transferred **only once**. The second owner must notify GAF in writing within **one year** after the property transfer for warranty coverage to be transferred. (After this one-time transfer, this warranty may be transferred or assigned, directly or indirectly, if the transfer takes place within the first 20 years after installation. The second owner is entitled to the same coverage as the original owner. If the transfer takes place afterwards, the length of this warranty shall be reduced to the two-year period after the ownership changes. If there is a defect during this two-year period, GAF's contribution to the second owner will be based only on the reasonable cost of replacement GAF Products, reduced by the amount of use that has been received from the GAF Products from the date of installation through the date of claim.)

Note: If this warranty is initially registered by a GAF Authorized Home Builder, the buyer of the home must notify GAF in writing within **60 days** of taking title to the property for coverage to be transferred. The home buyer will then be the original owner under this warranty.

Manufacturing Defects: What is Covered/Excluded and Exclusive Remedy
 GAF Warranty Company, LLC, a subsidiary of GAF, warrants that your GAF Products will remain free from manufacturing defects that adversely affect their performance during the applicable warranty term listed above. **Note:** Wind Warranty and Algae Warranty are covered separately below.

(1) During the Smart Choice® Protection Period: GAF will pay you the full reasonable cost of labor to repair or re-cover any defective GAF Product(s) (including non-GAF accessories, underlayment, or flashing) and will provide replacement GAF Products at the reasonable cost of obtaining replacement GAF Products, at GAF's option. The cost of labor to tear off some or all of your GAF Products is included if necessary to repair your roof. GAF will not pay costs to dispose of any roof products.

(2) After the Smart Choice® Protection Period: The repair or re-cover cost, replacement GAF Products, or reimbursement provided to you will be reduced to reflect the use you have received from your GAF Products. The amount of use will be calculated based on the number of months which have elapsed since installation to the date of claim to the number of months in the warranty term. For a lifetime warranty, GAF's contribution in years 51 and beyond is 20%. After the non-covered period, GAF's maximum liability for any roof that has not exceeded three times the reasonable cost of replacement GAF Products before any reduction for use.

Agenda Item 6 – Board Reports (cont.) Roof Replacements

Hurricane
Ian –
Home's GAF
Roof that
was spared



Agenda Item 6 – Board Reports (cont.)

Roof Replacements

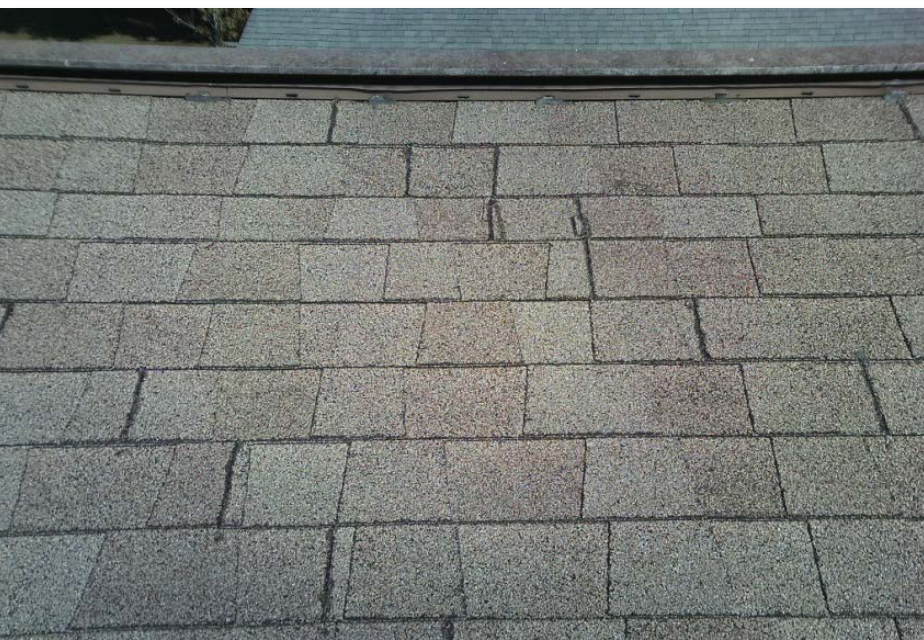
- Material requirements provide for an upgraded water barrier of protection
- Crew removing leaves and debris from the roofs
- Insurance Benefit – good claims history

Agenda Item 6 – Board Reports (cont.)

Roof Replacements

Shingle Warranty Rating

- The life expectancy of shingles in Florida is 72% of the national shingles rating, i.e., 40 year national shingle ~ 21 year in Florida
- Florida sun is very harsh on roofs with expansion/contraction due to wide swings in temperature and ultraviolet rays of sun which causes the loss of granules that protect shingles
- Shingles start to curl around the edges which allow wind and rain entry and causes the wood to rot and the constant wetting and drying of the wood may cause warping
- Timely roof replacement prevents damage from water, mold, mildew and rot







Agenda Item 6 – Board Reports (cont.) Roof Replacements

Gutter Problems



Agenda Item 6 – Board Reports (cont.)

Roof Replacements

Gutter Problems



Agenda Item 6 – Board Reports (cont.)

Roof Replacements

Solar Tubes



Agenda Item 6 – Board Reports (cont.)
Insurance

Guy Woolbright

Insurance

Agenda Item 5 – Board Reports (cont.) Insurance

Insurance

- OTOWinfo.com
- Click On “Associations”
 - Select “OTOW-CENTRAL” and arrow down to OTOW (Central) Insurance Requirements

OTOW (Central) Insurance Requirements

Click the buttons to the left to download a copy of important OTOWOA insurance requirements and forms.

[Click here for Insurance Responsibility of Owners.](#)

 MASTER POLICY PROPERTY INSURANCE

 MASTER POLICY LIABILITY INSURANCE

 ASSOCIATION NO LOSS LETTER

Agenda Item 6 – Board Reports (cont.) Insurance

Insurance

- Click on “Master Policy Property Insurance”



OTOW (Central) Insurance Requirements

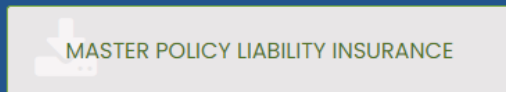
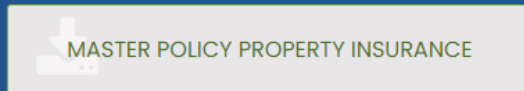
Click the buttons to the left to download a copy of important OTOWOA insurance requirements and forms.

[Click here for Insurance Responsibility of Owners.](#)

**Agenda Item 6 – Board Reports (cont.)
Insurance**

Insurance

- Click on to learn about Insurance Responsibility of Owners through an HO-6 Policy



OTOW (Central) Insurance Requirements

Click the buttons to the left to download a copy of important OTOWOA insurance requirements and forms.

[Click here for Insurance Responsibility of Owners.](#)

Agenda Item 6 – Board Reports (cont.)
Insurance

Insurance

- HOA Master Policy covers the structure
- You cover contents from wall and floor coverings
- HO-6 is the type policy to cover your unit
 - Contents
 - Improvements
 - Loss Assessment
 - Loss of Use



Before



After

12/ 2/2014 12:55

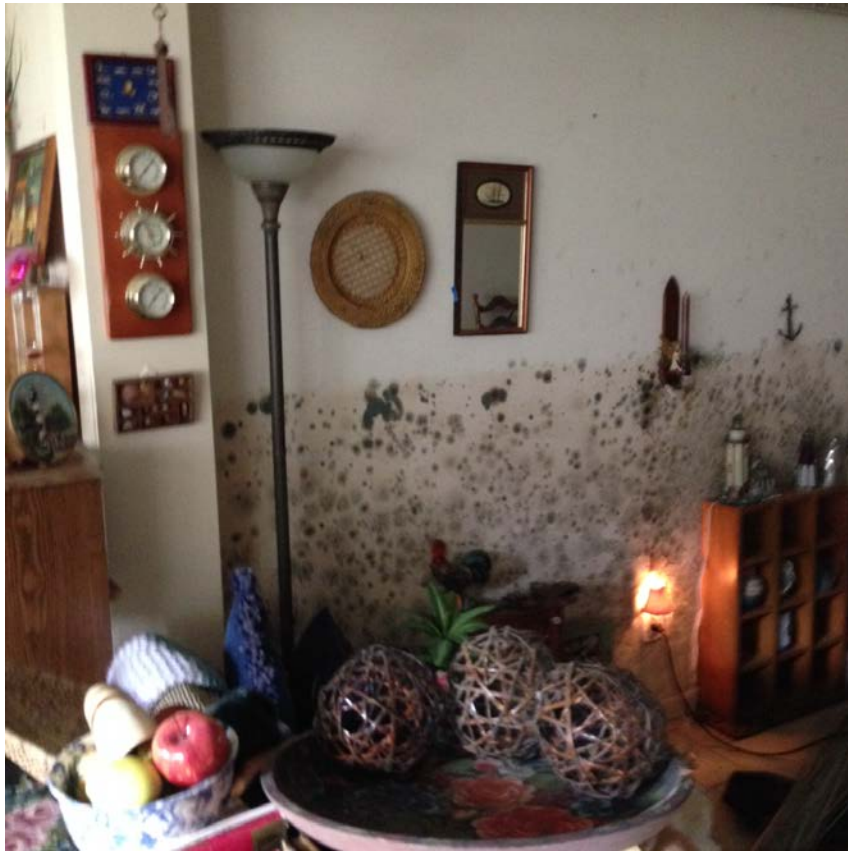
Association Insurance Complete



Agenda Item 6 – Board Reports (cont.) Insurance

Protect Your Home When You're Away

Have preventative measures in place before you leave!



Sample Owner Policy



NAMED INSURED

MORTGAGEE AND ADDITIONAL INTERESTS

Mortgagee

Loan Number:
N/A

SECTION I - PROPERTY COVERAGES AND LIMITS

Coverage	Limit of Liability
A Building Property	\$ 128,500
B Personal Property	\$ 128,500
C Loss of Use	\$ 51,400
D Loss Assessment	\$ 2,000
Additional Coverages	
Arson Reward	\$1,000
Credit Card, Bank Fund Transfer Card, Forgery, and Counterfeit Money	\$1,000
Debris Removal	Additional 5% available/\$1,000 tree debris
Fire Department Service Charge	\$500 per occurrence
Fuel Oil Release	\$10,000
Locks and Remote Devices	\$1,000
Trees, Shrubs, and Landscaping	5% of Coverage B amount/\$750 per item

SECTION II - LIABILITY COVERAGES AND LIMITS

Coverage	Limit of Liability
L Personal Liability (Each Occurrence)	\$ 100,000
Damage to the Property of Others	\$ 1,000
M Medical Payments to Others (Each Person)	\$ 5,000

INFLATION

Inflation Coverage Index: 301.8

DEDUCTIBLES

Section I Deductible	Deductible Amount
Other Losses	\$ 1,000
Hurricane 2.00%	\$ 2,570

LOSS SETTLEMENT PROVISIONS

Replacement Cost - Similar Construction - Coverage A
B1 Limited Replacement Cost - Coverage B

FORMS, OPTIONS, AND ENDORSEMENTS

H6-2159	Condominium Unitowners Policy
HO-2571	Hurricane Deductible
HO-2569	FL Cat Grnd Cover Collapse Cov
HO-2656	Cyber/ID Restoration/Fraud Cov
HO-2445.2	Back-Up Of Sewer Or Drain - 30% of Coverage B/\$ 38,550
HO-2229.1	Amendatory Endorsement

ADDITIONAL MESSAGES

Florida Assessment - Full Entity Name	Amount
2022 Florida Insurance Guaranty Association (FIGA) Assessment 2	\$ 16.69
2023 Florida Insurance Guaranty Association (FIGA) Assessment 3	\$ 8.99
Florida Emergency Management Preparedness, and Assistance Trust Fund Assessment	\$ 2.00
Total Florida Assessments	\$ 27.68

Your building code effectiveness grading schedule adjustment can range from a surcharge of 1% to a credit of 8%.
Your Building Code Effectiveness Grading Schedule Adjustment: \$15.00 CR

Hurricane Deductible Notice

Hurricane Deductibles may be per calendar year. There is also a possibility that the deductible applied at the time of hurricane loss may be different than the amount shown. Refer to the applicable hurricane deductible and/or hurricane coverage endorsement attached to this policy. Please contact your State Farm agent if you have any questions.

State Farm® works hard to offer you the best combination of price, service, and protection. The amount you pay for homeowners insurance is determined by many factors such as the coverages you have, the type of construction, the likelihood of future claims, and information from consumers reports.

Other limits and exclusions may apply - refer to your policy

Your policy consists of these Declarations, the Condominium Unitowners Policy shown above, and any other forms and endorsements that apply, including those shown above as well as those issued subsequent to the issuance of this policy.

This policy is issued by the State Farm Florida Insurance Company.

Participating Policy

You are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm Florida Insurance Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.

Lynne M. Youell
Secretary

Daniel J. Krane
President

Loss Prevention

- Service HVAC Regularly
- Clean dryer vent pipes annually
- Replace Water Heaters at 10 -12 Years
- Water Alarms and Smoke Alarms
 - Early Warning Detection Alarm
 - Audible Form of property protection
- When out of town
 - Weekly inspections
 - Turn off toilets/water faucets at source

Water Alarms

Zircon Leak Alert WiFi - Smart Electronic Water Detector Alarm with Email, Audio and Visual Alerts - Battery Included



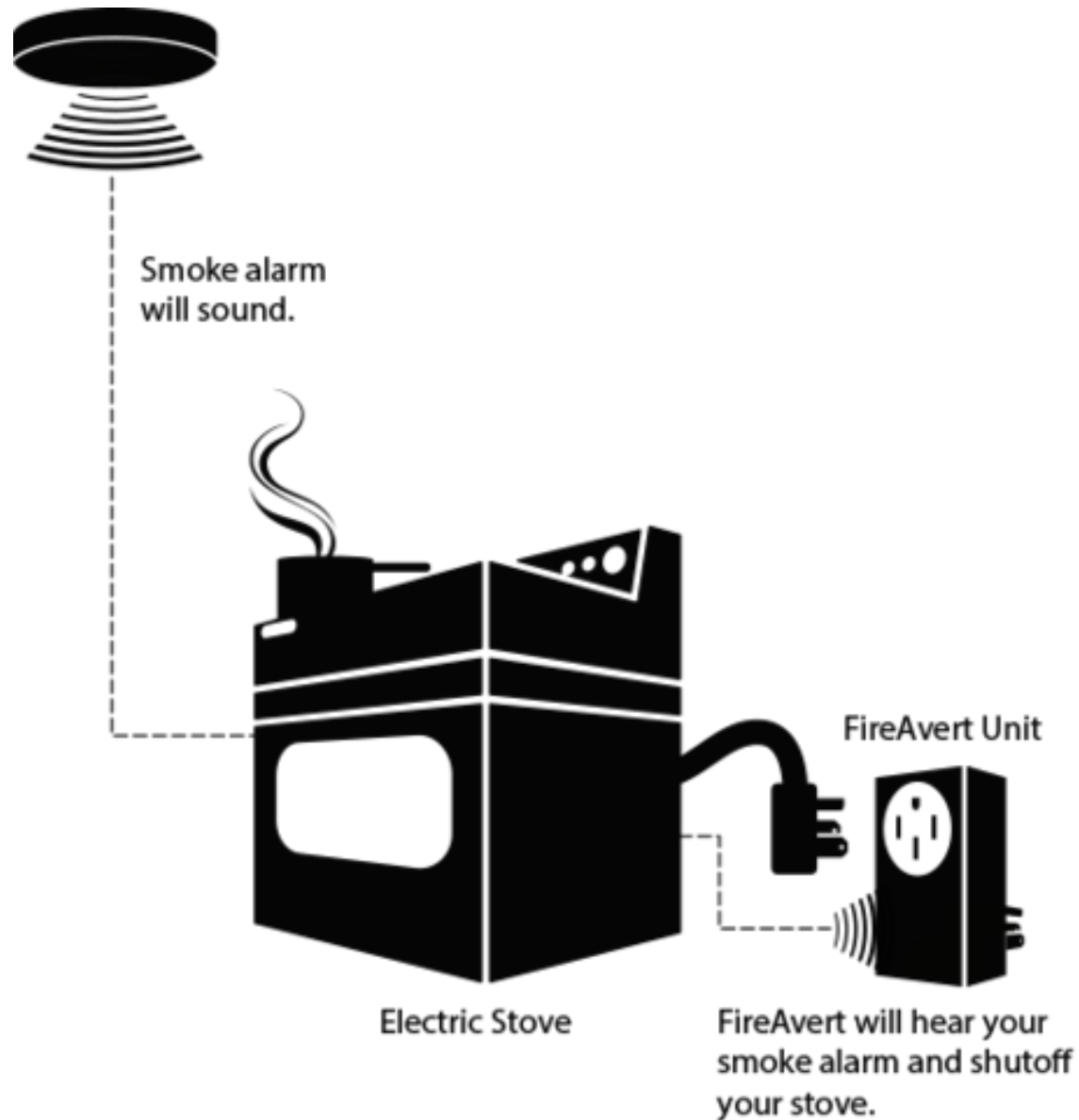
Fireavert.com

Gas and Electric Stove Shut Offs

Device Cost \$150



How does FireAvert Work?



Agenda Item 6 – Board Reports (cont.)
Recreation

Kenneth Colen,
Chairman

Agenda Item 6 – Board Reports (cont.) Recreation

- Recreation Center Pool renovation is on track to be completed for use by end of March
- The Summit (Amenity in Longleaf) has begun construction. Estimated completion date is the summer of 2025. This will include a main pool and a resistance pool that are unique to OTOW.
- At the Town Square, the dance floor work will be complete in March and the Farmer's Market will return to the Square

Agenda Item 6 – Board Reports (cont.) Recreation

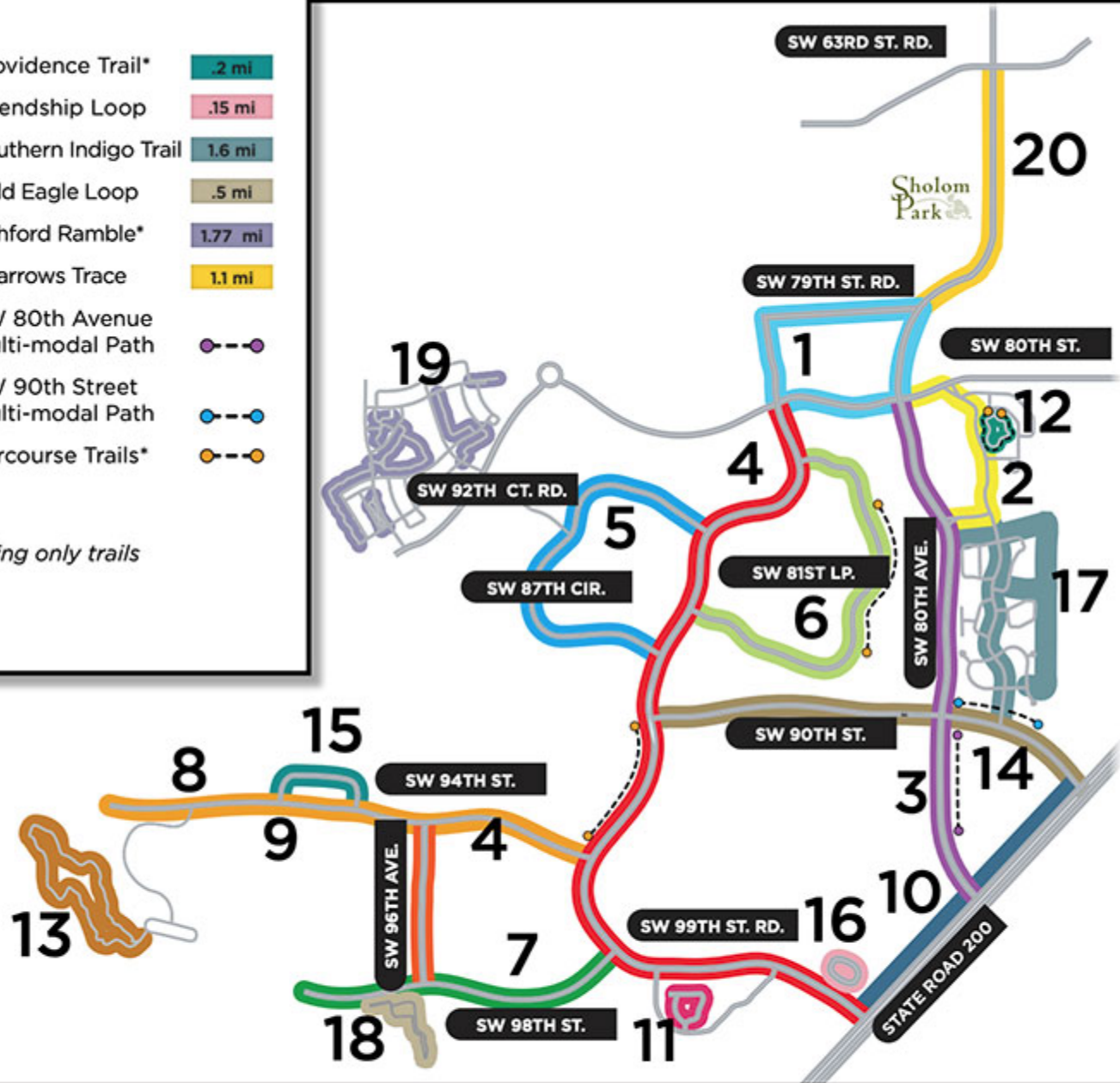
The Recreation Center has scheduled new events and trips for 2024 including:

- Disney Springs
- Tree Top tour of the Canyons of Ocala (featuring zip lines and kayaking)
- Winery tours
- Friday Day trips to Marion Markets, Silver River State Park (Glass Bottom Boat tours), Downtown Ocala Art Walk and a visit to the Appleton Museum.

Walking & Biking Trails

1. Finch Loop	1.2 mi	15. Providence Trail*	.2 mi
2. Blue Ivy Path*	.73 mi	16. Friendship Loop	.15 mi
3. White Dove Path*	1.38 mi	17. Southern Indigo Trail	1.6 mi
4. Mocking Bird Trail	2.8 mi	18. Bald Eagle Loop	.5 mi
5. Red Tail Hawk Loop	1.38 mi	19. Ashford Ramble*	1.77 mi
6. Burrowing Owl Loop*	1.5 mi	20. Sparrows Trace	1.1 mi
7. Cardinal Loop	.97 mi	SW 80th Avenue Multi-modal Path	
8. Cooper's Hawk Way	1.1 mi	SW 90th Street Multi-modal Path	
9. Bobwhite Trail	.5 mi	Parcourse Trails*	
10. Shearwater Trail*	1.2 mi		
11. Americana Loop*	.2 mi		
12. Indigo Fit Trail*	.3 mi		
13. Longleaf Pine Trail*	.5 mi		
14. Sanderling Way	1.42 mi		

* Walking only trails



Agenda Item 7 – Answers to Written Questions

Written questions pertaining to agenda items submitted prior to meeting

Agenda Item 8 – Other Business

Agenda Item 9– Adjourn

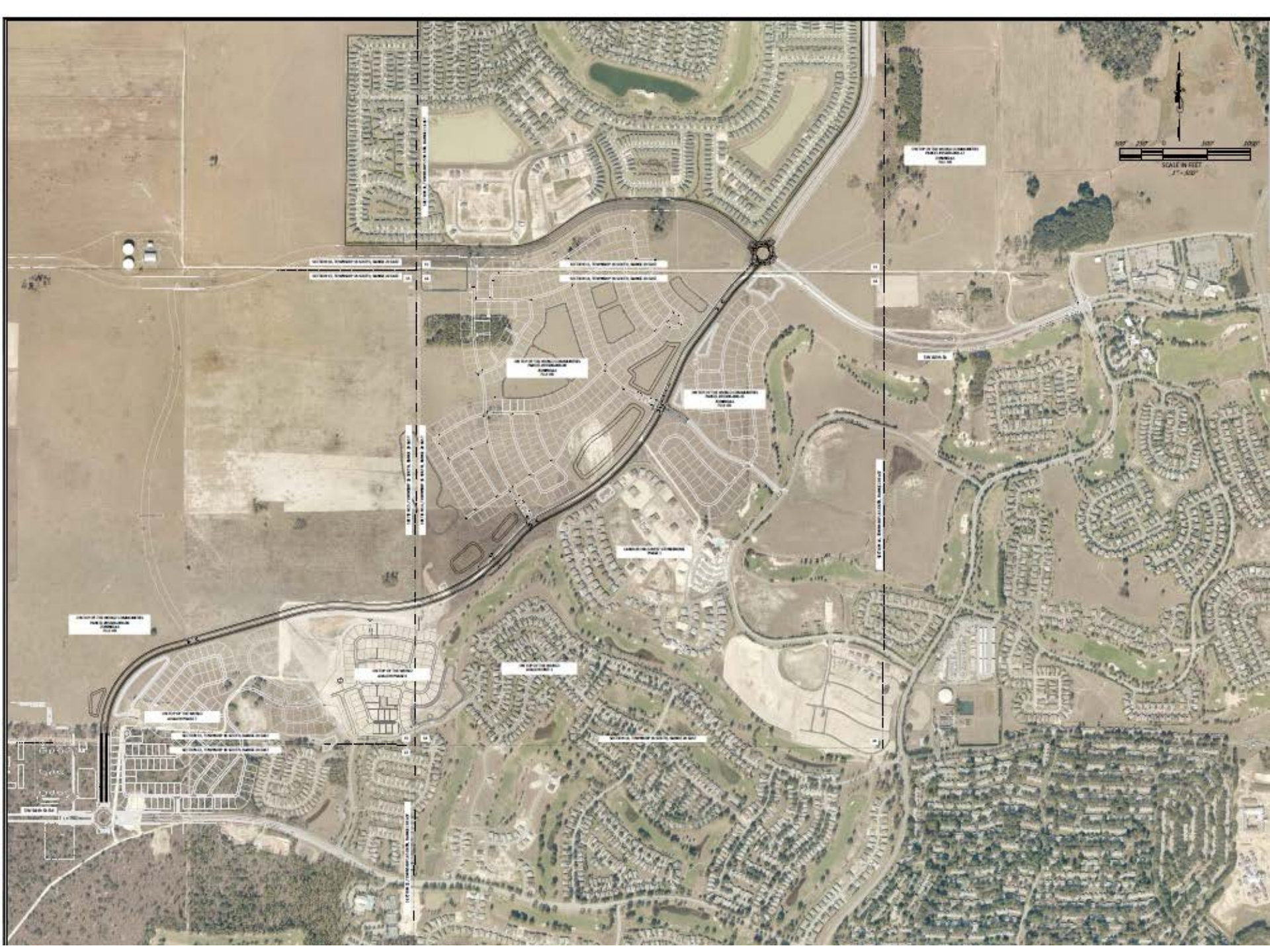
Do we have a motion
to adjourn the meeting?

The Board of Directors meeting
will follow.

Thank You for Attending

Board of Directors Agenda

1. Call to order, proof of notice of meeting, quorum
2. Reading and approval of minutes of previous meeting
3. Owner comments per Rule 20
4. Consider Resolution 2024-01 – Budget
5. Consider Resolution 2024-02 – Special Assessments for roof replacements
6. Consider Resolution 2024-03 – Rules Amendments
7. Consider Resolution 2024-04 – Suspensions
8. Discuss Association Fines and Suspension Policy
9. Consider, if necessary or desired, to record a notice of preservation of the Declaration
10. Other business
11. Adjourn



On Top of the World.

Amenities

- Restricted Access
- Mailboxes
- Recycling
- Compactor/Garbage
- Cardboard
- Playground/Basketball
- Gate

Neighborhoods

- Windsor
- Avalon
- Providence
- Williamsburg
- Friendship Colony
- Friendship Park
- Friendship Village
- Crescent Ridge
- Americana Village
- Crescent Green
- Renaissance Park
- Longleaf Ridge

